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 powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bearer notes	Bearer notes
Amount recognised in regulatory capital (in EUR, as of most	859,600,000	496,478,222	497,126,620	497,121,048
recent reporting date)				
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	Perpetua
Original maturity date	no maturity	no maturity	no maturity	no maturity
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/a	Tax and regulatory call; First reset date: 15.04.2024	Tax and regulatory call; First reset date: 15.10.2025	Tax and regulatory call; First reset date: 15.04.2027
	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 terms of timing)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/a	-	-	
If convertible, fully or partially	N/a	-	-	
If convertible, conversion rate	N/a	-	-	
If convertible, mandatory or optional conversion	N/a	-	-	
If convertible, specify instrument type convertible into	N/a	-	-	
If convertible, specify issuer of instrument it converts into	N/a	-	-	
Write-down features	N/a	Yes	Yes	Yes
	N/a	Issuer CET1 ratio < 5,125%,	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 continuing, no risk of causing a	
If temporary write-down, description of write-up mechanism	1	Frigger 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)	ıv/a	nel 2	nel 2	ilei z
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	
	https://www.erstegroup.com/e	Link posted separately in the	Link posted separately in the	Link posted separately in the
Link to the full term and conditions of the instrument		same Regulatory reports sections	ame Regulatory reports sections	ame Regulatory reports section
(signposting)		as Capital instruments table	as Capital instruments table	as Capital instruments table

Profit or prises present	Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
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Common C	Public or private placement	Public	Private	Private	Public
Control Teaching and professor Control Teaching	Governing law(s) of the instrument	Austrian law	Austrian Law	Austrian Law	Austrian Law
Page	Contractual recognition of write down and conversion	No	No	No	No
Comment Comm					
Pactication of CRP Rune					
	-				
Manustration place September Septemb	-				
Amount responsed in migulatory replaint (in FLIK, is of most of special ground repland ground state responsed ground state of treatment (agengete)					
Part					
Current profession Full Current Company Current Company Current Curren		745,427,146	1,861,705	73,538,338	1,534,543
Manual personnel relangengengengengengengengengengengengengen		EUR	ATS	EUR	EUR
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	<u>-</u>				
Perpetual or dated Insuance					
Perpension of related		· •		· · · · · · · · · · · · · · · · · · ·	
Seguent coal studgest to prior supervisory approval Face and regulatory call, First recer class; South 2002; South 200	Perpetual or dated	Perpetual	Dated		
Separate call subject to prior supervisory approval Fax and regulatory call File Fax an	<u>'</u>				
Tax and regulatory cell, First reset date: 15.04 2026, cell content of the conten		•			
Propinities Companies Co		Tax and regulatory call; First	-	Tax call	Regulatory call
Subsequent call dates, if applicable Senitarinally on 15.04 and 15.04 an					- ·
Seminarray 15.04.2028 at 105.04 Seminarray 15.04 Seminarray	Optional call date, contingent call dates and redemption	option 15.10.2027 to			
Subsequent call dates, if applicable 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10 15.10		15.04.2028 at 100%			
Private of floating dividend/coupon Flixed to floating floating dividend/coupon Flixed to floating dividend/coupon Flixed floating dividend/c		semi-annually on 15.04. and	-	-	-
Fixed or floating dividend/coupon Residence of a dividend stopper Coupon rate and any related index Existence of a dividend stopper Existence of a dividend stopper Fixed by discretionary, partially discretionary or mandatory (in terms of timing) Existence of stop by or other incentive to redoem Existence of stop by or other incentive to redoem Fixed by discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop by or other incentive to redoem Fixed by discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop by or other incentive to redoem Fixed by discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop by or other incentive to redoem Fixed by discretionary, partially discretionary or mandatory (in terms of amount) Existence of stop by or other incentive to redoem Fixed by a process of the stop of the incentive to redoem Fixed by a partially or partially (in terms of amount) Fixed by a partially or partially (in terms of amount) Fixed conventible, conversion rate Fixed conventible, conversion rate Fixed conventible, conversion rate Fixed conventible, specify instrument it convertible in conventible in the stop of plonal conversion in strument it convertis into the stop of plonal conventible in the stop of plonal conventible i	Subsequent call dates, if applicable	15.10.			
A 25% until 15.04.2028 then 5°V 0.075 Zero coupon Colamed floater Mid-marked swap rate + 464.6 bps	Coupons / dividends				
Coupon rate and any related index	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed	Fixed to floating
Coupon rate and any related index tops No		4.25% until 15.04.2028 then 5Y	0.075	Zero coupon	Collared floater
No		Mid-market swap rate + 464.6			
Fully discretionary, partially discretionary or mandatory (in terms of aming) Fully discretionary partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem No Noncumulative or cumulative o	Coupon rate and any related index	bps			
Fully discretionary, partially discretionary or mandatory (in Fully discretionary or mandatory or other incentive to redeem Noncomunitative Noncomunit		No	No	No	No
Existence of step up or other incentive to redeem		Fully discretionary	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem		Fully discretionary	Mandatory	Mandatory	Mandatory
Noncumulative or cumulative or cumulative Convertible or non-convertible or non-conve	<u>-</u>	No	No	No	No
Convertible or non-convertible or non-convertible (convertible), conversion trigger(s) Non-convertible Non-convertible Non-convertible If convertible, conversion trigger(s) - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
If convertible, conversion trigger(s)					
f convertible, fully or partially		-			-
If convertible, conversion rate		_			
If convertible, mandatory or optional conversion o o o o o o o o o o o o o o o o o o		_			
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features Write-down features If write-down full or partial If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features It link posted separately in the Link posted separately in the Link posted separately in the same Regulatory reports sections=were regulatory reports=were regulatory reports=were regulatory reports=were regulatory reports=were regulatory reports=were regulatory reports=were regulatory r		-		-	
If convertible, specify issuer of instrument it converts into 6		-		-	
Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 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 write-down, permanent or temporary If temporary If temporary If temporary write-down, description of write-up mechanism Trigger event, applied to all notes Trype of subordination (only for eligible liabilities) N/a Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features No No No No No No No No No N					
Erste Group CET1 ratio < If write-down, write-down trigger(s) 5,125% If write-down, full or partial Fully or partially Fully or partially Temporary Temporary positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features No Link posted separately in the Link posted separately yen profits sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same Regulatory reports sections were continuative sections with a same regulatory reports sections were continuative sections with a same regulatory reports sections were continuative sections with a same regulatory reports sections were continuative sections with a same regulatory reports sections were continuative sections with a same regul		Yes	No	No	No
Erste Group CET1 ratio < If write-down, write-down trigger(s) 5,125% If write-down, full or partial Fully or partially Fully or partially Temporary Temporary positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features No Link posted separately in the Link posted separately ye ports sections we regulatory reports sections we report sections we regulatory reports sections we regulatory reports sections we regulatory reports sections we report sect	-		-	-	
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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 Ranking of the instrument in normal insolvency proceedings 2 3 Rosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No Link posted separately in the Semilatory reports sectionsame Regulatory reports se	If write-down, write-down trigger(s)	•			
positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features No No No No No No No No No N	If write-down, full or partial	Fully or partially	-	-	-
If temporary write-down, description of write-up mechanism Trigger event, applied to all notes Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features No If yes, specify non-compliant features Link posted separately in the Link to the full term and conditions of the instrument Trigger event, applied to all notes Trigger event, applied to all notes No No No No No Senior non-preferred Senior non-preferr	If write-down, permanent or temporary	Temporary	-	-	-
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 N/a N/a N/a N/		positive profit, no trigger event	-	-	-
Type of subordination (only for eligible liabilities) N/a N/a N/a N/a N/a N/a N/a N/		continuing, no risk of causing a			
Type of subordination (only for eligible liabilities) N/a N/a N/a N/a N/a N/a N/a N/	If temporary write-down, description of write-up mechanism				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features No	Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Non-compliant transitioned features Non-compliant transitioned features No N	Ranking of the instrument in normal insolvency proceedings	2	3	3	3
Non-compliant transitioned features No N	Position in subordination hierarchy in liquidation (specify	Tier 2	Senior non-preferred	Senior non-preferred	Senior non-preferred
If yes, specify non-compliant features Link posted separately in the Same Regulatory reports sectionsame Regulatory reports sections reports reports reports re	instrument type immediately senior to instrument)		· 	·	
Link posted separately in the Link p	Non-compliant transitioned features	No	No	No	No
Link to the full term and conditions of the instrument same Regulatory reports sectionsame Regulatory reports sections and the section reports sections are reports sections and reports sections are reports and reports section reports sections are reports as reports are reports sections are reports are	If yes, specify non-compliant features	-	-	-	
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	(signposting)	as Capital instruments table	as Capital instruments table	as Capital instruments table	as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B119680	AT000B120084	AT000B120233	AT000B120464
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)	20,625,690	8,974,940	45,455,652	26,383,792
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	157,000,000	50,000,000	120,000,000	120,666,777
Issue price	100.5	100.5	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	30/08/2013	28/11/2013	29/11/2013	07/02/2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	30/08/2023	28/11/2023	29/11/2024	07/02/2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed to floating
Coupon rate and any related index	6% then collared FRN	4.5% then collared FRN	5.25%	4% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	_		-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	_		-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	_		-	-
If write-down, full or partial	_	_	_	_
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism				
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	NO	NO	NO	INC
,, specify non-compilate routered	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
	same Regulatory reports s	ame Regulatory reports sections:	ame Regulatory reports sections	ame Regulatory reports section
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT000B120456	AT0000A18991	AT0000A19NR2	AT0000A1BTF5
Public or private placement	Public	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	110	110	110	110
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)	13,011,634	905,545	21,782,700	2,165,275
Currency of issue	CZK	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	60,126,057	1,000,000	40,605,000	133,200,000
Issue price	101	100	100	100.5
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	07/02/2014	20/06/2014	22/10/2014	30/01/2015
Perpetual or dated	Dated	20/00/2014 Dated	Dated	Dated
Original maturity date	07/02/2024	20/12/2029	22/10/2025	30/01/2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption				
amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating
Coupon rate and any related index	0.04	0.0446	0.04	5% then collared FRN
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	_
If convertible, fully or partially	_	_	_	-
If convertible, conversion rate	_	_	_	
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into				
If convertible, specify issuer of instrument it converts into				
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	INU	-	INO -
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
Ranking of the instrument in normal insolvency proceedings	N/a 3	N/a 3	N/a 3	N/a 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 posted separately in the same Regulatory reports a	Link posted separately in the ame Regulatory reports sectionsa	Link posted separately in the ame Regulatory reports sectionsa	Link posted separately in the ame Regulatory reports section
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table
(signposting)	table			

Unique identifier Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment Current/ Transitional CRR rules	AT0000A1E283 Public Austrian Law No	AT0000A1E879 Private Austrian Law	AT000YOUINV0 Private Austrian Law	
Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment	Austrian Law	Austrian Law		Private German law
Contractual recognition of write down and conversion powers of resolution authorities Regulatory treatment			Austrian Law	German law
powers of resolution authorities Regulatory treatment	No			Ociman lav
Regulatory treatment		No	No	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	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)	30,454,258	2,027,560	1,167,768	947,131
Currency of issue	EUR	CZK	EUR	EUR
Nominal amount of instrument (aggregate)	63,000,000	30,444,518	18,460,000	2,000,000
Issue price	100.75	100	100	100
Redemption price	100	100	100	100
	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	20/05/2015	29/04/2015	05/05/2015	19/05/2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20/05/2025	29/04/2023	28/04/2023	19/05/2025
Issuer call subject to prior supervisory approval	20/05/2025 Yes	29/04/2023 Yes	20/04/2023 Yes	19/05/2025 Yes
Optional call date, contingent call dates and redemption	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory cal
amount	ran and regulatory call	rax and regulatory call	rax and regulatory call	ian aliu regulatory car
Subsequent call dates, if applicable	_	_	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	3m Pribor + 3,015%	0.0391	0.045
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	Non-conventible	Non-conventible	Non-conventible	Non-conventible
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>	<u> </u>	
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	<u> </u>	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
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
	-	<u>-</u>	-	
If yes, specify non-compliant features				·
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Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1FR16	AT0000A1FW01	AT0000A1FW68	AT0000A1G7S4
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	2,978,166	43,434,161	16,448,200	661,554
Currency of issue	CZK	EUR	RON	RON
Nominal amount of instrument (aggregate)	26,953,060	81,500,000	30,306,092	1,212,244
Issue price	100	101	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	24/07/2015	21/09/2015	20/08/2015	03/09/2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	24/07/2023	21/09/2025	20/08/2025	03/09/2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory	Tax and regulatory	Tax and regulatory call
Subsequent call dates, if applicable		can	can	_
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Floating
Coupon rate and any related index	0.036	4.50% then collared CMS	3m ROBOR +3.96%	3m ROBOR +3.80%
Existence of a dividend stopper				
Fully discretionary, partially discretionary or mandatory (in terms of timing)	No Mandatory	No Mandatory	No Mandatory	No 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)	Non-conventible	Non-conventible	Non-conventible	14011-conventible
If convertible, fully or partially	<u> </u>		<u> </u>	
If convertible, conversion rate				
If convertible, mandatory or optional conversion	<u> </u>	-	<u> </u>	-
If convertible, specify instrument type convertible into	<u>-</u>	-	-	
If convertible, specify issuer of instrument it converts into	<u> </u>	<u> </u>	<u> </u>	
Write-down features	No.	No.	No.	- No
If write-down, write-down trigger(s)	No -	No -	No	INO
			-	
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	- NII-	- N/-	- NI.	- N/-
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 instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument) Non-compliant transitioned features	N-	kI=	NI=	NI-
	No	No	No	No
If yes, specify non-compliant features	1 344 444 444 444 444 444 444 444 444 44	1 (a) a a a a a a a a a a a a a a a a a a	I tale and a second of the second	- Link and a constitution of
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Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1FW76	AT0000A1GQR5	AT0000A1H5Z2	AT0000A1HUUS
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
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	Bono
Amount recognised in regulatory capital (in EUR, as of most	5,726,265	34,242,006	880,125	69,985,486
recent reporting date)				
Currency of issue	RON	EUR	RON	EUF
Nominal amount of instrument (aggregate)	30,982,928	62,000,000	4,444,893	115,000,000
Issue price	100	101	97	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	16/09/2015	28/10/2015	29/12/2015	27/01/2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	16/12/2023	28/10/2025	29/12/2023	27/01/2026
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 cal
amount				
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Fixed to floating
	0.0675	4.00% then collared CMS	3m ROBOR +2.51%	5% till 26.01.17 then 1.5x10\
Coupon rate and any related index			E	UR CMS (floor 2.5%, cap 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				
	<u> </u>	<u> </u>		
If temporary write-down, description of write-up mechanism	- N/-	- N/-	- N/-	NI/
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	3	3	3	0
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	N
If yes, specify non-compliant features	-	-	-	
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Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1HV00	AT0000A1JVV1	AT0000A1NKE2	AT0000A1QE42
Public or private placement	Public	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 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	15,103,248	999,949	34,178,531	109,172,050
recent reporting date)	071/	DOM	FUB	
Currency of issue	CZK	RON	EUR	EUR
Nominal amount of instrument (aggregate)	40,222,259	4,646,934	50,000,000	145,000,000
Issue price	100	100	100	98
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	14/01/2016	28/01/2016	30/09/2016	01/02/2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	14/01/2025	28/01/2024	30/09/2026	01/02/2027
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable Coupons / dividends	<u> </u>	<u> </u>	-	
Coupons / dividends	Fired	Five 484		fixed to fleeting
Fixed or floating dividend/soupen	Fixed	Fixed lic	pating with collar (floor 2.35%,	fixed to floating
Fixed or floating dividend/coupon	0.029	0.0556	cap 5%)	2.75% till 01.02.19 then 1x10Y
Coupon rate and any related index	0.029	0.0556		EUR-CMS (floor 2.40%, cap 5%)
Existence of a dividend stopper	No	No	No	· · · · · · · · · · · · · · · · · · ·
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	No Mandatory
terms of timing)	Manualory	iviandatory	ivialidatory	Manuatory
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. 5.5.1.34	protottod		
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	, , ,			

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1QPC8	AT0000A1U9K9	AT0000A21LF7	AT0000A21BT9
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)	42,721,950	58,151,827	15,257,910	25,028,485
Currency of issue	CZK	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	58,425,941	75,000,000	18,659,811	29,997,000
Issue price	100	98	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	12/01/2017	05/04/2017	18/06/2018	20/06/2018
Perpetual or dated	Dated	03/04/2017 Dated	Dated	Dated
Original maturity date	12/01/2027	05/04/2027	18/06/2028	20/06/2028
Issuer call subject to prior supervisory approval	Yes	03/04/2027 Yes	Yes	Yes
Optional call date, contingent call dates and redemption	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount	rax and regulatory can	rax and regulatory call	rax and regulatory can	rax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	fixed to floating	Floating
	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	12M EURIBOR (floor 1.5%, cap
	months CZK PRIBOR (floor	CMS (floor 2.3%, cap 5%)	PRIBOR (floor 1%, cap 4%)	3%)
Coupon rate and any related index	2%, cap 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 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	-	-	-	<u>-</u>
$\underline{\text{If temporary write-down, description of write-up mechanism}}$	-	-	-	-
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
	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
	No	No	No	No
instrument type immediately senior to instrument)	No -	No -	No -	No -
instrument type immediately senior to instrument) Non-compliant transitioned features	No - Link posted separately in the	No - Link posted separately in the	No - Link posted separately in the	-
instrument type immediately senior to instrument) Non-compliant transitioned features	Link posted separately in the	Link posted separately in the	-	Link posted separately in the
instrument type immediately senior to instrument) Non-compliant transitioned features	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A23RS3	AT0000A269E5	AT0000A26Z28	XS2083210729
Public or private placement	Public	Public	Public	Public
	Austrian Law	Austrian Law	Austrian Law	German law except for the status clause which will be
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	T 0	T 0		
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) Amount recognised in regulatory capital (in EUR, as of most	Bond	Bond	Bond	Bond 450 520 440
recent reporting date)	50,016,228	76,018,696	16,467,258	459,520,446
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	59,400,000	90,000,000	17,623,155	500,000,000
Issue price	100	100	100	99.435
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost
Original date of issuance	05/11/2018	19/02/2019	19/03/2019	27/11/2019
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	05/11/2028	19/02/2029	19/03/2029	10/06/2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call; Call option 10.06.2025 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	floating	fixed to floating
	2.25% till 05.11.19 then 10Y	2.50% till 18.02.21, thereafter:		1.00% till 10.06.25, then 5 year
		Oy-EUR-CMS (floor 1.50%, cap		EUR Mid-Swap Rate + 130 bps
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
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)	**	h.*	K.1	
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	Link name and a constraint of the	- Children and a constraint of	- United and a second of the second	- Limb marked a constitute of
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The trade Character and the State of the Sta		ame Regulatory reports sections		
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Unique identifier Public or private placement Governing law(s) of the instrument Contractual recognition of write down and conversion	AT0000A2G6A3 Public	AT0000A2GH40	AT0000A2GL28	QOXDBA032782
Governing law(s) of the instrument	Public	D. J. P.		
		Public	Public	Private
Contractual recognition of write down and conversion	Austrian law	Austrian law	Austrian law	German Law
	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)	3,084,889	40,919,589	40,742,178	2,888,249
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	3,887,000	50,000,000	50,000,000	4,000,000
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	08/05/2020	15/06/2020	19/06/2020	24/06/2020
Perpetual or dated	Dated	Dated	Dated	
Original maturity date	08/05/2030	15/06/2030	19/06/2030	24/06/2030
Issuer call subject to prior supervisory approval	Ves	13/00/2030 Yes	19/00/2030 Yes	Yes
Optional call date, contingent call dates and redemption	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount				
Subsequent call dates, if applicable	-	-	-	<u>-</u>
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed to floating	fixed to floating	fixed
	0.026	3.00% till 15.06.22, then 10- 2	1.5% till 19.06.22, then 10-Year-	0.0168
		Year-EUR-CMS (floor 2.35%,	EUR-CMS (floor 2.0%, cap	
Coupon rate and any related index		cap 4.0%)	4.0%)	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in 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)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-		-	-
	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
		ame Regulatory reports sectionsa		
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	QOXDBA032790	AT0000A2J645	AT0000A2JSV5	AT0000A2U543
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	German 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) Amount recognised in regulatory capital (in EUR, as of most	Bond	Bond 441 240 022	Bond	Bond
recent reporting date)	722,062	441,249,922	12,968,231	425,638,654
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	1,000,000	500,000,000	16,802,123	500,000,000
Issue price	100	99.181	100	99.258
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost
Original date of issuance	24/06/2020	08/09/2020	21/10/2020	15/11/2021
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	24/06/2030	08/09/2031	21/10/2030	15/11/2032
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Tax and regulatory call 1	Tax, regulatory call and MREL	Tax and regulatory call	Tax, regulatory, MREL
	d	lisqualification event call; Call		disqualification event call; Call
Optional call date, contingent call dates and redemption	C	option 08.06.26 to 08.09.26 at		option 15.08.27 to 15.11.27 at
amount		100%		100%
Subsequent call dates, if applicable	-	-	-	<u>-</u>
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed to floating	fixed
	0.0168 1	1.625% till 08.09.26, then 5 year		0.875% till 15.11.27, then 5 year
Courses rate and any related index		EUR Mid-Swap Rate +210bps	,	EUR Mid-Swap Rate +110bps
Coupon rate and any related index Existence of a dividend stopper	No	No	1.0%, cap 4.5%) No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	Mandatory	Mandatory	Mandatory	wandator y
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	<u>-</u>
If convertible, fully or partially If convertible, conversion rate	-	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into			-	-
If convertible, specify instrument type convertible 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)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u>-</u>
	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
		ame Regulatory reports sections		
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table
(signposting)	table			

Issuer	Erste Group Bank AG	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000A2YA29	AT000B051552
Public or private placement	Public	Public
Governing law(s) of the instrument	Austrian law	Austrian Law
Contractual recognition of write down and conversion powers of	Yes	No
resolution authorities		
Regulatory treatment		
Current/ Transitional CRR rules	Tier2	Tier 2
Post-transitional CRR rules	Tier2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most	466,556,526	2,111,283
recent reporting date)		
Currency of issue	EUR	EUR
Nominal amount of instrument (aggregate)	500,000,000	3,700,000
Issue price	99.676	100
Redemption price	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost
Original date of issuance	07/06/2022	02/11/2016
Perpetual or dated	Dated	Dated
Original maturity date	07/06/2033	01/11/2025
Issuer call subject to prior supervisory approval	Yes	Yes
	Tax, regulatory, MREL disqualification event call; Optional	02.11.2021 at 100%
Optional call date, contingent call dates and redemption amount	redemption 07.03.28 to 07.06.28 at 100%	
Subsequent call dates, if applicable	-	daily from 02.11.2021
Coupons / dividends		
Fixed or floating dividend/coupon	fixed	Fixed
Coupon rate and any related index	4.0% till 07.06.28, then 5-year EUR Mid-Swap rate + 2.55%	0.03
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory (in terms	Mandatory	Mandatory
of timing)		
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down features	No	No
If write-down, write-down trigger(s)		
If write-down, full or partial	_	_
If write-down, permanent or temporary	_	
If temporary write-down, description of write-up mechanism		
Type of subordination (only for eligible liabilities)	- N/a	
Ranking of the instrument in normal insolvency proceedings	3	3
Position in subordination hierarchy in liquidation (specify		
instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No
		140
If yes, specify non-compliant features	-	_
If yes, specify non-compliant features	Link posted separately in the same Regulatory reports section as	https://cdn0.erstegroup.com/content/dam/at/spk-

Link to the full term and conditions of the instrument

(signposting)

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552_Angebotsbedingungen.pdf

Issuer	Bankhaus Krentschker & Co. Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft
Unique identifier	AT000B051586	AT000B036132
Public or private placement	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of	No	No
resolution authorities		
Regulatory treatment		
Current/ Transitional CRR rules	Tier 2	Additional Tier 1
Post-transitional CRR rules	Tier 2	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bearer Notes
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	1,829,047	6,355,264
Currency of issue	EUR	EUF
Nominal amount of instrument (aggregate)	2,572,000	10,000,000
Issue price	100	100
Redemption price	100	100
Accounting classification	Liability - amortized cost	Shareholders equity
Original date of issuance	05/07/2017	03/09/2018
Perpetual or dated	Dated	Perpetua
Original maturity date	04/07/2026	no maturit
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount		Tax and regulatory call; First reset date: 03.09.2025
Subsequent call dates, if applicable	daily from 05.07.2022	annually on 03.09
Coupons / dividends	daily 110111 00.07.2022	armaany on oo.oo
Fixed or floating dividend/coupon	Fixed	Fixed to floating
Coupon rate and any related index	0.0265	4.75% until 03.09.2025 then 7Y swap rate + 4.10%
Existence of a dividend stopper	0.0203 No	4.73% uniii 03.03.2023 ireii 71 swap fate + 4.107
Fully discretionary, partially discretionary or mandatory (in terms	Mandatory	Fully discretionary
of timing)	ivialidatory	Fully discretional
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Fully discretionary
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	
If convertible, fully or partially	_	
If convertible, conversion rate	_	
If convertible, mandatory or optional conversion	_	
If convertible, specify instrument type convertible into	_	
If convertible, specify issuer of instrument it converts into		
Write-down features	No	Ye
Time down loadalos	INC.	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio <
If write-down, write-down trigger(s)	_	5,125%
If write-down, full or partial		
If write-down, permanent or temporary	-	Fully or partially
if write-down, permanent of temporary	-	Temporary
If temporary write-down, description of write up mechanism	-	positive profit, no trigger event continuing, no risk o
If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	***	causing a Trigger event, applied to all notes
Type of subordination (only for eligible liabilities)	N/a	N/a
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Tier :
Non-compliant transitioned features	No	N
If yes, specify non-compliant features		
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(signposting)	Angebotsbedingungen.pdf	

Issuer	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Waldviertler Sparkasse Bank AG	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT0000311741	AT0000311758	AT0000A25J94	AT0000212550
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 :
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)	1,974,498	15,178,872	9,438,706	16,985,890
Currency of issue	EUR	EUR	EUR	EUF
Nominal amount of instrument (aggregate)	3,000,000	20,000,000	9,500,000	20,000,00
Issue price	100	100	100	99.9
Redemption price	100	100	100	10
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Optio
Original date of issuance	25/10/2001	10/12/2001	21/12/2018	21/08/200 ⁻
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	15/07/2026	09/12/2026	21/12/2028	20/08/203
Issuer call subject to prior supervisory approval	No	No	Yes	20/00/203 No
Optional call date, contingent call dates and redemption	-	-	Tax and regulatory call	14
amount		_	rax and regulatory can	
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floatin
Coupon rate and any related index	max. 7.5%	0.0495	3.146% till 21.12.2019, then 2%	from 21.08.2011 GBP CMS 1
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandator
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandator
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	N
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
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	-	-	<u>-</u>	
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into			- N.	
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	- NV-	- N/-	- N/-	N/
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	3	3	3	
instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferre
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			valdviertler/ueber_uns/offenleguong_gem_art_437/bedingungen_	oberoesterreich/emissionen/AT 000212550.pd

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B100896	AT000B100953	AT000B100987	AT000B101100
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	Bono
Amount recognised in regulatory capital (in EUR, as of most	1,247,085	6,421,543	1,707,919	7,567,242
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUF
Nominal amount of instrument (aggregate)	10,189,000	29,320,000	7,000,000	33,186,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost			
Original date of issuance	20/09/2013	20/03/2014	20/03/2014	18/03/2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19/09/2023	19/03/2024	19/03/2024	17/03/2024
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Yes	Yes	Yes	Yes
amount	Tax and regulatory call			
Subsequent call dates, if applicable	-	-	-	<u> </u>
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	0.046	0.045	0.045	3% till 17.03.2018; 3.25% from
			•	18.03.2018 till 17.03.2021; 3.5%
Coupon rate and any related index				from 18.03.2021 till 17.03.2024
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No No	No No	No No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	•
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible into	-	<u> </u>	<u>-</u>	
If convertible, specify issuer of instrument it converts into			- N:	- N.
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	•
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	-	<u>-</u>	-	•
Type of subordination (only for eligible liabilities)	N/o	N/o	N/o	N/a
	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	3 Carian and anothers d	Series	Senior non moderned	Camian nan mastamas
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	AT000B101191	AT000B101308	AT000B101357	AT000B101373
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	10,802,975	31,345,255	15,444,170	10,025,007
Currency of issue	EUR	EUR	EUR	EUF
Nominal amount of instrument (aggregate)	27,820,000	35,223,000	15,000,000	10,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cos
Original date of issuance	27/01/2016	20/12/2017	12/03/2019	08/11/2019
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	26/01/2025	19/12/2027	11/03/2029	07/11/2030
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	Fixed to floating	Floating	Fixed	fixed
	3.25% till 26.01.2021 then12	M EURIBOR (floor 2.75%, cap	0.025	0.0173
	12M EURIBOR +1.5%; min.	5%)		
Coupon rate and any related index	3%, max. 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		-	-	
		- N1/-	N/a	N/a
Type of subordination (only for eligible liabilities)	N/a	N/a		
Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	N/a 3	N/a 3	3	;
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify				
Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3	3	3	Senior non-preferred
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	3 Senior non-preferred	3 Senior non-preferred	3 Senior non-preferred	Senior non-preferred
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	3 Senior non-preferred	3 Senior non-preferred No	3 Senior non-preferred No	Senior non-preferred No ttps://www.sparkasse.at/conter
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	3 Senior non-preferred No	3 Senior non-preferred No	3 Senior non-preferred No	Senior non-preferred

	Allgemeine Sparkasse Oberösterreich ankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B101399	AT000B101407	AT000B101431	AT000B101449
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	140	NO	INO	NO
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most	5,084,828	14,906,444	19,221,910	15,084,614
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	5,000,000	15,000,000	19,646,000	15,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	14/05/2020	16/10/2020	15/09/2021	20/09/2021
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	13/05/2030	15/10/2030	14/09/2031	19/09/2033
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed	fixed
Coupon rate and any related index	0.027	0.02	0.0215	0.0204
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	-	<u>-</u>	-	
If temporary write-down, description of write-up mechanism	-	-	-	- - N/a
If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	- N/a	- N/a	- N/a	
If temporary write-down, description of write-up mechanism	-	-	-	3
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	- N/a 3	- N/a 3	- N/a 3	3 Senior non-preferred
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 3 Senior non-preferred	N/a 3 Senior non-preferred	N/a 3 Senior non-preferred	3 Senior non-preferred
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	N/a 3 Senior non-preferred No - ss://www.sparkasse.at/conth	N/a 3 Senior non-preferred No ttps://www.sparkasse.at/contenht	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenht	Senior non-preferred No - ttps://www.sparkasse.at/conten
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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 http	N/a 3 Senior non-preferred No - ss://www.sparkasse.at/conthrent/dam/at/spk- eroesterreich/emissionen/Aol	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenht t/dam/at/spk- beroesterreich/Privatkunden/spol	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenht t/dam/at/spk- peroesterreich/emissionen/AT0ol	t/dam/at/spk- beroesterreich/emissionen/AT0
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 http	N/a 3 Senior non-preferred No - ss://www.sparkasse.at/cont hi ent/dam/at/spk- eroesterreich/emissionen/Aol T000B101399.pdfar	- N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenht t/dam/at/spk-	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenht t/dam/at/spk- peroesterreich/emissionen/AT0ol	Senior non-preferred No ttps://www.sparkasse.at/conten t/dam/at/spk-

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B101456	AT000B101464	AT000B101480	AT000B035027
Public or private placement	Private	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 (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	15,558,545	20,129,118	18,732,745	5,713,111
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	15,300,000	20,200,000	19,259,000	20,000,000
Issue price	100	97.48	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	27/01/2022	09/03/2022	28/09/2022	23/05/2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	27/01/2034	09/03/2032	28/09/2032	22/05/2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	
Subsequent call dates, if applicable	-	-		
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed to floating	Fixed
	0.025	0.03	4.75% till 27.09.2027, then 6-	0.042
Coupon rate and any related index			months EURIBOR (min 4.0%)	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
If convertible, conversion trigger(s)	-	-	- Troit convoluble	- Troil deliverable
If convertible, fully or partially		<u></u>		
If convertible, conversion rate				
If convertible, mandatory or optional conversion				
	-	-		
If convertible, specify instrument type convertible into	-	<u> </u>	<u> </u>	<u> </u>
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	Yes
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	- -	-	-	
			- N/a	- N/a
If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	-	-	- N/a 3	
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	- N/a	- N/a		3
If temporary write-down, description of write-up mechanism	- N/a 3	- N/a 3	3	3 Senior non-preferred
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 3 Senior non-preferred No	N/a 3 Senior non-preferred No	3 Senior non-preferred No	3 Senior non-preferred No
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 Senior non-preferred No - https://www.sparkasse.at/contht	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/conten.h	3 Senior non-preferred No - ttps://www.sparkasse.at/conten	Senior non-preferred No - https://cdn0.erstegroup.com/con
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 Senior non-preferred No - https://www.sparkasse.at/con1ht ent/dam/at/spk-	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenh	Senior non-preferred No ttps://www.sparkasse.at/conten t/dam/at/spk-	Senior non-preferred No - https://cdn0.erstegroup.com/con tent/dam/at/spk-
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 Senior non-preferred No - https://www.sparkasse.at/contht ent/dam/at/spk- oberoesterreich/emissionen/Aot	N/a 3 Senior non-preferred No	Senior non-preferred No ttps://www.sparkasse.at/conten t/dam/at/spk- beroesterreich/emissionen/AT0	Senior non-preferred No https://cdn0.erstegroup.com/con tent/dam/at/spk- steiermaerkische/steiermaerkisc
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 Senior non-preferred No - https://www.sparkasse.at/con1ht ent/dam/at/spk-	N/a 3 Senior non-preferred No - ttps://www.sparkasse.at/contenh	Senior non-preferred No ttps://www.sparkasse.at/conten t/dam/at/spk-	Senior non-preferred No https://cdn0.erstegroup.com/con tent/dam/at/spk- steiermaerkische/steiermaerkisc

Link to the full term and conditions of the instrument

(signposting)

anlegen/anlegeninvestieren/Dokumente/Endguel tige-Bedingungen-AT000B035027.pdf

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Sparkasse Korneuburg AG
Unique identifier	AT000B035332	AT000B035639	AT000B035902	AT0000A2UVP8
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion	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 (sub)-consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	
Amount recognised in regulatory capital (in EUR, as of most	8,296,962	22,723,810	24,266,454	5,001,836
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	33,560,000	50,000,000	50,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	16/03/2015	21/03/2016	22/05/2017	20/12/2021
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15/03/2024	20/03/2025	21/05/2025	19/12/2031
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	16.03.2020 at 100 %	21.03.2021 at 100 %	22.05.2022 at 100%	Tax and regulatory call
Subsequent call dates, if applicable	daily from 16.03.2020	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	0.0305	0.03	0.025	0.0125
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	,	,	,	,
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	_	-	-	-
If convertible, mandatory or optional conversion	_	-	_	-
If convertible, specify instrument type convertible into	-	_	_	-
If convertible, specify issuer of instrument it converts into	-	_	_	-
Write-down features	Yes	No	No	No
If write-down, write-down trigger(s)	-			
If write-down, full or partial				
If write-down, permanent or temporary	<u> </u>			<u> </u>
If temporary write-down, description of write-up mechanism	<u> </u>			
				- 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
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	https://cdn0.erstegroup.com/c	- https://cdn0.erstegroup.com/con	https://cdn0.erstegroup.com/con	Offenlegung Sparkasse
	ontent/dam/at/spk-	tent/dam/at/spk-	tent/dam/at/spk-	Korneuburg AG
	steiermaerkische/steiermaerki	steiermaerkische/steiermaerkisc	steiermaerkische/steiermaerkisc	
	sche.at/Privatkunden/sparen-	he.at/Privatkunden/sparen-	he.at/Privatkunden/sparen-	
	anlegen/anlegen-	anlegen/anlegen-	anlegen/anlegen-	
	investieren/Dokumente/Endgu	investieren/Dokumente/Bedingu	investieren/Dokumente/Bedingu	
Link to the full term and conditions of the instrument (signposting)	eltigeBedingungen- AT000B035332.pdf	ngenAT000B035639.pdf	ngenAT000B035902.pdf	

Issuer	Erste Bank Hungary	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa
Unique identifier	HU0000354493	SK4120008111	SK4120014564	SK4120014572
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Hungarian Law	Slovak Law	Slovak Law	Slovak Law
Contractual recognition of write down and conversion	No	No	Yes	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)	1,908,793	1,064,641	3,326,461	3,334,520
Currency of issue	HUF	EUR	EUR	EUR
Nominal amount of instrument (agregate)	8,360,591	4,250,000	3,300,000	3,300,000
Issue price	49.92	95	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	28/03/2014	02/11/2011	20/09/2018	20/09/2018
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	28/03/2024	02/11/2023	20/09/2028	20/09/2028
Issuer call subject to prior supervisory approval	No	No	Yes	Yes
Optional call date, contingent call dates and redemption	No	No	Tax and Reg. Call; Optional	Tax and Reg. Call; Optional
amount			call: 20.09.2023 at 100%	call: 20.09.2023 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Floating
Coupon rate and any related index	0.009	Structure (Inflation)	0.02875	6M EURIBOR +2%
Existence of a dividend stopper	No	No.	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing) Fully discretionary, partially discretionary or mandatory (in	·	·		
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)	-	-	-	<u> </u>
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary				
If temporary write-down, description of write-up mechanism	<u> </u>			-
				-
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
	Capier nen proferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred			
instrument type immediately senior to instrument)	·	.,	*1	
instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No	No
instrument type immediately senior to instrument)	No -	-	No - nttps://www.slsp.sk/content/dam/	
instrument type immediately senior to instrument) Non-compliant transitioned features	No -	ttps://www.slsp.sk/sk/ludia/spor h	-	- https://www.slsp.sk/content/dam
instrument type immediately senior to instrument) Non-compliant transitioned features	No - https://www.erstebank.hu/conth	ttps://www.slsp.sk/sk/ludia/spor h	- nttps://www.slsp.sk/content/dam	- https://www.slsp.sk/content/dam
instrument type immediately senior to instrument) Non-compliant transitioned features	No - https://www.erstebank.hu/conth ent/dam/hu/ebh/www_ersteba	ttps://www.slsp.sk/sk/ludia/spor h enie/dlhopisy/podriadene-/s	- nttps://www.slsp.sk/content/dam h sk/slsp/www_slsp_sk/document/s	- https://www.slsp.sk/content/dam sk/slsp/www_slsp_sk/document s/dlhopisy/t2-dlhopisy-slsp-

Issuer	Slovenská sporiteľňa
Unique identifier	SK4120014770
Public or private placement	Public
Governing law(s) of the instrument	Slovak Law
Contractual recognition of write down and conversion powers of resolution authorities	Yes
Regulatory treatment	
Current/ Transitional CRR rules	Tier 2
Post-transitional CRR rules	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,119,220
Currency of issue	EUR
Nominal amount of instrument (agregate)	9,100,000
Issue price	100
Redemption price	100
Accounting classification	Liability - amortised cost
Original date of issuance	30/11/2018
Perpetual or dated	Dated
Original maturity date	30/11/2028
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Tax and Reg. Call; Optional call: 30.11.2023 at 100%
Subsequent call dates, if applicable	
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed
Coupon rate and any related index	0.0245
Existence of a dividend stopper	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
Existence of step up or other incentive to redeem	No
Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	
	Non-convertible
If convertible, conversion trigger(s)	
If convertible, fully or partially	-
If convertible, conversion rate	·
If convertible, mandatory or optional conversion	<u> </u>
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)	<u> </u>
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.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents/dlhopisy/konecne-podmienky-
Link to the full term and conditions of the instrument (signposting)	sk4120014770.pdf

The amount recognised in regulatory capital refers to the total eligible amount on group level before taking into account any constraints that may arise out of eligible minority calculations acc. to Article 88 CRR.

The corresponding minority interest calculation in accordance to Article 88 CRR is based on total equity of each consolidated entity. Therefore the result cannot be assigned to individual capital instruments.