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
	Austrian law	German Law	German Law	German Law, except for the
				provisions on the status, which
Governing law(s) of the instrument				are governed by Austrian Law
Contractual recognition of write down and conversion	No	No	No	No
powers of resolution authorities				
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	N/a	Tax and regulatory call; First	Tax and regulatory call; First	Tax and regulatory call; First
amount		reset date: 15.04.2024	reset date: 15.10.2025	reset date: 15.04.2027
	N/a	semi-annually on 15.04. and	semi-annually on 15.04. and	semi-annually on 15.04. and
Subsequent call dates, if applicable		15.10.	15.10.	15.10.
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
	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	Mid-market swap rate + 343.3
Coupon rate and any related index			bps	bps
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in	N/a	Fully discretionary	Fully discretionary	Fully discretionary
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/a	-	-	-
If convertible, fully or partially	N/a	-	_	
If convertible, conversion rate	N/a	-	-	
If convertible, mandatory or optional conversion	N/a	-	-	
If convertible, specify instrument type convertible into	N/a	-	-	
If convertible, specify issuer of instrument it converts into	N/a	-	-	
Write-down features	N/a	Yes	Yes	Yes
	N/a	Issuer CET1 ratio < 5.125%,	Issuer CET1 ratio < 5.125%,	Issuer CET1 ratio < 5.125%,
		Erste Group CET1 ratio <	Erste Group CET1 ratio <	Erste Group CET1 ratio <
If write-down, write-down trigger(s)		5.125%	5.125%	5.125%
If write-down, full or partial	N/a	Fully or partially	Fully or partially	Fully or partially
If write-down, permanent or temporary	N/a	Temporary	Temporary	Temporary
	N/a	positive profit, no trigger event	positive profit, no trigger event	positive profit, no trigger event
		continuing, no risk of causing a	continuing, no risk of causing a	continuing, no risk of causing a
If temporary write-down, description of write-up mechanism		Frigger event, applied to all notes	rigger event, applied to all notes	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	N/a	Tier 2	Tier 2	Tier 2
instrument type immediately senior to instrument)				
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	
Link to the fair term and conditions of the metamont	https://www.erstegroup.com/e	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports
(signposting)	n/investoren/aktie	Capital instruments	Capital instruments	Capital instruments

llssuer	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	No	No	No	No
powers of resolution authorities				
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
	100			
Issue price Redemption price	100	100	95.5 162.2	95.5 160.84
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 Original maturity date	Perpetual	Dated 45437	Dated	Dated
Original maturity date Issuer call subject to prior supervisory approval	no maturity		01.04.2022 Ves	01.07.2022 Ves
issuer can subject to prior supervisory approval	Yes Tax and regulatory call; First	No	Yes Tax call	Yes Tax call
	reset date: 15.04.2028; Call	-	Tax Call	Tax Call
	option 15.10.2027 to			
Optional call date, contingent call dates and redemption amount	15.04.2028 at 100%			
amount	semi-annually on 15.04. and	-		
Subsequent call dates, if applicable	15.10.	-	-	-
Coupons / dividends	10.10.			
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed
Tixed of Housing dividend/coupon	4.25% until 15.04.2028 then	7.5%	Zero coupon	Zero coupon
	5Y Mid-market swap rate +	1.570	Zero coupon	Zero coupon
Coupon rate and any related index	464.6 bps			
Existence of a dividend stopper	No.	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Fully discretionary	Mandatory	Mandatory	Mandatory
terms of timing)	, ,	,	,	
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)	-	-	-	<u>-</u>
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	<u>-</u>
If convertible, specify issuer of instrument it converts into	-	-	-	<u>-</u>
Write-down features	Yes	No	No	No
	Issuer CET1 ratio < 5.125%,	-	-	-
	Erste Group CET1 ratio <			
If write-down, write-down trigger(s)	5.125%			
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			
If temporary write-down, description of write-up mechanism	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	2	3	3	3
Position in subordination hierarchy in liquidation (specify	Tier 2	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u>-</u>
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
(signposting)	Capital instruments	Capital instruments	Capital instruments	Capital instruments

Issuer	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	No	No	No	No
powers of resolution authorities				
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	3,112,018	10,349,418	5,312,432	6,904,183
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	23,650,000	40,000,000	20,000,000	25,000,000
Issue price	85.97	95.5	84.823	95.5
Redemption price	158	154.1122576	145	150
Accounting classification	Liability - Fair Value Option			
Original date of issuance	01.06.2010	01.11.2010	01.12.2010	01.12.2010
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	01.06.2022	01.11.2022	01.12.2022	01.12.2022
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption	Tax call	Tax call	Tax call	Tax call
amount				
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	_	-	_	-
If temporary write-down, description of write-up mechanism	_	_	-	-
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	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	ocilioi non-preferieu	Oction Horr-preferred	ocino non-preference	ocinoi non-presenteu
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B005202	AT000B007950	AT000B119680	AT000B12008
Public or private placement	Private	Public	Public	Publi
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Contractual recognition of write down and conversion	No	No	No	N
powers of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidate
nstrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bon
Amount recognised in regulatory capital (in EUR, as of most	111,403,944	6,723,624	54,642,196	19,737,53
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUF
Nominal amount of instrument (aggregate)	70,000,000	25,000,000	157,000,000	50,000,00
ssue price	95	100.5	100.5	100.
Redemption price	175.75	100	100	10
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Optio
Original date of issuance	03.05.2011	30.04.2013	30.08.2013	28.11.201
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	01.08.2026	30.04.2023	30.08.2023	28.11.202
ssuer call subject to prior supervisory approval	Yes	Yes	Yes	Ye
Optional call date, contingent call dates and redemption	Tax call	Regulatory call	Tax and regulatory call	Tax and regulatory ca
amount	Tax call	regulatory can	rax and regulatory can	rax and regulatory ca
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
ixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating	Fixed to floatin
Coupon rate and any related index	Zero coupon	Collared floater	6% then collared FRN	4.5% then collared FRI
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandator
erms of timing)	,	,	,	
Fully discretionary, partially discretionary or mandatory (in erms of amount)	Mandatory	Mandatory	Mandatory	Mandator
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulativ
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
f convertible, conversion trigger(s)	-	-	-	
f convertible, fully or partially	-	-	_	
f convertible, conversion rate				
f convertible, mandatory or optional conversion	_	_		
f convertible, specify instrument type convertible into				
f convertible, specify issuer of instrument it converts into				
Write-down features	No	No	No	N
f write-down, write-down trigger(s)	-	-	-	
f write-down, full or partial				
f write-down, permanent or temporary	<u>-</u>	<u> </u>	<u> </u>	
		<u> </u>	<u> </u>	
f temporary write-down, description of write-up mechanism	-	-	-	
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/
Ranking of the instrument in normal insolvency proceedings	3	3	3	
Position in subordination hierarchy in liquidation (specify nstrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferre
Non-compliant transitioned features	No	No	No	N
f yes, specify non-compliant features	-	-	-	
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Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports

Issuer	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	No	No	No	No
powers of resolution authorities				
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	79,385,453	1,624,029	49,527,127	24,978,782
recent reporting date)				
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			
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			
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	5.25% No	4% then collaired FRN	4% then collared FRN	4.0% No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, 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	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	p. 5.554			
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A15ZJ1	AT0000A17J78	AT0000A17HT4	AT0000A1899
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	Ne
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier :
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier :
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	Bon
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	16,059,117	9,914,167	5,514,539	1,247,39
Currency of issue	EUR	EUR	CZK	EUI
Nominal amount of instrument (aggregate)	108,500,000	53,000,000	75,227,291	1,000,00
Issue price	101	100	100	10
Redemption price	100	100	100	10
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Optio
Original date of issuance	28.03.2014	30.05.2014	12.05.2014	20.06.201
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	28.09.2022	30.11.2022	12.05.2022	20.12.202
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Ye
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory ca
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixe
Coupon rate and any related index	4% then collared FRN	5% from 30.11.2021	3.0%	4.469
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandator
Fully discretionary, partially discretionary or mandatory (in erms of amount)	Mandatory	Mandatory	Mandatory	Mandator
Existence of step up or other incentive to redeem	No	No	No	N
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulativ
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertibl
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	N
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/
Ranking of the instrument in normal insolvency proceedings	3	3	3	14
Position in subordination hierarchy in liquidation (specify nstrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferre
Non-compliant transitioned features	No	No	No	N
If yes, specify non-compliant features	-	-	-	
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports
	Capital instruments	- • •		- • •

Issuer	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	No	No	No	No
powers of resolution authorities				
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	34,731,432	17,804,350	7,869,320	50,413,055
recent reporting date)				
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			
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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and Reg. Call
amount				
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	_	_	_	-
If convertible, specify instrument type convertible into				-
If convertible, specify issuer of instrument it converts into				_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)				
If write-down, full or partial				
If write-down, permanent or temporary	<u> </u>		<u>-</u>	
	-	<u>-</u>	<u> </u>	
If temporary write-down, description of write-up mechanism	- N/-	- N//-	- N/-	- N//-
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	Ma
If yes, specify non-compliant features	- NO	NO -	- NO	No
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
(signposting)	Capital instruments	Capital instruments	Capital instruments	Capital instruments

Issuer	Erste Group Bank AG			
Unique identifier	AT0000A1BTF5	AT0000A1E283	AT0000A1E879	AT000YOUINV0
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	No	No	No	No
powers of resolution authorities				
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	30,087,306	46,253,569	8,162,248	5,014,186
recent reporting date)	,,	15,=25,555	2,,	2,2,
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			
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	Tax and regulatory call			
amount	rax and regulatory call	rax and regulatory can	rax and regulatory can	rax and regulatory can
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	iviandatoi y	iviandatoi y	iviandatory	Wandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	,	,	,	•
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	_	_	_	-
If convertible, mandatory or optional conversion	_	_	_	
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into	_	_		_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	140
If write-down, full or partial	<u> </u>	-	-	
·	<u> </u>	<u> </u>	<u> </u>	
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	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	A1.	A1.	A1.	A1.
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features				-
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
(signposting)	Capital instruments	Capital instruments	Capital instruments	Capital instruments

Unique identifier QOXDBA032311 AT0000A1FR16 AT0000A1FW01 Public or private placement Private Public Public Governing law(s) of the instrument German 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 Tier 2 Tier 2 Tier 2	AT0000A1FW68
Governing law(s) of the instrument German law Austrian Law Austrian Law Contractual recognition of write down and conversion No No No powers of resolution authorities Regulatory treatment	
Contractual recognition of write down and conversion No No No No powers of resolution authorities Regulatory treatment	Private
powers of resolution authorities Regulatory treatment	Austrian Law
Regulatory treatment	No
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
Instrument type (types to be specified by each jurisdiction) Bond Bond Bond	Bono
Amount recognised in regulatory capital (in EUR, as of most 1,557,818 8,118,021 67,527,090	23,865,585
recent reporting date)	
Currency of issue EUR CZK EUR	RON
Nominal amount of instrument (aggregate) 2,000,000 26,148,524 85,000,000	30,309,153
<u>Issue price</u> 100 100 101	100
Redemption price 100 100 100	100
Accounting classification Liability - Fair Value Option Liability	air Value Optior
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 Tax and regulatory call Tax and regulatory call Tax and regulatory call Tax and regulatory	x and regulatory
amount call	cal
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 Mandatory Mandatory Mandatory	Mandatory
terms of timing)	
Fully discretionary, partially discretionary or mandatory (in Mandatory Mandatory Mandatory	Mandatory
terms of amount)	
Existence of step up or other incentive to redeem No No No	No
Noncumulative or cumulative Noncumulative Noncumulative Noncumulative	Noncumulative
Convertible or non-convertible Non-convertible Non-convertible Non-convertible	Non-convertible
If convertible, conversion trigger(s)	
If convertible, fully or partially	
1 Convertible, fully of partially	
If conversion rate	
If convertible, conversion rate	
If convertible, conversion rate If convertible, mandatory or optional conversion	
If convertible, conversion rate	No
If convertible, conversion rate	No.
If convertible, conversion rate	
If convertible, conversion rate	N/a
If convertible, conversion rate	N/a
If convertible, conversion rate	N/a 3 or non-preferred
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features No No No No No No No No If write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If the temporary write-down, description of write-up mechanism If the pof subordination (only for eligible liabilities) No No No No No No No No No N	N/a 3 or non-preferred

Issuer	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	No	No	No	No
powers of resolution authorities				
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	958,487	12,408,983	51,308,573	1,807,150
recent reporting date)	222,121	,,	2 1,2 2 2,2 1	.,,
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			
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	Tax and regulatory call			
amount	rax and regulatory call	rax and regulatory can	rax and regulatory can	rax and regulatory can
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	0.73% No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory			Mandatory
terms of timing)	iviaridatory	Mandatory	Mandatory	ivialidatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)	,	•	,	
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	_	-	_	-
If convertible, mandatory or optional conversion	_	-	-	
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into	_			_
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	140
If write-down, full or partial	<u> </u>	<u> </u>		
·	<u> </u>	<u> </u>	<u> </u>	
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	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)	A1.	A1.	A1.	A1.
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
(signposting)	Capital instruments	Capital instruments	Capital instruments	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	No	No	No	No
powers of resolution authorities				
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 cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends	Fire the Gradien	Fi1	F:18	
Final and action distance to a second	Fixed to floating	Fixed	Fixedfic	pating with collar (floor 2.35%
Fixed or floating dividend/coupon	50/ 111 00 04 47 Hz 4 5: 40V	0.000/	5.500/	cap 5%)
	5% till 26.01.17 then 1.5x10Y	2.90%	5.56%	12 months EURIBOR
Our mark and a second to the land	EUR CMS (floor 2.5%, cap			
Coupon rate and any related index	10%)			
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 write-down, permanent or temporary If temporary write-down, description of write-up mechanism	-	-		Nie
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	
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	- - N/a 3	- N/a 3	N/a 3	3
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	Senior non-preferred
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	- - N/a 3	- N/a 3	N/a 3	Senior non-preferred
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	Senior non-preferred
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/a N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	N/a Senior non-preferred No Section Regulatory reports/

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	No	No	No	No
powers of resolution authorities				
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
	2.75% till 01.02.19 then 1x10Y	2.40% till 12.01.19 then 62.	5% till 05.04.19 then 10Y EUR-	1.5% till 18.06.19 then 6M CZK
	EUR-CMS (floor 2.40%, cap n	nonths CZK PRIBOR (floor 2%,	CMS (floor 2.3%, cap 5%)	PRIBOR (floor 1%, cap 4%)
Coupon rate and any related index	5%)	cap 5%)		
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	_	-	-
If convertible, fully or partially	-	_	-	-
If convertible, conversion rate	-	_	-	-
If convertible, mandatory or optional conversion	-	_	-	-
If convertible, specify instrument type convertible into	-	_	-	-
If convertible, specify issuer of instrument it converts into	-	_	-	-
Write-down features	No	No	No	No
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	-	-	-	-
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Link to the full term and conditions of the instrument	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
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	No	No	No	No
powers of resolution authorities				
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
	12M EURIBOR (floor 1.5%,	2.25% till 05.11.19 then 10Y	2.50% till 18.02.21, thereafter:	6-Months-CZK-PRIBOR +
	cap 3%)	EUR-CMS (floor 1.25%, cap 1	0y-EUR-CMS (floor 1.50%, cap	0.80%
Coupon rate and any related index		3.75%)	3.75%)	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in				
terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory Mandatory	Mandatory Mandatory
Fully discretionary, partially discretionary or mandatory (in		•		Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory No Noncumulative	Mandatory No Noncumulative	No Noncumulative Non-convertible	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Mandatory No Noncumulative	Mandatory No Noncumulative	No Noncumulative Non-convertible	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	Mandatory No Noncumulative	Mandatory No Noncumulative	No Noncumulative Non-convertible	Mandatory No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Noncumulative	Mandatory No Noncumulative	No Noncumulative Non-convertible	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Noncumulative	Mandatory No Noncumulative	No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible	No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible	No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No	Mandatory Noncumulative Non-convertible One-convertible Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No No	Mandatory No Noncumulative Non-convertible No	Mandatory No Noncumulative Non-convertible No No No No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	Mandatory No Noncumulative Non-convertible No No No No No	Mandatory No Noncumulative Non-convertible No No - No - No - No	Mandatory No Noncumulative Non-convertible No No No No No	Mandatory Noc Non-convertible Non-convertible Non-convertible
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	Mandatory No Noncumulative Non-convertible No - No - No - No - No - No -	Mandatory No Noncumulative Non-convertible No - No No No - No - No - N	Mandatory No Noncumulative Non-convertible No - No - No - No - No - No -	Mandatory No Noncumulative Non-convertible No No No No No No
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Noncumulative Non-convertible No - No - No No - No No - Senior non-preferred	Mandatory No Noncumulative Non-convertible No - No - No - No No - Senior non-preferred	Mandatory No Noncumulative Non-convertible No - No - No No - No No - Senior non-preferred	Mandatory No Noncumulative
Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Noncumulative Non-convertible No - No - No No - No No - Senior non-preferred	Mandatory No Noncumulative Non-convertible No - No - No - No No - Senior non-preferred	Mandatory No Noncumulative Non-convertible No - No - No No - No No - Senior non-preferred	Mandatory No Noncumulative Non-convertible No No No No No N/a 3 Senior non-preferred

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
	German law except for the status clause which will be	Austrian law	Austrian law	Austrian law
Governing law(s) of the instrument	governed by Austrian law			
Contractual recognition of write down and conversion	No	No	No	No
powers of resolution authorities				
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	
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 cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed	fixed to floating	fixed to floating
	1.00% till 10.06.25, then 5 year	2.60%	3.00% till 15.06.22. then 10-	2.5% till 19.06.22, then 10-Year-
	EUR Mid-Swap Rate + 130		Year-EUR-CMS (floor 2.35%,	EUR-CMS (floor 2.0%, cap
Coupon rate and any related index	bps		cap 4.0%)	4.0%
Existence of a dividend stopper	No	No	No	·
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible				
	Non-convertible	Non-convertible	Non-convertible	
If convertible, conversion trigger(s)	-	Non-convertible	Non-convertible	
If convertible, fully or partially	-	Non-convertible	Non-convertible - -	
If convertible, fully or partially If convertible, conversion rate		Non-convertible	Non-convertible - - -	
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion		Non-convertible	Non-convertible	
If convertible, fully or partially If convertible, conversion rate	-	Non-convertible	Non-convertible	
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	- - -	- - -	- - -	
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	- - - -	- - - -	- - - -	Non-convertible
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	- - - -	- - - -	- - - - -	Non-convertible
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	Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	- - - - - No	- - - - - No	- - - - - No	Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	- - - - - No	- - - - - No	- - - - - No	Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	- - - - - No	- - - - - No	- - - - - No	Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- - - - - No - - - - - N/a	- - - - - No		Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	- - - - - No - - - - - N/a	- - - - - No - - - - N/a	- - - - - No - - - - N/a	Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	No N/a 3	No N/a 3	- - - - - No - - - - - N/a	Non-convertible Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No N/a 3 Senior non-preferred	No N/a 3 Senior non-preferred		Non-convertible
If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No N/a 3 Senior non-preferred	No N/a 3 Senior non-preferred		Non-convertible

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	No	No	No	No
powers of resolution authorities				
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	4,126,219	1,031,555	491,887,849	14,751,153
recent reporting date)	EUR	EUR	EUR	CZK
Currency of issue 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				
Accounting classification Original data of issuance	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 Original maturity date	Dated 24.06.1030	Dated	Dated	Dated
-	24.06.1930	24.06.1930	08.09.1931 Van	21.10.1930
Issuer call subject to prior supervisory approval	Yes	Yes	Yes MDE	Yes
	Tax and regulatory call		x, regulatory call and MREL	Tax and regulatory call
			squalification event call; Call	
Optional call date, contingent call dates and redemption		ор	otion 08.06.26 to 08.09.26 at 100%	
amount Subsequent call dates, if applicable			100%	
Coupons / dividends	<u> </u>	-	<u> </u>	<u> </u>
Fixed or floating dividend/coupon	fixed	fixed	fixed	fixed to floating
Tixed of floating divident/coupon	1.68%		625% till 08.09.26, then 5 year	2.75% till 21.10.22, then 6-
	1.00 /0		EUR Mid-Swap Rate +210bps	Months-CZK-PRIBOR (floor
Coupon rate and any related index			LOT Wild-Owap Traile 12100p3	1.0%, cap 4.5%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	···-··· ,	,	,	,
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
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	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/	Section Regulatory reports/
(signposting)	Capital instruments	Capital instruments	Capital instruments	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 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)	Hon-convertible
If convertible, fully or partially	
If convertible, conversion rate	
	<u>-</u>
If convertible, mandatory or optional conversion	<u>-</u>
If convertible, specify instrument type convertible into	<u>-</u>
If convertible, specify issuer of instrument it converts into	
Write-down features	No.
If write-down, write-down trigger(s)	<u> </u>
If write-down, full or partial	<u>-</u>
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
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	Senior non-preferred
to instrument)	
Non-compliant transitioned features	No
If yes, specify non-compliant features	<u>-</u>
Link to the full term and conditions of the instrument (signposting)	Section Regulatory reports/ Capital instruments

	Bankhaus Krentschker & Co. Aktiengesellschaft
ntifier	AT000B05155
rivate placement	Publi
law(s) of the instrument	Austrian La
al recognition of write down and conversion powers of resolution authorities	N
treatment	
ransitional CRR rules	Tier
tional CRR rules	Tier
solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidate
type (types to be specified by each jurisdiction)	Bon
cognised in regulatory capital (in EUR, as of most recent reporting date)	2,854,47
of issue	EUI
mount of instrument (aggregate)	3,700,00
	10
on price	10
g classification	Liability - amortized cos
te of issuance	02.11.201
or dated	Date
aturity date	01.11.202
subject to prior supervisory approval	
all date, contingent call dates and redemption amount	Ye 02.11.2021 at 1009
nt call dates, if applicable	daily from 02.11.202
dividends	Fiv-
pating dividend/coupon	Fixe
te and any related index	3.009
of a dividend stopper	N
etionary, partially discretionary or mandatory (in terms of timing)	Mandator
etionary, partially discretionary or mandatory (in terms of amount)	Mandator
of step up or other incentive to redeem	N
ative or cumulative	Noncumulativ
e or non-convertible	Non-convertibl
ole, conversion trigger(s)	
ole, fully or partially	
ole, conversion rate	
ole, mandatory or optional conversion	
ole, specify instrument type convertible into	
ole, specify issuer of instrument it converts into	
n features	N
vn, write-down trigger(s)	
vn, full or partial	
vn, permanent or temporary	
y write-down, description of write-up mechanism	
bordination (only for eligible liabilities)	N/
the instrument in normal insolvency proceedings	
subordination hierarchy in liquidation (specify instrument type immediately senior	Senior non-preferre
ent)	
liant transitioned features	N
cify non-compliant features	

Link to the full term and conditions of the instrument (signposting)

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Issuer	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT000B051586
Public or private placement	Public
Governing law(s) of the instrument	Austrian Lav
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)	Bono
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	2,349,862
Currency of issue	EUF
Nominal amount of instrument (aggregate)	2,572,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortized cos
Original date of issuance	05.07.2017
Perpetual or dated	Date:
Original maturity date	04.07.2026
Issuer call subject to prior supervisory approval	
Optional call date, contingent call dates and redemption amount	Ye:
	05.07.2022 at 100%
Subsequent call dates, if applicable	daily from 05.07.2022
Coupons / dividends	Fig.
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)	Mandator
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandator
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	;
Position in subordination hierarchy in liquidation (specify instrument type immediately senior	Senior non-preferred
to instrument)	
Non-compliant transitioned features	No
If yes, specify non-compliant features	

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 $\underline{\text{Link to the full term and conditions of the instrument (signposting)}}$

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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	6,543,906	2,742,258	23,421,763
reporting date)			
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
	Tax and regulatory call; First reset	-	-
Optional call date, contingent call dates and redemption amount	date: 03.09.2025		
Subsequent call dates, if applicable	annually on 03.09.	<u> </u>	
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed
	4.75% until 03.09.2025 then 7Y swap	max. 7.5%	4.95%
Coupon rate and any related index	rate + 4.10%		
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	<u>-</u>	-	
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		-	
in write-down, permanent or temporary	Temporary	<u> </u>	
	positive profit, no trigger event	-	-
If temperary write down, description of write up machanism	continuing, no risk of causing a		
If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	Trigger event, applied to all notes N/a	N/a	N/a
Type of subordination (only for eligible liabilities) Ranking of the instrument in pormal insolvency proceedings	2	3	
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type	Tier 2	Senior non-preferred	3 Senior non-preferred
immediately senior to instrument) Non-compliant transitioned features	kI.	A1.	A1.
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	- Little and the second and the seco	https://www.com.com/com/	https://www.doco.org
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Link to the full term and conditions of the instrument (signposting)	ueber-uns/offenlegung	ueber-uns/offenlegung	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 Mondators
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	<u>-</u>
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	<u> </u>
If convertible, specify instrument type convertible into	<u> </u>
If convertible, specify issuer of instrument it converts into	-
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	Senior non-preferred
to instrument)	
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
	https://www.sparkasse.at/content/dam/at/spk-
Link to the full term and conditions of the instrument (signposting)	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	No No	No	No No	No.
powers of resolution authorities	NO	NO	NO	140
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	-	-	-	-
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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	Bono
Amount recognised in regulatory capital (in EUR, as of most	3,264,739	813,372	14,692,150	17,275,048
recent reporting date)				
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 cal
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed to floating
	4.50%		3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5%E	
Coupon rate and any related index			from 18.03.2021 till 17.03.2024	5%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in 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			-	
	-	-	<u> </u>	
If convertible, conversion rate	<u> </u>	-		
•			-	
f convertible, mandatory or optional conversion	-	-	-	
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	-	-	- - -	
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	-	-	- - -	
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 convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s)	-	-	- - - -	
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial	-	-	- - - -	No.
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	-	-	- - - -	No.
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	- - - No - -	- - - No - -	- - - - No - -	
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	- - - No - - -	- - - No - - - - N/a	- - - - No - - -	N/a
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	- - - No - -	- - - No - -	- - - - No - -	N/a
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No	No No N/a 3 Senior non-preferred	No	N/a Senior non-preferred
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No N/a 3	No N/a 3	No N/a 3	N/a 3 Senior non-preferred
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No No No Senior non-preferred No	No	N/a Senior non-preferred
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Senior non-preferred No https://www.sparkasse.at/conth			N/a Senior non-preferred No ttps://www.sparkasse.at/conter
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N		No	t/dam/at/spk-

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 Lav
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	Bono
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	EUF
Nominal amount of instrument (agregate)	35,223,000	15,000,000	10,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost	Liability - amortized cos
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 cal
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	-	-	-	<u> </u>
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into	-	-	-	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	<u> </u>	<u> </u>	<u> </u>	
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	
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
	110	140	110	IN
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If yes, specify non-compliant features	- https://www.sparkasse.at/cont.ht	- tps://www.sparkasse.at/contenht	tps://www.sparkasse.at/contenht	tps://www.sparkasse.at/conter
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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	No	No	No	No
powers of resolution authorities				
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	14,925,020	8,513,740	15,084,832	435,787
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (agregate)	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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Regulatory call
amount				
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed	Fixed
Coupon rate and any related index	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				
		<u> </u>	<u> </u>	
If convertible, specify instrument type convertible into	<u> </u>	<u> </u>	-	
If convertible, specify issuer of instrument it converts into				
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u>-</u>
If write-down, full or partial	-	-	-	<u>-</u>
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	3 Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	ent/dam/at/spk- oberoesterreich/Privatkunden/ob	ttps://www.sparkasse.at/contenht t/dam/at/spk- peroesterreich/emissionen/AT0ot	t/dam/at/spk- peroesterreich/emissionen/AT0s	t/dam/at/spk- alzburg/DOWNLOADS/Regulat
	sparen anlegen/AT000B1014	00B101431_Bedingungen.pdf	00B101449.pdf o	rische_Veroeffentlichung/Basel
	07_endg%C3%BCltige%20Be			_III-2015/Bedingungen-

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	
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion	No	No	No) No
powers of resolution authorities				
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	I Bond
Amount recognised in regulatory capital (in EUR, as of most	434,359	1,951,697	9,810,641	15,164,068
recent reporting date)				
Currency of issue	EUR	EUR		
Nominal amount of instrument (agregate)	5,000,000	49,935,000	· · · · · · · · · · · · · · · · · · ·	
ssue price	100	101.35		
Redemption price	100	100		
Accounting classification	Liability - amortized cost	Liability - amortized cost	•	•
Original date of issuance	04.06.2014	10.03.2014		
Perpetual or dated	Dated	Dated		
Original maturity date	03.06.2022	09.03.2022	22.05.2024	15.03.2024
ssuer call subject to prior supervisory approval	No	Yes	Yes	Yes Yes
Optional call date, contingent call dates and redemption amount	-	10.03.2019 at 100 %	Tax and regulatory cal	I 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	I 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	Mandatory	Mandatory	Mandatory	Mandatory
erms of timing) Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	, Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No.
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
f convertible, conversion trigger(s)	-	-		
f convertible, fully or partially	-	-	-	
f convertible, conversion rate	-	-		-
f 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	Ye:
f write-down, write-down trigger(s)	-	-		,
f write-down, full or partial	-	-		
f 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 N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3 ;
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
nstrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No.
f yes, specify non-compliant features	httns://www.snarkasse.at/cont.h	- https://cdn0.erstegroup.com/con	https://cdn0.erstegroup.com/con	
	ent/dam/at/spk-	tent/dam/at/spk-		
	•	·	steiermaerkische/steiermaerkisch	•
	issionsbedingungen_AT000B	he.at/Privatkunden/sparen-		
	035035.pdf	anlegen/anlegen-		
Link to the full term and conditions of the instrument	ı	nvestieren/Dokumente/Endguel tige-Bedingungen-	_	_

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Sparkasse Korneuburg AG	Erste Bank Hungary
Unique identifier	AT000B035639	AT000B035902	AT0000A2UVP8	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	No	No	No	No
powers of resolution authorities				
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 (agregate)	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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing) Fully discretionary, partially discretionary or mandatory (in	No. defense	Manufatan.	M d. d	
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	-	-	-	<u> </u>
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	-	-	-	<u>-</u>
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	ontent/dam/at/spk-	tent/dam/at/spk-	Korneuburg AGn	t/dam/hu/ebh/www_erstebank_
	steiermaerkische/steiermaerkis	steiermaerkische/steiermaerkisc	h	u/kozlemenyek/2014/alarendelt
	sche.at/Privatkunden/sparen-	he.at/Privatkunden/sparen-		_kolcsontoke_vegleges_feltetel
	anlegen/anlegen-	anlegen/anlegen-		ek_20140320.pdf
Link to the full term and conditions of the instrument		nvestieren/Dokumente/Bedingu		
(signposting)	gungenAT000B035639.pdf	ngenAT000B035902.pdf		

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
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	No	No	No	Yes
powers of resolution authorities				
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	-	-	-	-
		nttps://www.slsp.sk/sk/ludia/sporh		
	orenie/dlhopisy/podriadene-	enie/dlhopisy/podriadene-		sk/slsp/www_slsp_sk/document
Link to the full term and conditions of the instrument (signposting)	dlhopisy-2023	dlhopisy-2022	dlhopisy-2022-ii	s/dlhopisy/t2-dlhopisy-slsp- 2028-i-konecne-podmienky.pdf

01/4400044570	
SK4120014572	SK4120014770
Private	Private
Slovak Law	Slovak Law
Yes	Yes
Tier 2	Tier 2
Tier 2	Tier 2
Solo and (sub)-consolidated	Solo and (sub)-consolidated
Bond	Bond
3,313,889	9,119,396
EUR	EUF
3,300,000	9,100,000
100	100
100	100
Liability - amortised cost	Liability - amortised cost
20.09.2018	30.11.2018
Dated	Dated
20.09.2028	30.11.2028
Yes	Yes
Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 30.11.2023 at 100%
-	<u> </u>
Floating	Fixed
6M EURIBOR +2%	2.45%
No	No
Mandatory	Mandatory
Mandatory	Mandatory
	No
	Noncumulative
Non-convertible	Non-convertible
-	•
-	
<u>-</u>	<u> </u>
-	
-	
No	No
-	
-	
-	
-	
N/a	N/a
3	
Senior non-preferred	Senior non-preferred
No	No
-	
	s://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents
	Slovak Law Yes Yes

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.