

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 Mid-swap rate +620.4 bps	5.125% until 15.10.2025 then 5Y Mid-market swap rate + 485.1 bps	3.375% until 15.04.2027 then 5Y Mid-market swap rate + 343.3 bps
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/a	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to redeem	N/a	No	No	No
Noncumulative or cumulative	N/a	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	N/a	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/a	-	-	-
If convertible, fully or partially	N/a	-	-	-
If convertible, conversion rate	N/a	-	-	-
If convertible, mandatory or optional conversion	N/a	-	-	-
If convertible, specify instrument type convertible into	N/a	-	-	-
If convertible, specify issuer of instrument it converts into	N/a	-	-	-
Write-down features	N/a	Yes	Yes	Yes
If write-down, write-down trigger(s)	N/a	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%
If write-down, full or partial	N/a	Fully or partially	Fully or partially	Fully or partially
If write-down, permanent or temporary	N/a	Temporary	Temporary	Temporary
If temporary write-down, description of write-up mechanism	N/a	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	1	2	2	2
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/a	Tier 2	Tier 2	Tier 2
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.erstegroup.com/en/investoren/aktie	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	AT0000A2L583	AT0000A36XD5	AT0000296181	AT0000B005202
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	Yes	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	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	Bearer notes	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	745,427,146	497,880,000	1,861,705	73,538,338
Currency of issue	EUR	EUR	ATS	EUR
Nominal amount of instrument (aggregate)	750,000,000	500,000,000	6,540,555	70,000,000
Issue price	100	100	100	95
Redemption price	100	100	100	175.75
Accounting classification	Shareholder's equity	Shareholder's equity	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	23/11/2020	12/09/2023	26/05/1994	03/05/2011
Perpetual or dated	Perpetual	Perpetual	Dated	Dated
Original maturity date	no maturity	no maturity	45437	01/08/2026
Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	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 and regulatory call; First reset date: 15.04.2029; Call option 15.10.2028 to 15.04.2029 at 100% semi-annually on 15.04. and 15.10.	-	Tax call
Subsequent call dates, if applicable			-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed
Coupon rate and any related index	4.25% until 15.04.2028 then 5Y Mid-market swap rate + 464.6 bps	8.5% until 15.04.2029 then 5Y Mid-market swap rate + 546.3 bps	0.075	Zero coupon
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	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	Yes	No	No
If write-down, write-down trigger(s)	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	Fully or partially	Fully or partially	-	-
If write-down, permanent or temporary	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	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	2	2	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Tier 2	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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	AT000B120233	AT000B120464	AT000B120456	AT0000A18991
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)	45,455,652	26,383,792	13,011,634	905,545
Currency of issue	EUR	CZK	CZK	EUR
Nominal amount of instrument (aggregate)	120,000,000	120,666,777	60,126,057	1,000,000
Issue price	100	100	101	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	29/11/2013	07/02/2014	07/02/2014	20/06/2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	29/11/2024	07/02/2024	07/02/2024	20/12/2029
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed	Fixed
Coupon rate and any related index	5.25%	4% then collared FRN	0.04	0.0446
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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	AT0000A19NR2	AT0000A1E283	QOXDBA032311	AT0000A1FW01
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	German 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)	21,782,700	30,454,258	947,131	43,434,161
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	40,605,000	63,000,000	2,000,000	81,500,000
Issue price	100	100.75	100	101
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	22/10/2014	20/05/2015	19/05/2015	21/09/2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	22/10/2025	20/05/2025	19/05/2025	21/09/2025
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	Fixed	Fixed to floating
Coupon rate and any related index	0.04	4% then collared FRN	0.0451	4.50% then collared CMS
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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	AT0000A1FW68	AT0000A1G7S4	AT0000A1GQR5	AT0000A1HUU9
Public or private placement	Private	Private	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	16,448,200	661,554	34,242,006	69,985,486
Currency of issue	RON	RON	EUR	EUR
Nominal amount of instrument (aggregate)	30,306,092	1,212,244	62,000,000	115,000,000
Issue price	100	100	101	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	20/08/2015	03/09/2015	28/10/2015	27/01/2016
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20/08/2025	03/09/2025	28/10/2025	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	Floating	Floating	Fixed to floating	Fixed to floating
Coupon rate and any related index	3m ROBOR +3.96%	3m ROBOR +3.80%	4.00% then collared CMS	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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	
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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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 6 months CZK PRIBOR (floor 2%, cap 5%)	2.5% till 05.04.19 then 10Y EUR-CMS (floor 2.3%, cap 5%)	1.5% till 18.06.19 then 6M CZK PRIBOR (floor 1%, cap 4%)	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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	0.02€	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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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 section as Capital instruments table	Link posted separately in the same Regulatory reports section 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	AT0000A2YA29	AT0000A325K2	AT0000A324R0	AT0000A327P7
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	Yes	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier2	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)	466,556,526	2,134,821	141,206,716	78,236,506
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	500,000,000	2,000,000	130,000,000	75,000,000
Issue price	99.676	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	07/06/2022	08/02/2023	06/02/2023	21/02/2023
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	07/06/2033	08/02/2032	06/02/2031	21/02/2031
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Tax, regulatory, MREL disqualification event call;	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Optional call date, contingent call dates and redemption amount	Optional redemption 07.03.28 to 07.06.28 at 100%			
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	Fixed	Fixed	Floating
	4.0% till 07.06.28, then 5-year	0.05	0.0525	3.75% until 21.02.2024
Coupon rate and any related index	EUR Mid-Swap rate + 2.55%			
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 posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table
Link to the full term and conditions of the instrument (signposting)				

Issuer	Erste Group Bank AG	Erste Group Bank AG	Bankhaus Krentschker & Co. Aktiengesellschaft	Bankhaus Krentschker & Co. Aktiengesellschaft
Unique identifier	AT0000A347P5	AT0000A36K07	AT000B051552	AT000B051586
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 (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)	121,789,333	78,076,387	1,368,127	1,308,271
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	117,000,000	76,000,000	3,700,000	2,572,000
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	02/06/2023	21/09/2023	02/11/2016	05/07/2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	02/06/2031	21/09/2031	01/11/2025	04/07/2026
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	02.11.2021 at 100%	05.07.2022 at 100%
Subsequent call dates, if applicable	-	-	daily from 02.11.2021	daily from 05.07.2022
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0.0515	0.05	0.03	0.0265
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 section as Capital instruments table	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkisch-e.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/bhk/offenlegung/AT000B051552_Angabotsbedingungen.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkisch-e.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/bhk/offenlegung/AT000B051586_Angabotsbedingungen.pdf

Issuer	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft	Sparkasse Niederösterreich Mitte West Aktiengesellschaft
Unique identifier	AT000B036132	AT0000311741	AT0000311758
Public or private placement	Private	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment			
Current/ Transitional CRR rules	Additional Tier 1	Tier 2	Tier 2
Post-transitional CRR rules	Additional Tier 1	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bearer Notes	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	5,977,201	1,506,274	11,838,750
Currency of issue	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	10,000,000	3,000,000	20,000,000
Issue price	100	100	100
Redemption price	100	100	100
Accounting classification	Shareholders equity	Liability - Fair Value Option	Liability - Fair Value Option
Original date of issuance	03/09/2018	25/10/2001	10/12/2001
Perpetual or dated	Perpetual	Dated	Dated
Original maturity date	no maturity	15/07/2026	09/12/2026
Issuer call subject to prior supervisory approval	Yes	No	No
Optional call date, contingent call dates and redemption amount	Tax and regulatory call; First reset date: 03.09.2025	-	-
Subsequent call dates, if applicable	annually on 03.09.	-	-
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed to floating	Floating	Fixed
Coupon rate and any related index	4.75% until 03.09.2025 then 7Y swap rate + 4.10%	max. 7.5%	0.0495
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-
If convertible, fully or partially	-	-	-
If convertible, conversion rate	-	-	-
If convertible, mandatory or optional conversion	-	-	-
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down features	Yes	No	No
If write-down, write-down trigger(s)	Issuer CET1 ratio < 5,125%, Erste Group CET1 ratio < 5,125%	-	-
If write-down, full or partial	Fully or partially	-	-
If write-down, permanent or temporary	Temporary	-	-
If temporary write-down, description of write-up mechanism	positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	2	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/noe/wir-ueberuns/offenlegung	https://www.sparkasse.at/noe/wir-ueberuns/offenlegung	https://www.sparkasse.at/noe/wir-ueberuns/offenlegung

Issuer	Waldviertler Sparkasse Bank AG	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT0000A25J94	AT0000212550	AT000B100953
Public or private placement	Private	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment			
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	9,397,349	18,299,420	1,170,807
Currency of issue	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	9,500,000	20,000,000	29,320,000
Issue price	100	99.9	100
Redemption price	100	100	100
Accounting classification	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost
Original date of issuance	21/12/2018	21/08/2001	20/03/2014
Perpetual or dated	Dated	Dated	Dated
Original maturity date	21/12/2028	20/08/2031	19/03/2024
Issuer call subject to prior supervisory approval	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	-	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Floating	Fixed
Coupon rate and any related index	3.146% till 21.12.2019, then 2%	from 21.08.2011 GBP CMS 10	0.045
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-
If convertible, fully or partially	-	-	-
If convertible, conversion rate	-	-	-
If convertible, mandatory or optional conversion	-	-	-
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down features	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
Ranking of the instrument in normal insolvency proceedings	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-waldviertler/ueber_uns/offenlegung_gem_art_437/bedingungen_AT0000A25J94.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT0000212550.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100953.pdf

	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Issuer			
Unique identifier	AT000B100987	AT000B101100	AT000B101191
Public or private placement	Private	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment			
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	314,824	1,349,313	5,725,589
Currency of issue	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	7,000,000	33,186,000	27,820,000
Issue price	100	100	100
Redemption price	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - Fair Value Option
Original date of issuance	20/03/2014	18/03/2015	27/01/2016
Perpetual or dated	Dated	Dated	Dated
Original maturity date	19/03/2024	17/03/2024	26/01/2025
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating
	0.0453% till 17.03.2018; 3.25% from 18.03.2018 till 17.03.2021; 3.5% from 18.03.2021 till	3.25% till 26.01.2021 then 12M EURIBOR	+1.5%; min. 3%, max. 5%
Coupon rate and any related index		17.03.2024	
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-
If convertible, fully or partially	-	-	-
If convertible, conversion rate	-	-	-
If convertible, mandatory or optional conversion	-	-	-
If convertible, specify instrument type convertible into	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-
Write-down features	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
Ranking of the instrument in normal insolvency proceedings	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	-	-	-
	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B100987.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101100.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101191.pdf
Link to the full term and conditions of the instrument (signposting)	.pdf	pdf	pdf

	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B101308	AT000B101357	AT000B101373	AT000B101399
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	26,170,562	15,351,371	10,024,872	5,084,754
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	35,223,000	15,000,000	10,000,000	5,000,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	20/12/2017	12/03/2019	08/11/2019	14/05/2020
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	19/12/2027	11/03/2029	07/11/2030	13/05/2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	fixed	fixed
Coupon rate and any related index	12M EURIBOR (floor 2.75%, cap 5%)	0.025	0.0173	0.027
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101308.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101357.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101373.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT000B101399.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B101407	AT000B101431	AT000B101449	AT000B101456
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	14,920,318	19,195,228	15,084,392	15,565,748
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	15,000,000	19,646,000	15,000,000	15,300,000
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	16/10/2020	15/09/2021	20/09/2021	27/01/2022
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15/10/2030	14/09/2031	19/09/2033	27/01/2034
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	0.02	0.0215	0.0204	0.025
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/Privatkunden/sparen_anlegen/AT000B101407_endg%C3%BCltige%20Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT00101431_Bedingungen.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT00101449.pdf	https://www.sparkasse.at/content/dam/at/spk-oberoesterreich/emissionen/AT00101456.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft
Unique identifier	AT000B101464	AT000B101480	AT000B035027	AT000B035332
Public or private placement	Private	Public	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and 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)	20,181,818	28,215,858	1,616,162	1,429,586
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	20,200,000	29,088,000	20,000,000	33,560,000
Issue price	97.48	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	09/03/2022	28/09/2022	23/05/2014	16/03/2015
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	09/03/2032	28/09/2032	22/05/2024	15/03/2024
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	16.03.2020 at 100 %
Subsequent call dates, if applicable	-	-	-	daily from 16.03.2020
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed to floating	Fixed	Fixed
Coupon rate and any related index	0.03	4.75% till 27.09.2027, then 6-months EURIBOR (min 4.0%)	0.042	0.0305
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	Yes	Yes
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.sparkasse.at/content/dam/at/spk-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/steiermaerkisch e.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/Endgueltige-Bedingungen-AT000B035027.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkisch e.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/EndgueltigeBedingungen-AT000B035332.pdf

Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Sparkasse Korneuburg AG	Erste Bank Hungary
Unique identifier	AT000B035639	AT000B035902	AT000A2UVP8	HU0000354493
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Hungarian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	12,496,644	14,120,666	5,001,800	417,441
Currency of issue	EUR	EUR	EUR	HUF
Nominal amount of instrument (aggregate)	50,000,000	50,000,000	5,000,000	8,755,251
Issue price	100	100	100	49.92
Redemption price	100	100	100	100
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
Original date of issuance	21/03/2016	22/05/2017	20/12/2021	28/03/2014
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20/03/2025	21/05/2025	19/12/2031	28/03/2024
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	21.03.2021 at 100 %	22.05.2022 at 100%	Tax and regulatory call	No
Subsequent call dates, if applicable	daily from 21.03.2021	daily from 22.05.2022	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0.03	0.025	0.0125	0.009
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingungenAT000B035639.pdf	https://cdn0.erstegroup.com/content/dam/at/spk-steiermaerkische/steiermaerkische.at/Privatkunden/sparen-anlegen/anlegen-investieren/Dokumente/BedingungenAT000B035902.pdf	Offenlegung Sparkasse Korneuburg AG https://www.erstebank.hu/content/dam/hu/ebh/www_erstebank_hu/kozlemenyek/2014/alarendelt_kolcsontoke_vegleges_feltetelek_20140320.pdf	

Issuer	Slovenská sporiteľňa	Slovenská sporiteľňa	Slovenská sporiteľňa	Česká spořitelna, a. s.
Unique identifier	SK4120014564	SK4120014572	SK4120014770	CZ0003708315
Public or private placement	Public	Public	Public	Public
Governing law(s) of the instrument	Slovak Law	Slovak Law	Slovak Law	Czech law
Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes	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)	3,140,679	3,169,480	8,964,311	253,161,738
Currency of issue	EUR	EUR	EUR	CZK
Nominal amount of instrument (aggregate)	3,300,000	3,300,000	9,100,000	242,638,732
Issue price	100	100	100	100
Redemption price	100	100	100	100
Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	20/09/2018	20/09/2018	30/11/2018	22/06/2023
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	20/09/2028	20/09/2028	30/11/2028	22/06/2029
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 20.09.2023 at 100%	Tax and Reg. Call; Optional call: 30.11.2023 at 100%	Regulatory call, MREL disqualification event call; Optional call: 22.06.2028
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
Coupon rate and any related index	0.02875	6M EURIBOR +2%	0.0245	6.75% until 22.06.2028, then 1Y CZK IRS + 2.00%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
Link to the full term and conditions of the instrument (signposting)	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/document/s/dlhopisy/t2-dlhopisy-slsp-2028-i-konecne-podmienky.pdf	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/document/s/dlhopisy/t2-dlhopisy-slsp-2028-ii-konecne-podmienky.pdf	https://www.slsp.sk/content/dam/sk/slsp/www_slsp_sk/document/s/dlhopisy/konecne-podmienky-sk4120014770.pdf	https://www.csas.cz/en/documents-to-download#/1438/Retail-Notes-Programme

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.