EU LI3: OUTLINE OF THE DIFFERENCES IN THE SCOPE OF CONSOLIDATION (ENTITY BY ENTITY)

		Method of regulatory consolidation					
Name of entity	Method of accounting consolidation	Full	Proportional	At equity	Neither cons. nor deducted	Deducted	Description of the entity
Sparkassen Leasing Süd GmbH	Full	X					Financial Institution
IMMORENT-RIO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
ImmoRent Einkaufszentren Verwaltungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-RUBIN Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-MOMO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-NERO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent-WBV Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent - Immobilienleasing Gesellschaft m.b.H.	Full	X					Financial Institution
Ölim-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-RIWA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
AVION-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent-Gamma-Grundstücksverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent-Kappa Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-REMUS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT - ANDROMEDA Grundverwertungsgesellschaft m.b.H. "in Liqu."	Full			X			Other Company
Immo Smaragd GmbH	Full				X		Financial Institution
IMMORENT-PAN Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
IMMORENT-ASTRA Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
Immorent-Clio-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Immorent - Weiko Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
IMMORENT-KRABA Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
IMMORENT-Objektvermietungsgesellschaft m.b.H.	Full			X			Other Company
IMMORENT-RASTA Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-GREKO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-MÖRE Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
S-Invest Beteiligungsgesellschaft m.b.H.	Full			X			Other Company
IMMORENT-ANUBIS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-SARI Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
S-Leasing Immobilienvermietungsgesellschaft m.b.H.	Full	X					Financial Institution
"Nare" Grundstücksverwertungs-Gesellschaft m.b.H.	Full	X					Financial Institution
SPARKASSE IMMORENT Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-OSIRIS Grundverwertungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
IMMORENT-RIALTO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-RONDO Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Immorent-Theta-Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
Subholding Immorent GmbH	Full	X					Financial Institution
IMMORENT-RAMON Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
Jura GrundverwertungsgmbH	Full				X		Ancillary Services Undertaking consolidated
IMMORENT-LEANDER Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT-TRIAS Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
IMMORENT RIED GmbH	Full	X					Financial Institution
IMMORENT-HATHOR Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
IGP Industrie und Gewerbepark Wörgl Gesellschaft m.b.H.	Full			X			Other Company
Erste Group Immorent International Holding GmbH	Full	X					Financial Institution
OREST-Immorent Leasing GmbH	Full	X					Financial Institution
Lassallestraße 7b Immobilienverwaltung GmbH	Full			X			Other Company
BOOTES-Immorent Grundverwertungs-Gesellschaft m.b.H.	Full			X			Other Company
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
DENAR-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
XENIA-Immorent Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
FUKO-Immorent Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
TAURIS-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution
PAROS-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
DIE EVA - Liegenschaftsverwaltungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
DIE ERSTE Leasing Immobilienbesitzgesellschaft m.b.H.	Full	X					Financial Institution
DIE ERSTE Leasing Immobilienverwaltungs- und -vermietungsgesellschaft m.b.H.	Full	X					Financial Institution
MEKLA Leasing Gesellschaft m.b.H.	Full	X					Financial Institution
DIE ERSTE Leasing Grundbesitzgesellschaft m.b.H.	Full	X					Financial Institution
DIE ERSTE Leasing Grundaufschließungs- und Immobilienvermietungsgesellschaft m.b.H. in Liqu.	Full			X			Other Company
DIE ERSTE Leasing Grundstückverwaltungsgesellschaft m.b.H.	Full	X					Financial Institution
DIE EVA-Immobilienleasing und -erwerb Gesellschaft m.b.H.	Full			X			Other Company
IBF-Anlagenleasing 95 Gesellschaft m.b.H.	Full			X			Other Company
Eva-Realitätenverwaltungsgesellschaft m.b.H.	Full	X					Financial Institution
IMNA-Immorent Immobilienleasing GmbH	Full	X					Financial Institution
Alea-Grundstückverwaltung Gesellschaft m.b.H.	Full	X					Financial Institution
"DIE EVA" Grundstückverwaltungsgesellschaft m.b.H.	Full			X			Other Company
Eva-Immobilienverwaltungsgesellschaft m.b.H.	Full			X			Other Company
DIE EVA-Gebäudeleasinggesellschaft m.b.H.	Full			X			Other Company
HT Immobilien Tau GmbH	Full			X			Other Company
SK Immobilien Epsilon GmbH	Full			X			Other Company
HBM Immobilien Kamp GmbH	Full			X			Other Company
HV Immobilien Hohenems GmbH	Full			X			Other Company
HP Immobilien Psi GmbH	Full			X			Other Company
HT Immobilien Theta GmbH	Full			X			Other Company
Theuthras-Immorent Grundverwertungsgesellschaft m.b.H.	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Pischeldorfer Straße 221 Liegenschaftsverwertungs GmbH in Liqu.	Full			X			Other Company
EKZ-Immorent Vermietung GmbH	Full	X					Financial Institution
Dienstleistungszentrum Leoben GmbH	Full			X			Other Company
ERSTE CAMPUS Immobilien AG & Co KG	Full	X					Ancillary Services Undertaking consolidated
IMMORENT-Raiffeisen Fachhochschule Errichtungs- und BetriebsgmbH	Full	X					Financial Institution
WIESTA-Immorent Immobilienleasing GmbH	Full	X					Financial Institution
VIA Immobilien Errichtungsgesellschaft m.b.H.	Full			X			Other Company
RHEA-Immorent Holding GmbH	Full	X					Financial Institution
IR Beteiligungsverwaltungsgesellschaft mbH	Full	X					Financial Institution
QBC Management und Beteiligungen GmbH & Co KG	Full			X			Other Company
QBC Management und Beteiligungen GmbH	Full			X			Other Company
SPARDAT - Bürohauserrichtungs- und Vermietungsgesellschaft m.b.H.	Full			X			Other Company
SCIENTIA Immorent GmbH	Full	X					Financial Institution
MCS 14 Projektentwicklung GmbH & Co KG	Full			X			Other Company
IR CEE Project Development Holding GmbH	Full			X			Other Company
NAXOS-Immorent Immobilienleasing GmbH	Full	X					Financial Institution
Cinci-Immorent Grundverwertungsgesellschaft m.b.H.	Full			X			Other Company
GIROLEASING-Mobilienvermietungsgesellschaft m.b.H.	Full	X					Financial Institution
Erste Group Bank AG	Full	X					Credit Institution
Sparkasse der Stadt Amstetten AG	Full	X					Credit Institution
Sparkasse Baden	Full	X					Credit Institution
Sparkasse Haugsdorf	Full	X					Credit Institution
Sparkasse Herzogenburg-Neulengbach Bank Aktiengesellschaft	Full	X					Credit Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkasse Horn-Ravelsbach-Kirchberg Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Korneuburg AG	Full	X					Credit Institution
KREMSER BANK UND SPARKASSEN AKTIENGESELLSCHAFT	Full	X					Credit Institution
Sparkasse Langenlois	Full	X					Credit Institution
Sparkasse Neunkirchen	Full	X					Credit Institution
Sparkasse Pottenstein N.Ö.	Full	X					Credit Institution
Sparkasse Poysdorf AG	Full	X					Credit Institution
SPARKASSE NIEDERÖSTERREICH MITTE WEST AKTIENGESELLSCHAFT	Full	X					Credit Institution
Sparkasse Scheibbs AG	Full	X					Credit Institution
Wiener Neustädter Sparkasse	Full	X					Credit Institution
Waldviertler Sparkasse Bank AG	Full	X					Credit Institution
SPARKASSE FRANKENMARKT AKTIENGESELLSCHAFT	Full	X					Credit Institution
Sparkasse Salzkammergut AG	Full	X					Credit Institution
Sparkasse Lambach Bank Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Neuhofen Bank Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Eferding-Peuerbach-Waizenkirchen	Full	X					Credit Institution
Sparkasse Pregarten - Unterweißenbach AG	Full	X					Credit Institution
Sparkasse Ried im Innkreis-Haag am Hausruck	Full	X					Credit Institution
Sparkasse Mittersill Bank AG	Full	X					Credit Institution
Sparkasse Imst AG	Full	X					Credit Institution
Sparkasse der Stadt Kitzbühel	Full	X					Credit Institution
Sparkasse Kufstein Tiroler Sparkasse von 1877	Full	X					Credit Institution
Lienzer Sparkasse AG	Full	X					Credit Institution
Sparkasse Rattenberg Bank AG	Full	X					Credit Institution
Sparkasse Reutte AG	Full	X					Credit Institution
Sparkasse Schwaz AG	Full	X					Credit Institution
Dornbirner Sparkasse Bank AG	Full	X					Credit Institution
Sparkasse der Gemeinde Egg	Full	X					Credit Institution
Sparkasse der Stadt Feldkirch	Full	X					Credit Institution
Sparkasse Bludenz Bank AG	Full	X					Credit Institution
Sparkasse Feldkirchen/Kärnten	Full	X					Credit Institution
Sparkasse Mürzzuschlag Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Pöllau AG	Full	X					Credit Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Hotel- und Sportstätten-Beteiligungs-, Errichtungs- und Betriebsgesellschaft m.b.H. Leasing KG	Full	X					Financial Institution
F & S Leasing GmbH	Full	X					Financial Institution
Salzburger Sparkasse Bank Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Mühlviertel-West Bank Aktiengesellschaft	Full	X					Credit Institution
Gladiator Leasing Limited	Full			X			Other Company
Erste Asset Management GmbH	Full	X					Asset Management
Stavebni sporitelna Ceske sporitelny, a.s.	Full	X					Credit Institution
Sparkasse Hainburg-Bruck-Neusiedl Aktiengesellschaft	Full	X					Credit Institution
Bausparkasse der österreichischen Sparkassen Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Bregenz Bank Aktiengesellschaft	Full	X					Credit Institution
Sparkasse Voitsberg-Köflach Bankaktiengesellschaft	Full	X					Credit Institution
Kärntner Sparkasse Aktiengesellschaft	Full	X					Credit Institution
Erste Bank Hungary Zrt	Full	X					Credit Institution
Slovenska sporitelna, a. s.	Full	X					Credit Institution
Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Full	X					Credit Institution
Ceska sporitelna, a.s.	Full	X					Credit Institution
ERSTE BANK AKCIONARSKO DRUŠTVO, NOVI SAD	Full	X					Credit Institution
Banca Comerciala Romana SA	Full	X					Credit Institution
Banca Comerciala Romana Chisinau S.A.	Full	X					Credit Institution
Tiroler Sparkasse Bankaktiengesellschaft Innsbruck	Full	X					Credit Institution
s Wohnbaubank AG	Full	X					Financial Institution
Steiermärkische Bank und Sparkassen Aktiengesellschaft	Full	X					Credit Institution
Erste & Steiermärkische Bank d.d.	Full	X					Credit Institution
Asset Management Slovenskej sporitelne, správ. spol., a. s.	Full				X		Asset Management
Intermarket Bank AG	Full	X					Financial Institution
Sparkasse Oberösterreich Kapitalanlagegesellschaft m.b.H.	Full	X					Asset Management

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
ERSTE Immobilien Kapitalanlagegesellschaft m.b.H.	Full	X					Asset Management
NÖ-Sparkassen Beteiligungsgesellschaft m.b.H.	Full	X					Financial Institution
Sparkassen IT Holding AG	Full	X					Financial Institution
Erste Securities Polska S.A.	Full	X					Investment Firm
Erste Befektetesi Zrt.	Full	X					Investment Firm
Erste Asset Management Ltd. (vm Erste Alapkezelo Zrt.)	Full				X		Asset Management
Procurement Services RO srl	Full				X		Ancillary Services Undertaking consolidated
Factoring Ceske sporitelny a.s.	Full	X					Financial Institution
Erste Asset Management d.o.o.	Full				X		Asset Management
CEE Property Development Portfolio B.V.	Full	X					Asset Management
Czech and Slovak Property Fund B.V.	Full	X					Asset Management
Erste Group Immorent CR s.r.o.	Full	X					Financial Institution
Erste & Steiermärkische S-Leasing drustvo s ogranicenom odgovornoscu za leasing vozila i strojeva	Full	X					Financial Institution
Erste Group Immorent Slovensko s.r.o.	Full			X			Other Company
IR REAL ESTATE LEASING d.o.o. u likvidaciji	Full	X					Financial Institution
ERSTE GROUP IMMORENT LJUBLJANA, financne storitve, d.o.o.	Full	X					Financial Institution
Erste Group Immorent Lízing Zártkörüen Müködö Részvénytársaság	Full	X					Financial Institution
Epsilon Immorent s.r.o.	Full	X					Financial Institution
IMMORENT DELTA, leasing druzba, d.o.o.	Full			X			Other Company
IMMORENT EPSILON, leasing druzba, d.o.o.	Full	X					Financial Institution
OMEGA IMMORENT s.r.o.	Full	X					Financial Institution
PREDUZECE ZA FINANSIJSKI LIZING S-LEASING DOO, BEOGRAD	Full	X					Financial Institution
Strabag Oktatási PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full	X					Financial Institution
S IMMORENT OMIKRON drustvo s ogranicenom odgovornoscu za poslovanje nekretninama	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
S-RENT DOO BEOGRAD	Full			X			Other Company
IMMORENT PPP Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full	X					Financial Institution
ERSTE GROUP IMMORENT HRVATSKA drustvo s ogranicenom odgovornoscu za upravljanje	Full			X			Other Company
Immorent Oktatási Ingatlanhasznosító és Szolgáltató Kft.	Full	X					Financial Institution
IMMORENT Térinvest Ingatlanhasznosító és Szolgáltató Korlátolt Felelösségü Társaság	Full			X			Other Company
Erste Group Immorent GmbH	Full	X					Financial Institution
Erste Bank und Sparkassen Leasing GmbH	Full	X					Financial Institution
Leasing Ceské sporitelny, a.s.	Full	X					Financial Institution
BCR Leasing IFN SA	Full	X					Financial Institution
ÖVW Bauträger GmbH	Full				X		Other Company
IMMORENT Österreich GmbH	Full			X			Other Company
s Wohnbauträger GmbH	Full			X			Other Company
Ceska sporitelna - penzijni spolecnost, a.s.	Full	X					Asset Management
Erste Reinsurance S.A.	Full			X			Reinsurance Undertaking
s REAL Immobilienvermittlung GmbH	Full			X			Other Company
CPDP 2003 s.r.o.	Full			X			Other Company
Sparkassen-Haftungs GmbH	Full	X					Ancillary Services Undertaking consolidated
CS Seed Starter, a.s.	Full			X			Other Company
Real-Service für steirische Sparkassen, Realitätenvermittlungsgesellschaft m.b.H.	Full			X			Other Company
Sparkassen-Real-Service für Kärnten und Osttirol Realitätenvermittlungs-Gesellschaft m.b.H.	Full			X			Other Company
Real-Service für oberösterreichische Sparkassen Realitätenvermittlungsgesellschaft m.b.H.	Full			X			Other Company
Sparkassen-Real-Service -Tirol Realitätenvermittlungs-Gesellschaft m.b.H.	Full			X			Other Company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
LANED a.s.	Full	X					Ancillary Services Undertaking consolidated
EB-Grundstücksbeteiligungen GmbH	Full	X					Financial Institution
Erste Group Services GmbH	Full				X		Ancillary Services Undertaking consolidated
Erste Ingatlan Fejleszto, Hasznosito es Mernoki Kft.	Full	X					Ancillary Services Undertaking consolidated
s ServiceCenter GmbH	Full				X		Ancillary Services Undertaking consolidated
s Wohnfinanzierung Beratungs GmbH	Full				X		Ancillary Services Undertaking consolidated
OM Objektmanagement GmbH	Full	X					Ancillary Services Undertaking consolidated
Erste Group Card Processor d.o.o.	Full				X		Ancillary Services Undertaking consolidated
Procurement Services GmbH	Full				X		Ancillary Services Undertaking consolidated
sDG Dienstleistungsgesellschaft mbH	Full	X					Ancillary Services Undertaking consolidated
EB-Restaurantsbetriebe Ges.m.b.H.	Full				X		Ancillary Services Undertaking consolidated
EB Erste Bank Internationale Beteiligungen GmbH	Full	X					Financial Institution
Österreichisches Volkswohnungswerk, Gemeinnützige Gesellschaft mit beschränkter Haftung	Full	X					Financial Institution
UBG-Unternehmensbeteiligungsgesellschaft m.b.H.	Full	X					Financial Institution
Erste Finance (Delaware) LLC	Full	X					Financial Institution
ERSTE NEKRETNINE d.o.o. za poslovanje nekretninama	Full				X		Ancillary Services Undertaking consolidated
REICO investicni spolecnost Ceske sporitelny, a.s.	Full	X					Asset Management
Erste Bank der oesterreichischen Sparkassen AG	Full	X					Credit Institution
EBB Beteiligungen GmbH	Full			X			Other Company
Procurement Services CZ s.r.o.	Full				X		Ancillary Services Undertaking consolidated
Procurement Services SK, s.r.o.	Full				X		Ancillary Services Undertaking consolidated
Procurement Services HU Kft.	Full				X		Ancillary Services Undertaking consolidated
Procurement Services HR d.o.o.	Full				X		Ancillary Services Undertaking consolidated
Die Zweite Wiener Vereins-Sparcasse	Full	X					Credit Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Erste Group IT HR društvo s ograničenom odgovornošću za usluge informacijskih tehnologija	Full				X		Ancillary Services Undertaking consolidated
ERSTE CARD CLUB d.o.o.	Full	X					Financial Institution
Erste Grantika Advisory, a.s.	Full	X					Ancillary Services Undertaking consolidated
CPP Lux S. 'ar.l.	Full			X			Other Company
Sparkasse Leasing društvo sa ograničenom odgovornošću za leasing nekretnina, vozila, brodova i mašina, Sarajevo	Full	X					Financial Institution
BCR Pensii, Societate de Administrare a Fondurilor de Pensii Private SA	Full	X					Asset Management
BCR Banca pentru Locuinte SA	Full	X					Credit Institution
Erste Social Finance Holding GmbH	Full	X					Financial Institution
Sparkasse Bank AD Skopje	Full	X					Credit Institution
SAI Erste Asset Management S.A.	Full				X		Asset Management
BCR Social Finance IFN S.A.	Full	X					Financial Institution
SKT Immobilien GmbH	Full				X		Ancillary Services Undertaking consolidated
SKT Immobilien GmbH & Co KG	Full				X		Ancillary Services Undertaking consolidated
ERSTE BANK AD PODGORICA	Full	X					Credit Institution
Društvo za leasing Sparkase Lizing d.o.o. Skopje	Full	X					Financial Institution
sBAU Holding GmbH	Full			X			Other Company
GLL MSN 2118 DESIGNATED ACTIVITY COMPANY (in Liqui)	Full				X		Other Company
s ASG Sparkassen Abwicklungs- und Servicegesellschaft mbH	Full				X		Ancillary Services Undertaking consolidated
Suport Colect SRL	Full	X					Ancillary Services Undertaking consolidated
BCR Fleet Management SRL	Full			X			Other Company
Erste Group Shared Services (EGSS), s.r.o.	Full				X		Ancillary Services Undertaking consolidated
George Labs GmbH	Full	X					Ancillary Services Undertaking consolidated
CEE Property Development Portfolio 2 a.s.	Full	X					Asset Management
Erste Lakas-Takarekpenztar Zartkoruen Mukodo Reszvenytarsasag	Full	X					Credit Institution
Sparkassen Real Vorarlberg Immobilienvermittlung GmbH	Full			X			Other Company
BCR Payments Services SRL	Full	X					Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
WEVA - Veranlagungs- und Beteiligungsgesellschaft m.b.H.	Full			X			Other Company
Steiermärkische Verwaltungssparkasse Immobilien & Co KG	Full			X			Other Company
s Autoleasing SK, s.r.o.	Full	X					Financial Institution
Erste Digital GmbH	Full	X					Ancillary Services Undertaking consolidated
"Die Kärntner" Trust-Vermögensverwaltungsgesellschaft m.b.H. & Co KG	Full	X					Financial Institution
IZBOR NEKRETNINA D.O.O. ZA USLUGE	Full				X		Ancillary Services Undertaking consolidated
Project Development Vest s.r.l	Full			X			Other Company
ERSTE GROUP IMMORENT POLSKA SPOLKA Z OGRANICZONA ODPOWIEDZIALNOSCIA W LIKWIDACJI	Full			X			Other Company
STRAULESTI PROPERTY DEVELOPMENT SRL	Full			X			Other Company
Immorent Singidunum d.o.o.	Full				X		Other Company
ERSTE CARD poslovanje s kreditnimi karticami, d.o.o.	Full	X					Financial Institution
Collat-real Korlátolt Felelösségü Társaság	Full	X					Ancillary Services Undertaking consolidated
SPARKASSEN 8	Full				X		Fund/ Structured entity
SPARKASSEN 5	Full				X		Fund/ Structured entity
SPARKASSEN 4	Full				X		Fund/ Structured entity
ERSTE RESERVE CORPORATE	Full				X		Fund/ Structured entity
Haftungsverbund GmbH	Full	X					Ancillary Services Undertaking consolidated
Toplice Sveti Martin d.o.o.	Full	X					Ancillary Services Undertaking consolidated
ERSTE BOND EURO TREND	Full				X		Fund/ Structured entity
GLL A319 AS LIMITED	Full				X		Other Company
GLADIATOR LEASING IRELAND DESIGNATED ACTIVITY COMPANY	Full				X		Other Company
Schauersberg Immobilien Gesellschaft m.b.H.	Full			X			Other Company
LIEGESA Immobilienvermietung GmbH Nfg OG	Full				X		Ancillary Services Undertaking consolidated
BRS Büroreinigungsgesellschaft der Steiermärkischen Bank und Sparkassen Aktiengesellschaft Gesellschaft m.b.H.	Full				X		Ancillary Services Undertaking consolidated

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkasse Bank dd Bosna i Hercegovina	Full	X					Credit Institution
Holding Card Service s.r.o.	Full	X					Financial Institution
ACP Financial Solutions GmbH	Full	X					Financial Institution
ERSTE Jelzálogbank Zártkörüen Müködö Részvénytársaság	Full	X					Credit Institution
Sparkasse Mühlviertel-West Holding GmbH	Full			X			Other Company
ILGES - Immobilien- und Leasing - Gesellschaft m.b.H.	Full				X		Other Company
Sieben Tiroler Sparkassen Beteiligungsgesellschaft m.b.H.	Full	X					Financial Institution
sMS Marktservice für Sparkassen GmbH	Full				X		Ancillary Services Undertaking consolidated
Graben 21 Liegenschaftsverwaltung GmbH	Full			X			Other Company
Vorarlberger Sparkassen Beteiligungs GmbH	Full	X					Financial Institution
SK - Immobiliengesellschaft m.b.H.	Full	X					Ancillary Services Undertaking consolidated
Sparfinanz-, Vermögens-, Verwaltungs- und Beratungs-Gesellschaft m.b.H.	Full	X					Financial Institution
S-Real, Realitätenvermittlungs- und -verwaltungs Gesellschaft m.b.H.	Full			X			Other Company
ZWETTLER LEASING Gesellschaft m.b.H.	Full	X					Ancillary Services Undertaking consolidated
Österreichische Sparkassenakademie GmbH	Full				X		Ancillary Services Undertaking consolidated
IPS Fonds Gesellschaft bürgerlichen Rechts	Full	X					Ancillary Services Undertaking consolidated
KS-Beteiligungs- und Vermögens-Verwaltungsgesellschaft m.b.H.	Full			X			Other Company
BTV-Beteiligungs-, Treuhand-, Vermögens-Verwaltungsgesellschaft m.b.H.	Full			X			Other Company
"Die Kärntner" Trust-Vermögensverwaltungsgesellschaft m.b.H.	Full	X					Financial Institution
Kärntner Sparkasse Vermögensverwaltungsgesellschaft m.b.H.	Full	X					Financial Institution
KS - Dienstleistungsgesellschaft m.b.H.	Full				X		Ancillary Services Undertaking consolidated
Immobilienverwertungsgesellschaft m.b.H.	Full			X			Other Company
Banka Sparkasse d.d.	Full	X					Credit Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Sparkasse Leasing S, družba za financiranje d.o.o.	Full	X					Financial Institution
CS NHQ, s.r.o.	Full	X					Ancillary Services Undertaking consolidated
Budejovicka development, s. r. o.	Full	X					Ancillary Services Undertaking consolidated
BP Budejovicka, s. r. o.	Full	X					Ancillary Services Undertaking consolidated
BP Polackova, s. r. o.	Full	X					Ancillary Services Undertaking consolidated
BP Olbrachtova, s. r. o.	Full	X					Ancillary Services Undertaking consolidated
SLSP Social Finance, s.r.o.	Full			X			Other Company
RND Solutions Informatikai Fejleszto és Szolgáltató Zrt.	Full	X					Ancillary Services Undertaking consolidated
Dostupné bydlení Ceské sporitelny, a.s.	Full			X			Other Company
SPK OÖ Immobilien GmbH	Full				X		Other Company
SLSP Seed Starter, s.r.o.	Full			X			Other Company
IPS Fonds II	Full				X		Fund/ Structured entity
Commerzbank Zrt.	Full	X					Ancillary Services Undertaking consolidated
Z3 Ingatlanhasznosító Kft.	Full	X					Ancillary Services Undertaking consolidated
Steirische Leasing für öffentliche Bauten Gesellschaft m.b.H.	At equity			X			Other Company
Quirinal Grundstücksverwaltungs Gesellschaft m.b.H.	At equity				X		Financial Institution
Esquilin Grundstücksverwaltungs Gesellschaft m.b.H.	At equity			X			Financial Institution
Steirische Gemeindegebäude Leasing Gesellschaft m.b.H.	At equity				X		Financial Institution
Epsilon - Grundverwertungsgesellschaft m.b.H. in Liqu.	At equity			X			Other Company
Vorarlberger Kommunalgebäudeleasing Gesellschaft m.b.H. in Liqu.	At equity			X			Other Company
Steirische Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial Institution
Steirische Leasing für Gebietskörperschaften Gesellschaft m.b.H.	At equity				X		Financial Institution
SWO Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial Institution
VALET-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X			Financial Institution

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
TRABITUS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Other Company
Adoria Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial Institution
SILO DREI next LBG 57 Liegenschaftsverwertung GmbH & Co KG	At equity			X			Other Company
Aventin Grundstückverwaltungs Gesellschaft m.b.H. in Liqu.	At equity			X			Other Company
O.Ö. Kommunalgebäude-Leasing Gesellschaft m.b.H.	At equity			X			Financial Institution
TKL VIII Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial Institution
TKL V Grundverwertungsgesellschaft m.b.H.	At equity				X		Financial Institution
NÖ-KL Kommunalgebäudeleasing Gesellschaft m.b.H.	At equity				X		Financial Institution
FORIS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial Institution
LITUS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial Institution
Immorent-Hypo-Rent Grundverwertungsgesellschaft m.b.H.	At equity			X			Financial Institution
HOSPES-Grundstückverwaltungs Gesellschaft m.b.H.	At equity			X			Financial Institution
VOLUNTAS Grundstückvermietungs Gesellschaft m.b.H.	At equity			X			Financial Institution
SPAR-FINANZ BANK AG	At equity				X		Credit Institution
Prva stavebna sporitelna, a.s.	At equity			X			Credit Institution
NÖ Bürgschaften und Beteiligungen GmbH	At equity			X			Financial Institution
APHRODITE Bauträger Aktiengesellschaft	At equity				X		Other Company
ERSTE d.o.o.	At equity			X			Other Company
Slovak Banking Credit Bureau, s.r.o.	At equity			X			Ancillary Services Undertaking not consolidated
Gemdat Niederösterreichische Gemeinde-Datenservice Gesellschaft m. b. H.	At equity			X			Other Company
Hochkönig Bergbahnen GmbH	At equity			X			Other Company

Name of entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full	Proportional	At equity	Neither cons. nor deducted	Deducted	
Neue Eisenstädter gemeinnützige Bau-, Wohn- und Siedlungsgesellschaft m.b.H.	At equity		X				Financial Institution
STUWO Gemeinnützige Studentenwohnbau Aktiengesellschaft	At equity				X		Financial Institution
VBV - Betriebliche Altersvorsorge AG	At equity			X			Financial Institution
Fondul de Garantare a Creditului Rural IFN SA	At equity			X			Financial Institution
Flottenmanagement GmbH	At equity			X			Other Company
GELUP GmbH	At equity				X		Other Company
KWC Campus Errichtungsgesellschaft m.b.H.	At equity			X			Other Company
Erste ÖSW Wohnbauträger GmbH	At equity				X		Other Company
CIT ONE SA	At equity			X			Ancillary Services Undertaking consolidated
Global Payments s.r.o.	At equity			X			Financial Institution
Dostupny Domov j.s.a.	At equity				X		Other Company
Investown Technologies s.r.o.	At equity				X		Other Company
Monilogi s.r.o.	At equity			X			Ancillary Services Undertaking not consolidated

Entities that are neither consolidated nor deducted but show exposure are risk weighted.