

CAPITAL INSTRUMENTS TABLES

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000652011	XS1597324950	XS1961057780	XS2108494837
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Austrian law	German Law	German Law	German Law, except for the provisions on the status, which are governed by Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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	496,478,689	497,126,620	497,121,048
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	500,000,000	500,000,000
Issue price	N/a	100	100	100
Redemption price	N/a	100	100	100
Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Shareholder's equity
Original date of issuance	04.12.1997	12.04.2017	12.03.2019	27.01.2020
Perpetual or dated	N/a	Perpetual	Perpetual	Perpetual
Original maturity date	no maturity	no maturity	no maturity	no maturity
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/a	Tax and regulatory call; First reset date: 15.04.2024	Tax and regulatory call; First reset date: 15.10.2025	Tax and regulatory call; First reset date: 15.04.2027
Subsequent call dates, if applicable		N/a semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	N/a	6.5% until 15.04.2024 then 5Y 5.125% until 15.10.2025 then 5Y 3.375% until 15.04.2027 then 5Y Mid-swap rate +620.4 bps	Mid-market swap rate + 485.1 bps	Mid-market swap rate + 343.3 bps
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/a	-	-	-
If convertible, fully or partially	N/a	-	-	-
If convertible, conversion rate	N/a	-	-	-
If convertible, mandatory or optional conversion	N/a	-	-	-
If convertible, specify instrument type convertible into	N/a	-	-	-
If convertible, specify issuer of instrument it converts into	N/a	-	-	-
Write-down features	N/a	Yes	Yes	Yes
If write-down, write-down trigger(s)	N/a	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%
If write-down, 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
If temporary write-down, description of write-up mechanism	N/a	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	1	2	2	2
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a	Tier 2	Tier 2	Tier 2
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.erstegroup.com/en/investoren/aktie	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A2L583	AT0000296181	AT000B003884	AT000B004296
Public or private placement	Public	Private	Private	Private
Governing law(s) of the instrument	Austrian law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	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)	Bearer notes	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	745,467,490	3,626,454	4,071,091	9,681,013
Currency of issue	EUR	ATS	EUR	EUR
Nominal amount of instrument (aggregate)	750,000,000	6,540,555	50,000,000	60,000,000
Issue price	100	100	95.5	95.5
Redemption price	100	100	162.2	160.84
Accounting classification	Shareholder's equity	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	23.11.2020	26.05.1994	01.04.2010	01.07.2010
Perpetual or dated	Perpetual	Dated	Dated	Dated
Original maturity date	no maturity	45437	01.04.2022	01.07.2022
Issuer call subject to prior supervisory approval	Yes	No	Yes	Yes
	Tax and regulatory call; First reset date: 15.04.2028; Call option 15.10.2027 to 15.04.2028 at 100%	-	Tax call	Tax call
Optional call date, contingent call dates and redemption amount	semi-annually on 15.04. and 15.10.	-	-	-
Subsequent call dates, if applicable				
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
	4.25% until 15.04.2028 then 5Y Mid-market swap rate + 464.6 bps	7.5%	Zero coupon	Zero coupon
Coupon rate and any related index				
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	Yes	No	No	No
	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	-	-	-
If write-down, write-down trigger(s)				
If write-down, full or partial	Fully or partially	-	-	-
If write-down, permanent or temporary	Temporary	-	-	-
	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-	-
If temporary write-down, description of write-up mechanism				
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	2	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B004312	AT000B004791	AT000B004981	AT000B005137
Public or private placement	Private	Private	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	3,112,018	10,349,418	5,312,432	6,904,183
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	23,650,000	40,000,000	20,000,000	25,000,000
Issue price	85.97	95.5	84.823	95.5
Redemption price	158	154.1122576	145	150
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	01.06.2010	01.11.2010	01.12.2010	01.12.2010
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.06.2022	01.11.2022	01.12.2022	01.12.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Tax call	Tax call	Tax call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	Zero coupon	Zero coupon	Zero coupon	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B005202	AT000B007950	AT000B119680	AT000B120084
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	111,403,944	6,723,624	54,642,196	19,737,537
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	70,000,000	25,000,000	157,000,000	50,000,000
Issue price	95	100.5	100.5	100.5
Redemption price	175.75	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	03.05.2011	30.04.2013	30.08.2013	28.11.2013
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.08.2026	30.04.2023	30.08.2023	28.11.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax call	Regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	Zero coupon	Collared floater	6% then collared FRN	4.5% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B120233	AT0000A14PZ1	AT000B120464	AT000B120456
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	79,385,453	1,624,029	49,527,127	24,978,782
Currency of issue	EUR	EUR	CZK	CZK
Nominal amount of instrument (aggregate)	120,000,000	100,300,000	117,064,929	58,331,322
Issue price	100	101	100	101
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	29.11.2013	31.01.2014	07.02.2014	07.02.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29.11.2024	31.01.2022	07.02.2024	07.02.2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed
Coupon rate and any related index	5.25%	4% then collared FRN	4% then collared FRN	4.0%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A15ZJ1	AT0000A17J78	AT0000A17HT4	AT0000A18991
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	16,059,117	9,914,167	5,514,539	1,247,396
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	108,500,000	53,000,000	75,227,291	1,000,000
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	28.03.2014	30.05.2014	12.05.2014	20.06.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28.09.2022	30.11.2022	12.05.2022	20.12.2029
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	5% from 30.11.2021	3.0%	4.46%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A19NR2	AT0000A19NS0	AT0000A1AJE1	XS0840062979
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	English Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	34,731,432	17,804,350	7,869,320	50,413,055
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	40,605,000	91,500,000	43,000,000	302,065,000
Issue price	100	100.75	100	99.782
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	22.10.2014	20.10.2014	28.11.2014	08.10.2012
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22.10.2025	20.12.2022	28.11.2022	10.10.2022
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 Reg. Call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed
Coupon rate and any related index	4.0%	3.50% then floored FRN	5% then collared FRN	7.125%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1BTF5	AT0000A1E283	AT0000A1E879	AT000YOUINVO
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	30,087,306	46,253,569	8,162,248	5,014,186
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	134,700,000	63,000,000	29,535,763	18,460,000
Issue price	100.5	100.75	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	30.01.2015	20.05.2015	29.04.2015	05.05.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30.01.2023	20.05.2025	29.04.2023	28.04.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Floating	Fixed
Coupon rate and any related index	5% then collared FRN	4% then collared FRN	3m Pribor + 3.015%	3.91%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	QOXDBA032311	AT0000A1FR16	AT0000A1FW01	AT0000A1FW68
Public or private placement	Private	Public	Public	Private
Governing law(s) of the instrument	German law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	1,557,818	8,118,021	67,527,090	23,865,585
Currency of issue	EUR	CZK	EUR	RON
Nominal amount of instrument (aggregate)	2,000,000	26,148,524	85,000,000	30,309,153
Issue price	100	100	101	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	19.05.2015	24.07.2015	21.09.2015	20.08.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.05.2025	24.07.2023	21.09.2025	20.08.2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating	Floating
Coupon rate and any related index	4.51%	3.6%	4.50% then collared CMS	3m ROBOR +3.96%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1G7S4	AT0000A1FW76	AT0000A1GQR5	AT0000A1H5Z2
Public or private placement	Private	Public	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	958,487	12,408,983	51,308,573	1,807,150
Currency of issue	RON	RON	EUR	RON
Nominal amount of instrument (aggregate)	1,212,366	30,986,058	62,000,000	4,445,342
Issue price	100	100	101	97
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	03.09.2015	16.09.2015	28.10.2015	29.12.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	03.09.2025	16.12.2023	28.10.2025	29.12.2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed to floating	Floating
Coupon rate and any related index	3m ROBOR +3.80%	6.75%	4.00% then collared CMS	3m ROBOR +2.51%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1HUU9	AT0000A1HV00	AT0000A1JVV1	AT0000A1NKE2
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	101,685,336	23,128,842	2,024,543	50,633,504
Currency of issue	EUR	CZK	RON	EUR
Nominal amount of instrument (aggregate)	115,000,000	39,021,643	4,647,404	50,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	27.01.2016	14.01.2016	28.01.2016	30.09.2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27.01.2026	14.01.2025	28.01.2024	30.09.2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixedfloating with collar (floor 2.35%, cap 5%)	
Coupon rate and any related index	5% till 26.01.17 then 1.5x10Y EUR CMS (floor 2.5%, cap 10%)	2.90%	5.56%	12 months EURIBOR
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1QE42	AT0000A1QPC8	AT0000A1U9K9	AT0000A21LF7
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	155,891,934	54,899,543	80,114,378	16,753,427
Currency of issue	EUR	CZK	EUR	CZK
Nominal amount of instrument (aggregate)	145,000,000	56,681,953	75,000,000	18,102,824
Issue price	98	100	98	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	01.02.2017	12.01.2017	05.04.2017	18.06.2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.02.2027	12.01.2027	05.04.2027	18.06.2028
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	fixed to floating	fixed to floating
Coupon rate and any related index	2.75% till 01.02.19 then 1x10Y EUR-CMS (floor 2.40%, cap 5%)	2.40% till 12.01.19 then 62.5% till 05.04.19 then 10Y CZK PRIBOR (floor 2%, cap 5%)	62.5% till 05.04.19 then 10Y EUR-CMS (floor 2.3%, cap 5%)	1.5% till 18.06.19 then 6M CZK PRIBOR (floor 1%, cap 4%)
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A21BT9	AT0000A23RS3	AT0000A269E5	AT0000A26Z28
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	30,787,338	59,998,523	93,519,890	17,122,852
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	29,997,000	59,400,000	90,000,000	17,097,112
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	20.06.2018	05.11.2018	19.02.2019	19.03.2019
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.06.2028	05.11.2028	19.02.2029	19.03.2029
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	fixed to floating	fixed to floating	floating
Coupon rate and any related index	12M EURIBOR (floor 1.5%, cap 3%)	2.25% till 05.11.19 then 10Y EUR-CMS (floor 1.25%, cap 3.75%)	2.50% till 18.02.21, thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)	6-Months-CZK-PRIBOR + 0.80%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	XS2083210729	AT0000A2G6A3	AT0000A2GH40	AT0000A2GL28
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	German law except for the status clause which will be governed by Austrian law	Austrian law	Austrian law	Austrian law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	499,121,178	4,341,288	55,261,833	53,495,536
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	500,000,000	3,887,000	50,000,000	50,000,000
Issue price	99.435	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	27.11.2019	08.05.2020	15.06.2020	19.06.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	10.06.2030	08.05.2030	15.06.2030	19.06.1930
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call; Call option 10.06.2025 at 100%	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed	fixed to floating	fixed to floating
Coupon rate and any related index	1.00% till 10.06.25, then 5 year EUR Mid-Swap Rate + 130 bps	2.60%	3.00% till 15.06.22, then 10-Year-EUR-CMS (floor 2.35%, cap 4.0%)	2.5% till 19.06.22, then 10-Year-EUR-CMS (floor 2.0%, cap 4.0%)
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	QOXDBA032782	QOXDBA032790	AT0000A2J645	AT0000A2JSV5
Public or private placement	Private	Private	Public	Public
Governing law(s) of the instrument	German Law	German Law	Austrian law	Austrian law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	4,126,219	1,031,555	491,887,849	14,751,153
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	4,000,000	1,000,000	500,000,000	16,300,587
Issue price	100	100	99.181	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	24.06.2020	24.06.2020	08.09.2020	21.10.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	24.06.1930	24.06.1930	08.09.1931	21.10.1930
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax, regulatory call and MREL disqualification event call; Call option 08.06.26 to 08.09.26 at 100%	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed 1.68%	fixed 1.68%	fixed 1.625% till 08.09.26, then 5 year EUR Mid-Swap Rate +210bps	fixed to floating 2.75% till 21.10.22, then 6-Months-CZK-PRIBOR (floor 1.0%, cap 4.5%)
Coupon rate and any related index				
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments	Section Regulatory reports/ Capital instruments

Issuer	Erste Group Bank AG
Unique identifier	AT0000A2U543
Public or private placement	Public
Governing law(s) of the instrument	Austrian law
Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	490,359,278
Currency of issue	EUR
Nominal amount of instrument (aggregate)	500,000,000
Issue price	99.258
Redemption price	100
Accounting classification	Liability - amortized cost
Original date of issuance	15.11.2021
Perpetual or dated	Dated
Original maturity date	15.11.2032
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Tax, regulatory, MREL disqualification event call; Call option 15.08.27 to 15.11.27 at 100%
Subsequent call dates, if applicable	-
Coupons / dividends	
Fixed or floating dividend/coupon	fixed
Coupon rate and any related index	0.875% till 15.11.27, then 5 year EUR Mid-Swap Rate +110bps
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments

Issuer	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT000B051552
Public or private placement	Public
Governing law(s) of the instrument	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	2,854,473
Currency of issue	EUR
Nominal amount of instrument (aggregate)	3,700,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortized cost
Original date of issuance	02.11.2016
Perpetual or dated	Dated
Original maturity date	01.11.2025
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	02.11.2021 at 100%
Subsequent call dates, if applicable	daily from 02.11.2021
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	3.00%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/bhk/offenlegung/AT000B051552_Angebotsbedingungen.pdf

Issuer	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT000B051586
Public or private placement	Public
Governing law(s) of the instrument	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	2,349,862
Currency of issue	EUR
Nominal amount of instrument (aggregate)	2,572,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortized cost
Original date of issuance	05.07.2017
Perpetual or dated	Dated
Original maturity date	04.07.2026
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	05.07.2022 at 100%
Subsequent call dates, if applicable	daily from 05.07.2022
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	2.65%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstgroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/bhk/offenlegung/AT000B051586_Angbotsbedingungen.pdf

Issuer	s Wohnbaubank Aktiengesellschaft
Unique identifier	AT000B073622
Public or private placement	Private
Governing law(s) of the instrument	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	269,508
Currency of issue	EUR
Nominal amount of instrument (aggregate)	20,000,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortized cost
Original date of issuance	26.01.2007
Perpetual or dated	Dated
Original maturity date	25.01.2022
Issuer call subject to prior supervisory approval	Yes
	26.01.2017
Optional call date, contingent call dates and redemption amount	20,000,000
Subsequent call dates, if applicable	26.01.2018, 26.01.2019, 26.01.2020, 26.01.2021
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	4.25%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Convertible
If convertible, conversion trigger(s)	Convertible on behalf of investor at coupon date
If convertible, fully or partially	Always partially
If convertible, conversion rate	1
If convertible, mandatory or optional conversion	Optional
If convertible, specify instrument type convertible into	Participation certificates
If convertible, specify issuer of instrument it converts into	s Wohnbaubank Aktiengesellschaft
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	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
	https://www.swohnbaubank.at/content/dam/at/swohnbaubank/www_swohnbaubank_at/dokumente/Wohnbauanleihe-
Link to the full term and conditions of the instrument (signposting)	Archiv/AT000B073622_Bedingungen.pdf

Issuer	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft
Unique identifier	AT000B036132	AT0000311741	AT0000311758
Public or private placement	Private	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment			
Current/ Transitional CRR rules	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bearer Notes	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	6,543,906	2,742,258	23,421,763
Currency of issue	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,000,000	3,000,000	20,000,000
Issue price	100	100	100
Redemption price	100	100	100
Accounting classification	Shareholders equity	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	03.09.2018	25.10.2001	10.12.2001
Perpetual or dated	Perpetual	Dated	Dated
Original maturity date	no maturity	15.07.2026	09.12.2026
Issuer call subject to prior supervisory approval	Yes	No	No
Optional call date, contingent call dates and redemption amount	Tax and regulatory call; First reset date: 03.09.2025	-	-
Subsequent call dates, if applicable	annually on 03.09.	-	-
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed to floating 4.75% until 03.09.2025 then 7Y swap rate + 4.10%	Floating max. 7.5%	Fixed 4.95%
Coupon rate and any related index			
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-
If convertible, fully or partially	-	-	-
If convertible, conversion rate	-	-	-
If convertible, mandatory or optional conversion	-	-	-
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down features	Yes	No	No
If write-down, write-down trigger(s)	Issuer CET1 ratio < 5.125%, Erste Group CET1 ratio < 5.125%	-	-
If write-down, full or partial	Fully or partially	-	-
If write-down, permanent or temporary	Temporary	-	-
If temporary write-down, description of write-up mechanism	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	2	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung	https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung	https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung

Issuer	Waldviertler Sparkasse Bank AG
Unique identifier	AT0000A25J94
Public or private placement	Private
Governing law(s) of the instrument	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,428,559
Currency of issue	EUR
Nominal amount of instrument (aggregate)	9,500,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortized cost
Original date of issuance	21.12.2018
Perpetual or dated	Dated
Original maturity date	21.12.2028
Issuer call subject to prior supervisory approval	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
Coupon rate and any related index	3.146% till 21.12.2019, then 2%
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-waldviertler/ueber_uns/offenlegung_gem_art_437/bedingungen_AT0000A25J94.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT0000212550	AT000B100185	AT000B100896	AT000B100953
Public or private placement	Private	Private	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	17,722,027	691,937	3,135,067	12,358,486
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,000,000	24,647,000	10,189,000	29,320,000
Issue price	99.9	95	100	100
Redemption price	100	160	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost
Original date of issuance	21.08.2001	01.02.2010	20.09.2013	20.03.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.08.2031	31.01.2022	19.09.2023	19.03.2024
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	-	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
Coupon rate and any related index	from 21.08.2011 GBP CMS 10	Zero coupon	4.60%	4.50%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT0000212550.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100185.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100896.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100953.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100987	AT000B100763	AT000B101100	AT000B101191
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	3,264,739	813,372	14,692,150	17,275,048
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	7,000,000	5,686,300	33,186,000	27,820,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	20.03.2014	28.09.2012	18.03.2015	27.01.2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.03.2024	27.09.2022	17.03.2024	26.01.2025
Issuer call subject to prior supervisory approval	Yes	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	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	Floating	Fixed	Fixed to floating
Coupon rate and any related index	4.50%	from 28.09.2013 EUR CMS 10	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% EURIBOR + 1.5%; min. 3%, max. 5%	3.25% till 26.01.2021 then 12M from 18.03.2021 till 17.03.2024
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				
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100987.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100763.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101100.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101191.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B101308	AT000B101357	AT000B101373	AT000B101399
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	35,889,371	15,365,900	10,025,139	5,084,890
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	35,223,000	15,000,000	10,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	20.12.2017	12.03.2019	08.11.2019	14.05.2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19.12.2027	11.03.2029	07.11.2030	13.05.2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	fixed	fixed
Coupon rate and any related index	12M EURIBOR (floor 2.75%, cap 5%)	2.50%	1.73%	2.70%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101308.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101357.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101373.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101399.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Salzburger Sparkasse Bank Aktiengesellschaft
Unique identifier	AT000B101407	AT000B101431	AT000B101449	AT000B034384
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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)	14,925,020	8,513,740	15,084,832	435,787
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	15,000,000	8,537,000	15,000,000	2,500,000
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	15.09.2021	20.09.2021	12.11.2012
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15.10.2030	14.09.2031	19.09.2033	11.11.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed	Fixed
Coupon rate and any related index	2.00%	2.15%	2.04%	5.50%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/Privatkunden/sparen_anlegen/AT000B101407_endg%C3%BCtliche%20Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101431_Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101449.pdf	https://www.sparkasse.at/content/dam/at/spk-salzburg/DOWNLOADS/Regulatorische_Veroeffentlichung/Basel-III-2015/Bedingungen-AT000B034384.pdf

Issuer	Kärntner Sparkasse Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B035035	AT000B034947	AT000B035027	AT000B035332
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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 (sub-)consolidated	Solo and (sub-)consolidated	Solo and (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)	434,359	1,951,697	9,810,641	15,164,068
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	5,000,000	49,935,000	20,000,000	33,560,000
Issue price	100	101.35	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	04.06.2014	10.03.2014	23.05.2014	16.03.2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	03.06.2022	09.03.2022	22.05.2024	15.03.2024
Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	-	10.03.2019 at 100 %	Tax and regulatory call	16.03.2020 at 100 %
Subsequent call dates, if applicable	-	annually on 10.03	-	daily from 16.03.2020
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4.10%	4.25%	4.20%	3.05%
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	Yes	Yes	Yes
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-kaerntner/agb/offenlegung/Emissionsbedingungen_AT000B035035.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/Endgueltige-Bedingungen-AT000B034947.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/Endgueltige-Bedingungen-AT000B035027.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/Endgueltige-Bedingungen-AT000B035332.pdf

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Sparkasse Korneuburg AG	Erste Bank Hungary
Unique identifier	AT000B035639	AT000B035902	AT000A2UVP8	HU0000354493
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Hungarian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ 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 (sub)-consolidated	Solo and (sub)-consolidated	Solo and consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond		Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	32,951,053	34,412,826	5,001,871	3,636,546
Currency of issue	EUR	EUR	EUR	HUF
Nominal amount of instrument (aggregate)	50,000,000	50,000,000	5,000,000	9,078,009
Issue price	100	100	100	49.92
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	21.03.2016	22.05.2017	20.12.2021	28.03.2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20.03.2025	21.05.2025	19.12.2031	28.03.2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	21.03.2021 at 100 %	22.05.2022 at 100%	Tax and regulatory call	No
Subsequent call dates, if applicable	daily from 21.03.2021	daily from 22.05.2022	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	3.00%	2.50%	1.25%	0.90%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerksche.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingungenAT000B035639.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerksche.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingungenAT000B035902.pdf	Offenlegung Sparkasse Korneuburg AG https://www.erstebank.hu/content/dam/hu/ebh/www_erstebank_hu/kozlemenyek/2014/alarendelt_kolcsontoke_vegleges_feltetek_20140320.pdf	

Issuer	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
Unique identifier	SK4120008111	SK4120008442	SK4120008749	SK4120014564
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Slovak Law	Slovak Law	Slovak Law	Slovak Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	Yes
Regulatory treatment				
Current/ 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 (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (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)	2,235,475	1,415,059	2,077,799	3,326,531
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	4,250,000	11,000,000	9,000,000	3,300,000
Issue price	95	95	94.5	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost
Original date of issuance	02.11.2011	01.06.2012	02.11.2012	20.09.2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02.11.2023	01.06.2022	02.11.2022	20.09.2028
Issuer call subject to prior supervisory approval	No	No	No	Yes
Optional call date, contingent call dates and redemption amount	No	No	No	Tax and Reg. Call; Optional call: 20.09.2023 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Floating	Floating	Fixed
Coupon rate and any related index	Structure (Inflation)	Structure (Inflation)	Structure (Inflation)	2.875%
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.slsp.sk/sk/ludia/sporenje/dlhopisy/podriadene-dlhopisy-2023	https://www.slsp.sk/sk/ludia/sporenje/dlhopisy/podriadene-dlhopisy-2022	https://www.slsp.sk/sk/ludia/sporenje/dlhopisy/podriadene-sk/slsp/www_slsp_sk/document-dlhopisy-2022-ii	https://www.slsp.sk/content/dam/s/dlhopisy/t2-dlhopisy-slsp-2028-i-konecne-podmienky.pdf

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa
Unique identifier	SK4120014572	SK4120014770
Public or private placement	Private	Private
Governing law(s) of the instrument	Slovak Law	Slovak Law
Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
Regulatory treatment		
Current/ Transitional CRR rules	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	3,313,889	9,119,396
Currency of issue	EUR	EUR
Nominal amount of instrument (aggregate)	3,300,000	9,100,000
Issue price	100	100
Redemption price	100	100
Accounting classification	Liability - amortised cost	Liability - amortised cost
Original date of issuance	20.09.2018	30.11.2018
Perpetual or dated	Dated	Dated
Original maturity date	20.09.2028	30.11.2028
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 30.11.2023 at 100%
Subsequent call dates, if applicable	-	-
Coupons / dividends		
Fixed or floating dividend/coupon	Floating	Fixed
Coupon rate and any related index	6M EURIBOR +2%	2.45%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down features	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	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No
If yes, specify non-compliant features	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents/dlhopisy/t2-dlhopisy-slsp-2028-ii-konecne-podmienky.pdf	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents/dlhopisy/konecne-podmienky-sk4120014770.pdf

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.