

CAPITAL INSTRUMENTS TABLES

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000652011	XS1597324950	XS1961057780	XS2108494837
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Austrian law	German Law	German Law	German Law, except for the provisions on the status, which are governed by Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bearer notes	Bearer notes
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	859,600,000	496,478,222	497,126,620	497,121,048
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	500,000,000	500,000,000
Issue price	N/a	100	100	100
Redemption price	N/a	100	100	100
Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Shareholder's equity
Original date of issuance	04/12/1997	12/04/2017	12/03/2019	27/01/2020
Perpetual or dated	N/a	Perpetual	Perpetual	Perpetual
Original maturity date	no maturity	no maturity	no maturity	no maturity
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/a	Tax and regulatory call; First reset date: 15.04.2024	Tax and regulatory call; First reset date: 15.10.2025	Tax and regulatory call; First reset date: 15.04.2027
Subsequent call dates, if applicable		N/a semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and 15.10.
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	N/a	6.5% until 15.04.2024 then 5Y 5.125% until 15.10.2025 then 5Y 3.375% until 15.04.2027 then 5Y Mid-swap rate +620.4 bps	Mid-market swap rate + 485.1 bps	Mid-market swap rate + 343.3 bps
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/a	-	-	-
If convertible, fully or partially	N/a	-	-	-
If convertible, conversion rate	N/a	-	-	-
If convertible, mandatory or optional conversion	N/a	-	-	-
If convertible, specify instrument type convertible into	N/a	-	-	-
If convertible, specify issuer of instrument it converts into	N/a	-	-	-
Write-down features	N/a	Yes	Yes	Yes
If write-down, write-down trigger(s)	N/a	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%
If write-down, full or partial	N/a	Fully or partially	Fully or partially	Fully or partially
If write-down, permanent or temporary	N/a	Temporary	Temporary	Temporary
If temporary write-down, description of write-up mechanism	N/a	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	1	2	2	2
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a	Tier 2	Tier 2	Tier 2
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.erstegroup.com/en/investoren/aktiesame	Link posted separately in the Regulatory reports sections as Capital instruments table	Link posted separately in the Regulatory reports sections as Capital instruments table	Link posted separately in the Regulatory reports sections as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A2L583	AT0000296181	AT000B005202	AT000B007950
Public or private placement	Public	Private	Private	Public
Governing law(s) of the instrument	Austrian law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bearer notes	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	745,427,146	1,861,705	73,538,338	1,534,543
Currency of issue	EUR	ATS	EUR	EUR
Nominal amount of instrument (aggregate)	750,000,000	6,540,555	70,000,000	23,700,000
Issue price	100	100	95	100.5
Redemption price	100	100	175.75	100
Accounting classification	Shareholder's equity	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	23/11/2020	26/05/1994	03/05/2011	30/04/2013
Perpetual or dated	Perpetual	Dated	Dated	Dated
Original maturity date	no maturity	45437	01/08/2026	30/04/2023
Issuer call subject to prior supervisory approval	Yes	No	Yes	Yes
	Tax and regulatory call; First reset date: 15.04.2028; Call option 15.10.2027 to 15.04.2028 at 100% semi-annually on 15.04. and 15.10.	-	Tax call	Regulatory call
Optional call date, contingent call dates and redemption amount		-	-	-
Subsequent call dates, if applicable				
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating 4.25% until 15.04.2028 then 5Y Mid-market swap rate + 464.6	Fixed 0.075	Fixed Zero coupon	Fixed to floating Collared floater
Coupon rate and any related index	bps			
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	Yes	No	No	No
	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	-	-	-
If write-down, write-down trigger(s)				
If write-down, full or partial	Fully or partially	-	-	-
If write-down, permanent or temporary	Temporary	-	-	-
	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-	-
If temporary write-down, description of write-up mechanism				
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	2	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections 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 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)	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	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section 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 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)	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	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)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1E283	AT0000A1E879	AT000YOUINV0	QOXDBA032311
Public or private placement	Public	Private	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	German law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	30,454,258	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
Accounting classification	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	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	Fixed
Coupon rate and any related index	4% then collared FRN	3m Pribor + 3,015%	0.0391	0.0451
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

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 call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	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	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1FW76	AT0000A1GQR5	AT0000A1HSZ2	AT0000A1HUU9
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	5,726,265	34,242,006	880,125	69,985,486
Currency of issue	RON	EUR	RON	EUR
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 amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Floating	Fixed to floating
Coupon rate and any related index	0.0675	4.00% then collared CMS	3m ROBOR +2.51%	5% till 26.01.17 then 1.5x10Y EUR 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	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1HV00	AT0000A1JV1	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 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)	15,103,248	999,949	34,178,531	109,172,050
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				
Fixed or floating dividend/coupon	Fixed	Fixed floating with collar (floor 2.35%, cap 5%)	fixed to floating	fixed to floating
Coupon rate and any related index	0.029	0.0556	12 months EURIBOR 2.75% till 01.02.19 then 1x10Y EUR-CMS (floor 2.40%, cap 5%)	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

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 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)	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	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	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	fixed to floating	Floating
Coupon rate and any related index	2.40% till 12.01.19 then 62.5% till 05.04.19 then 10Y EUR- months CZK PRIBOR (floor 2%, cap 5%)	CMS (floor 2.3%, cap 5%)	1.5% till 18.06.19 then 6M CZK PRIBOR (floor 1%, cap 4%)	12M EURIBOR (floor 1.5%, cap 3%)
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

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
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	German law except for the status clause which will be 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	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)	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
Coupon rate and any related index	2.25% till 05.11.19 then 10Y EUR-CMS (floor 1.25%, cap 3.75%)	2.50% till 18.02.21, thereafter: 10y-EUR-CMS (floor 1.50%, cap 3.75%)	6-Months-CZK-PRIBOR + 0.80%	1.00% till 10.06.25, then 5 year EUR Mid-Swap Rate + 130 bps
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A2G6A3	AT0000A2GH40	AT0000A2GL28	QOXDBA032782
Public or private placement	Public	Public	Public	Private
Governing law(s) of the instrument	Austrian law	Austrian law	Austrian law	German Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	3,084,889	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	Dated
Original maturity date	08/05/2030	15/06/2030	19/06/2030	24/06/2030
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
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed to floating	fixed to floating	fixed
Coupon rate and any related index	0.026	3.00% till 15.06.22, then 10-Year-EUR-CMS (floor 2.35%, cap 4.0%)	2.5% till 19.06.22, then 10-Year-EUR-CMS (floor 2.0%, cap 4.0%)	0.0168
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports section 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 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)	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
Optional call date, contingent call dates and redemption amount		Tax and regulatory call Tax, regulatory call and MREL disqualification event call; Call option 08.06.26 to 08.09.26 at 100%	Tax and regulatory call	Tax, regulatory, MREL disqualification event call; Call option 15.08.27 to 15.11.27 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed to floating	fixed
Coupon rate and any related index	0.0168	1.625% till 08.09.26, then 5 year EUR Mid-Swap Rate +210bps	2.75% till 21.10.22, then 6- Months-CZK-PRIBOR (floor 1.0%, cap 4.5%)	0.875% till 15.11.27, then 5 year EUR Mid-Swap Rate +110bps
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments table	Link posted separately in the same Regulatory reports sections as Capital instruments 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 resolution authorities	Yes	No
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 recent reporting date)	466,556,526	2,111,283
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
Optional call date, contingent call dates and redemption amount	Tax, regulatory, MREL disqualification event call; Optional redemption 07.03.28 to 07.06.28 at 100%	02.11.2021 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 of timing)	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down features	No	No
If write-down, write-down trigger(s)	-	-
If write-down, full or partial	-	-
If write-down, permanent or temporary	-	-
If temporary write-down, description of write-up mechanism	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No
If yes, specify non-compliant features	-	-
Link to the full term and conditions of the instrument (signposting)	Link posted separately in the same Regulatory reports section as Capital instruments table steiermaerkische/steiermaerkische.at/Privatkunden/s paren-anlegen/anlegen- investieren/Dokumente/bhk/offenlegung/AT000B051 552_Angebotsbedingungen.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-

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 resolution authorities	No		No
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		EUR
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		Perpetual
Original maturity date	04/07/2026		no maturity
Issuer call subject to prior supervisory approval	Yes		Yes
Optional call date, contingent call dates and redemption amount	05.07.2022 at 100%	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			
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	No		No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory		Fully discretionary
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		Yes
If write-down, write-down trigger(s)	-	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	
If write-down, full or partial	-		Fully or partially
If write-down, permanent or temporary	-		Temporary
If temporary write-down, description of write-up mechanism	-	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	
Type of subordination (only for eligible liabilities)	N/a		N/a
Ranking of the instrument in normal insolvency proceedings	3		2
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred		Tier 2
Non-compliant transitioned features	No		No
If yes, specify non-compliant features	-		-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/spare-n-anlegen/anlegen-investieren/Dokumente/bhk/offenlegung/AT000B051586_Angbotsbedingungen.pdf		https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung

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 powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	1,974,498	15,178,872	9,438,706	16,985,890
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	3,000,000	20,000,000	9,500,000	20,000,000
Issue price	100	100	100	99.9
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	25/10/2001	10/12/2001	21/12/2018	21/08/2001
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15/07/2026	09/12/2026	21/12/2028	20/08/2031
Issuer call subject to prior supervisory approval	No	No	Yes	No
Optional call date, contingent call dates and redemption amount	-	-	Tax and regulatory call	-
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
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 10
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung	https://www.sparkasse.at/noe/wir-ueber-uns/offenlegung	https://www.sparkasse.at/content/dam/at/spk-waldviertler/ueber_uns/offenlegungen_000212550.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT0000212550.pdf

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 powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	1,247,085	6,421,543	1,707,919	7,567,242
Currency of issue	EUR	EUR	EUR	EUR
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	Liability - amortized cost	Liability - amortized cost	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	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
	0.046	0.045	0.045	3% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from 18.03.2021 till 17.03.2024
Coupon rate and any related index				
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism				
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100896.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100953.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100987.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101100.pdf

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	Bond
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	EUR
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 cost
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 call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed	fixed
	3.25% till 26.01.2021 then 12M EURIBOR (floor 2.75%, cap 12M EURIBOR +1.5%; min. 3%, max. 5%)	5%)	0.025	0.0173
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	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101191.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101308.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101357.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101373.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	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 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)	5,084,828	14,906,444	19,221,910	15,084,614
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 temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/Aoberoesterreich/Privatkunden/spkoberoesterreich/emissionen/AT000B101399.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101407_e00B101431_Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101431_Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101449.pdf

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	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and (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)	15,558,545	20,129,118	18,732,745	5,713,111
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	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed	fixed to floating	Fixed
Coupon rate and any related index	0.025	0.03	4.75% till 27.09.2027, then 6-months EURIBOR (min 4.0%)	0.042
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	Yes
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101456.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101464.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101480.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/Endgueltige-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 powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (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 recent reporting date)	8,296,962	22,723,810	24,266,454	5,001,836
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 terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	Yes	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerksche.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/EndgueltigeBedingungen-AT000B035332.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerksche.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingenAT000B035639.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerksche.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingenAT000B035902.pdf	Offenlegung Sparkasse Korneuburg AG

Issuer	Erste Bank Hungary	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa	Slovenská sporiteľ'ňa
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 powers of resolution authorities	No	No	Yes	Yes
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	1,908,793	1,064,641	3,326,461	3,334,520
Currency of issue	HUF	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	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 amount	No	No	Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 20.09.2023 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	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 terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.erstebank.hu/content/dam/erstebank/hu/ebh/www_erstebank_hu/kozlemenyek/2014/alar_endelt_kolcsontoke_vegleges_feltetelek_20140320.pdf	https://www.slsp.sk/sk/ludia/spor/enie/dlhopisy/podriadene-/sk/slsp/www_slsp_sk/document/sk/slsp/www_slsp_sk/document/dlhopisy-2023	https://www.slsp.sk/content/dam/slsp/s/dlhopisy/t2-dlhopisy-slsp-2028-i-konecne-podmienky.pdf	https://www.slsp.sk/content/dam/slsp/s/dlhopisy/t2-dlhopisy-slsp-2028-ii-konecne-podmienky.pdf

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	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
Write-down features	No
If write-down, write-down trigger(s)	-
If write-down, full or partial	-
If write-down, permanent or temporary	-
If temporary write-down, description of write-up mechanism	-
Type of subordination (only for eligible liabilities)	N/a
Ranking of the instrument in normal insolvency proceedings	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred
Non-compliant transitioned features	No
If yes, specify non-compliant features	-
Link to the full term and conditions of the instrument (signposting)	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/documents/dlhopisy/konecne-podmienky-sk4120014770.pdf

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

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