## **CAPITAL INSTRUMENTS TABLES**

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000652011	XS1597324950	XS1961057780	XS2108494837
Public or private placement	Public	Public	Public	Public
	Austrian law	German Law	German Law	German Law, except for the
				provisions on the status, which
Governing law(s) of the instrument				are governed by Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bearer notes	Bearer notes
Amount recognised in regulatory capital (in EUR, as of most	859,600,000	496,478,222	497,126,620	497,121,048
recent reporting date)				
Currency of issue	EUR	EUR	EUR	EUR
Nominal amount of instrument (aggregate)	859,600,000	500,000,000	500,000,000	500,000,000
Issue price	N/a	100	100	100
Redemption price	N/a	100	100	100
Accounting classification	Shareholder's equity	Shareholder's equity	Shareholder's equity	Shareholder's equity
Original date of issuance	04/12/1997	12/04/2017	12/03/2019	27/01/2020
Perpetual or dated	N/a	Perpetual	Perpetual	Perpetual
Original maturity date	no maturity	no maturity	no maturity	no maturity
Issuer call subject to prior supervisory approval	N/a	Yes	Yes	Yes
Optional call date, contingent call dates and redemption	N/a	Tax and regulatory call; First	Tax and regulatory call; First	Tax and regulatory call; First
amount		reset date: 15.04.2024	reset date: 15.10.2025	reset date: 15.04.2027
Subsequent cell detect if applicable	N/a	semi-annually on 15.04. and	semi-annually on 15.04. and	semi-annually on 15.04. and
Subsequent call dates, if applicable  Coupons / dividends		15.10.	15.10.	15.10.
Fixed or floating dividend/coupon	Floating	Fixed to floating	Fixed to floating	Fixed to floating
i ixed of iloating dividend/coupon	N/a		5.125% until 15.10.2025 then 5Y	
Coupon rate and any related index	14/6		Mid-market swap rate + 485.1 bps1	
Existence of a dividend stopper	N/a	No	No	No
Fully discretionary, partially discretionary or mandatory (in	N/a	Fully discretionary	Fully discretionary	Fully discretionary
terms of timing)	.,,	. uny unocionany	, any also sastially	. any alcoholichary
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	-	-	<u>-</u>
If convertible, fully or partially	N/a	-	-	<u> </u>
If convertible, conversion rate	N/a	-	-	<del>-</del>
If convertible, mandatory or optional conversion	N/a	-	-	<u>-</u>
If convertible, specify instrument type convertible into	N/a	<u>-</u>	-	<u>-</u>
If convertible, specify issuer of instrument it converts into	N/a	-	<u>-</u>	<del>-</del>
Write-down features	N/a	Yes	Yes	Yes
If write-down, write-down trigger(s)	N/a!		ssuer CET1 ratio < 5,125%, Erste I	
If write-down, full or partial	N/o.	Group CET1 ratio < 5,125%	Group CET1 ratio < 5,125%	Group CET1 ratio < 5,125%
If write-down, permanent or temporary	N/a N/a	Fully or partially	Fully or partially	Fully or partially
white down, permanent or temporary	N/a	Temporary positive profit, no trigger event	Temporary positive profit, no trigger event	Temporary positive profit, no trigger event
	IV/a	continuing, no risk of causing a	continuing, no risk of causing a	continuing, no risk of causing a
If temporary write-down, description of write-up mechanism		· ·	Trigger event, applied to all notes	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	1	2	2	2
Position in subordination hierarchy in liquidation (specify	N/a	Tier 2	Tier 2	Tier 2
instrument type immediately senior to instrument)				
Non-compliant transitioned features	N/a	No	No	No
If yes, specify non-compliant features	N/a	-	-	<u>-</u>
	https://www.erstegroup.com/en/	Link posted separately in the	Link posted separately in the	Link posted separately in the
Link to the full term and conditions of the instrument	investoren/aktie	same Regulatory reports section	same Regulatory reports section	same Regulatory reports section
(signposting)		as Capital instruments table	as Capital instruments table	as Capital instruments table

Link to the full term and conditions of the instrument Regulatory reports section as Capital same Regulatory reports section same Regulatory reports section	Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Communication of the mitterner of with solar and contentions of with solar and contentions are contentions a	Unique identifier	AT0000A2L583	AT0000A36XD5	AT0000296181	AT000B005202
Position of an electrophic protection of an	Public or private placement	Public	Public	Private	Private
Pages   Page	Governing law(s) of the instrument	Austrian law	Austrian law	Austrian Law	Austrian Law
Page	Contractual recognition of write down and conversion	No	Yes	No	No
Comment   Comm	powers of resolution authorities				
Pedictions and CRF (ules)	Regulatory treatment				
	Current/ Transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Reserve regions of the ground by each jurisdiction   Reserve round   Reserve regions of the ground   Reserve regions   Reser	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Amount recorptand in regulatory or regulatory regulator (1944, as of 1944, 2014) (1944	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Commence of incomes		Bearer notes	Bearer notes	Bond	Bond
Manufact prince   150,000,000   150,000,000   15,000,555   170,000,000   170,000,555   170,000,000   170,000,555   170,000,000   170,000,555   170,000,000   170,000,555		745,427,146	497,880,000	1,861,705	73,538,338
Internation   100	Currency of issue	EUR	EUR	ATS	EUR
Redempting prison   100   100   178.785   150.00000000000000000000000000000000000	Nominal amount of instrument (aggregate)	750,000,000	500,000,000	6,540,555	70,000,000
Shareholder's equity   Shareholder's equity   Shareholder's equity   Cipiland date of issuance   23*11/2022   20*080235   20*08*10940   0.0002211   Perpetual or diseled   Perpetual	Issue price	100	100	100	95
Perpensis of united of insurance   12011/2005   12016/2	Redemption price	100	100	100	175.75
Peptida   Pep	Accounting classification	Shareholder's equity	Shareholder's equity	Liability - Fair Value Option	Liability - Fair Value Option
Page	Original date of issuance	23/11/2020	12/09/2023	26/05/1994	03/05/2011
Name	Perpetual or dated	Perpetual	Perpetual	Dated	Dated
Tax and regulatory call, First reset date: 16.4.2028; Call option around a face contingent call dates and redemption amount amou	Original maturity date	no maturity	no maturity	45437	01/08/2026
Deplicate and state, contingent call dates and redemption   15.00.2072 to 15.00.42028 at 100%   15.00.42072 to 15.0	Issuer call subject to prior supervisory approval	Yes	Yes	No	Yes
Spiconal call dister, contingent call disters and rederingtion   15.10.207 to 15.04.2028 at 10.0%   15.10.2022 to 15.0%   15.04.2029 at 10.0%   15.04.2		Tax and regulatory call; First reset	Tax and regulatory call; First	-	Tax call
### ### ### ### ### ### ### ### ### ##		date: 15.04.2028; Call option	reset date: 15.04.2029; Call		
Subsequent call dates, if applicable  Coupons I dividends  Fixed or floating dividend/coupon  A 25% until 15.04 2028 then PS Mid- Bead or floating of widend-coupon  Coupon rate and any related index  market swap rate + 486.6 bps Mid-market swap rate + 566.3 bps Mi	Optional call date, contingent call dates and redemption	15.10.2027 to 15.04.2028 at 100%	option 15.10.2028 to		
Subsequent call ideas, if applicable   Subsequent call ideas, if a subsequent call id	amount		15.04.2029 at 100%		
Coupons / dividends		semi-annually on 15.04. and 15.10.	semi-annually on 15.04. and	-	-
Fixed or floating dividendicoupon	Subsequent call dates, if applicable		15.10.		
Coupon rate and any related index  market swap rate + 46.6 bps Mid—market swap rate + 56.3 bps  Existence of a dividend stopper  No No No No No  Rolly discretionary partially discretionary or mandatory (in terms of family)  Fully discretionary partially discretionary or mandatory (in terms of a family)  Fully discretionary partially discretionary or mandatory (in terms of a family)  Fully discretionary partially discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary or discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary Mandatory  Mandatory Mandatory or Mandatory or discretionary or mandatory (in terms of a family)  Fully discretionary Pully discretionary Mandatory (in terms of terms of a family)  Fully discretionary Pully discretionary Mandatory or Mandatory or discretionary Mandatory (in terms of terms of a family)  Fully discretionary Non-convertible	Coupons / dividends				
Coupon rate and any related index         market swap rate + 464.6 kps   market swap rate + 546.3 kps         No         Mandatory         Manda	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	Fixed
Existence of a dividend stopper		4.25% until 15.04.2028 then 5Y Mid-	8.5% until 15.04.2029 then 5Y	0.075	Zero coupon
Fully discretionary, partially discretionary or mandatory (in turns of turning)  Fully discretionary partially discretionary or mandatory (in turns of turning)  Fully discretionary partially discretionary or mandatory (in turns of turning)  Fully discretionary partially discretionary or mandatory (in turns of amount)  Fully discretionary partially or or undative or cumulative productive or discounted to reduce the partial part	·	market swap rate + 464.6 bps l	Mid-market swap rate + 546.3 bps		
Fully discretionary, partially discretionary or mandatory (in Fully discretionary partially (in convertible on non-convertible on non-convertible (in convertible) (in convertibl		No	No	No	No
Existence of step up or other incentive to redeem		Fully discretionary	Fully discretionary	Mandatory	Mandatory
Noncumulative or cumulative or cumulative Noncumulative No		Fully discretionary	Fully discretionary	Mandatory	Mandatory
Convertible or non-convertible or non-convertible (in convertible, conversion trigger(s)         Non-convertible (in convertible, conversion trigger(s))         Non-convertible (in convertible, conversion trigger(s))         Non-convertible (in convertible, conversion trate)         Non-convertible (in convertible), conversion trate	Existence of step up or other incentive to redeem	No	No	No	No
If convertible, conversion trigger(s)	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
for convertible, fully or partially	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features    Super CET1 ratio < 5,125%, Erstlessure CET1 ratio	If convertible, conversion trigger(s)	-	-	-	-
If convertible, mandatory or optional conversion in convertible into it convertible, specify instrument type convertible into it convertible, specify instrument type convertible into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it convertible, specify issuer of instrument it converts into it converts into it convertible, specify issuer of instrument it converts into convertible, specify issuer of instrument it converts into convertible, specify in the same leaves in the full term and conditions of the instrument in formal and solver into it convertible into it convertible, specify in the same leaves in the full term and conditions of the instrument in first manual instrument in the full term and conditions of the instrument in the full term and conditions of	If convertible, fully or partially	-	-	-	-
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  Write-down features  Ferrite-down, write-down trigger(s)  Forum CET1 ratio < 5,125%, Eristle Issuer CET1 r	If convertible, conversion rate	-	-	-	-
If convertible, specify issuer of instrument it converts into  Write-down features  Yes Yes No Issuer CET1 ratio < 5,125%, Erste  ssuer CET1 r	If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
Write-down features  Yes Yes No No No Issuer CET1 ratio < 5,125%, Erste  ssuer CET1 ratio < 5,125%, Erste If write-down, write-down trigger(s) 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 If temporary write-down, description of write-up mec	If convertible, specify instrument type convertible into	-	-	-	-
Issuer CET1 ratio < 5,125%, Erste Issuer CET1 ratio < 5,125%	If convertible, specify issuer of instrument it converts into	-	-	-	-
If write-down, full or partial	Write-down features	Yes	Yes	No	No
If write-down, full or partial   Fully or partially   Fully or partialy   Fully or partially   Fully or partially   Fully or partially		Issuer CET1 ratio < 5,125%, Erste I	ssuer CET1 ratio < 5,125%, Erste	-	-
If write-down, permanent or temporary Temporary Temporary Desitive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes Trigger event	If write-down, write-down trigger(s)	Group CET1 ratio < 5,125%	Group CET1 ratio < 5,125%		
positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency profits and insubordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Link posted separately in the same  Link to the full term and conditions of the instrument  positive profit, no trigger event continuing, no risk of causing a Trigger event, applied to all notes  Trigger event,	If write-down, full or partial	Fully or partially	Fully or partially	-	<u> </u>
continuing, no risk of causing a Trigger event, applied to all notes Trigger event, applied to all not	If write-down, permanent or temporary	Temporary	Temporary	-	<u>-</u>
If temporary write-down, description of write-up mechanism Trigger event, applied to all notes Type of subordination (only for eligible liabilities) N/a Ranking of the instrument in normal insolvency Position in subordination hierarchy in liquidation (specify instrument) Non-compliant transitioned features Non-compliant features Link to the full term and conditions of the instrument  Trigger event, applied to all notes  No		positive profit, no trigger event	positive profit, no trigger event	-	-
Type of subordination (only for eligible liabilities)  N/a  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  Link posted separately in the same  Regulatory reports section as Capital  Regulatory reports section  No  No  No  No  No  No  No  No  No		continuing, no risk of causing a	continuing, no risk of causing a		
Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No Mo Mo Mo Mo Mo Link posted separately in the same Link to the full term and conditions of the instrument  Regulatory reports section as Capital  Regulatory reports section as Capital  Senior non-preferred  Senior non-preferred  Senior non-preferred  Senior non-preferred  Senior non-preferred  Link posted separately in the same Link posted separately in the same Regulatory reports section  Same Regulatory reports section same Regulatory reports section  Same Regulatory reports section  Same Regulatory reports section		Trigger event, applied to all notes	Trigger event, applied to all notes		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N			N/a	N/a	N/a
Instrument type immediately senior to instrument)  Non-compliant transitioned features  No	-	2	2	3	3
If yes, specify non-compliant features  Link posted separately in the same Link posted separately in the Link posted separately in the Link posted separately in the Regulatory reports section as Capital same Regulatory reports section same Regulatory reports section same Regulatory reports section		Tier 2	Tier 2	Senior non-preferred	Senior non-preferred
Link posted separately in the same Link posted separately in the L	Non-compliant transitioned features	No	No	No	No
Link to the full term and conditions of the instrument Regulatory reports section as Capital same Regulatory reports section same Regulatory reports section same Regulatory reports section	If yes, specify non-compliant features	-	-	-	
		Link posted separately in the same	Link posted separately in the	Link posted separately in the	Link posted separately in the
(signposting) instruments table as Capital instruments table as Capital instruments table as Capital instruments table					
	(signposting)	instruments table	as Capital instruments table	as Capital instruments table	as Capital instruments table

Issuer Erste Gro	up 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	No	No	No	No
of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Solo ar	nd 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
<u>'</u>	ir 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
	regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount	regulatory call	rax and regulatory call	rax and regulatory call	rax 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	Noncumulative	Noncumulative	Noncumulative
	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)	-	-	-	110
If write-down, full or partial				
If write-down, permanent or temporary		<u> </u>		<u>-</u>
If temporary write-down, description of write-up mechanism				
				- N/o
Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings	N/a	N/a	N/a	N/a
5 M 1 1 M 4 11 1 M 11 4 7 M	s non professed	Sonier non professed	Soniar non professod	Sonier non preferred
instrument type immediately senior to instrument)	r 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 nosted s		Link posted separately in the	Link posted separately in the	Link posted separately in the
	separately in the		, , ,	
same Re			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	No	No	No	No
of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most	21,782,700	30,454,258	947,131	43,434,161
recent reporting date)				
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				Call
Coupons / dividends				<u></u>
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	<del>-</del>
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into	-	-	-	<u> </u>
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	_
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-
	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
	same Regulatory reports	same Regulatory reports section	same Regulatory reports section	same Regulatory reports section
Link to the full term and conditions of the instrument (signposting)	section as Capital instruments table	as Capital instruments table	as Capital instruments table	as Capital instruments table

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	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	No	No	No	No
of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	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
	3m ROBOR +3.96%	3m ROBOR +3.80%	4.00% then collared CMS	5% till 26.01.17 then 1.5x10Y
Coupon rate and any related index				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	-	-	-	<u>-</u>
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u>-</u>
If write-down, full or partial	-	-	-	<u>-</u>
If write-down, permanent or temporary	-	-	-	<u>-</u>
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u> </u>
	Link posted separately in the same Regulatory reports	Link posted separately in the same Regulatory reports section	Link posted separately in the same Regulatory reports section	Link posted separately in the same Regulatory reports section
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table
(signposting)	table			

Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Unique identifier	AT0000A1HV00	AT0000A1JVV1	AT0000A1NKE2	AT0000A1QE42
Public or private placement	Public	Private	Public	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers	No No	No No	No	No
of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount				
Subsequent call dates, if applicable	-	-	-	
Coupons / dividends				
	Fixed	Fixed	floating with collar (floor 2.35%,	fixed to floating
Fixed or floating dividend/coupon			cap 5%)	
	0.029	0.0556	12 months EURIBOR	2.75% till 01.02.19 then 1x10Y
Coupon rate and any related index				EUR-CMS (floor 2.40%, cap 5%)
·				<u> </u>
Existence of a dividend stopper	No	No	No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	No Mandatory	No Mandatory		<u> </u>
Existence of a dividend stopper	Mandatory	Mandatory	No Mandatory	No Mandatory
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing)			No	No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	No Mandatory	No Mandatory
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory Mandatory	Mandatory Mandatory	No Mandatory Mandatory	No Mandatory Mandatory
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem	Mandatory Mandatory No	Mandatory Mandatory No	No Mandatory Mandatory No	No Mandatory Mandatory No
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative	Mandatory  Mandatory  No  Noncumulative	Mandatory  Mandatory  No  Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative	No Mandatory Mandatory No Noncumulative	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially	Mandatory  Mandatory  No  Noncumulative  Non-convertible  -	Mandatory  Mandatory  No  Noncumulative  Non-convertible  -	No Mandatory  Mandatory  No Noncumulative Non-convertible -	No Mandatory Mandatory No Noncumulative
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible  -	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative  Non-convertible  -
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative  Non-convertible  -
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Existence of step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative  Non-convertible  -
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Mandatory  Mandatory  No  Noncumulative  Non-convertible	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features	Mandatory  Mandatory  No  Noncumulative  Non-convertible  No  No	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)	Mandatory  Mandatory  No  Noncumulative  Non-convertible  No  No	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial	Mandatory  Mandatory  No  Noncumulative  Non-convertible  No  No	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	Mandatory  Mandatory  No  Noncumulative  Non-convertible  No  No	Mandatory  Mandatory  No  Noncumulative  Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	Mandatory  No Noncumulative Non-convertible  No No	Mandatory  Mandatory  No Noncumulative Non-convertible  No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify	Mandatory  Mandatory  No  Noncumulative  Non-convertible  No No - No No No No	Mandatory  Mandatory  No Noncumulative Non-convertible  No - No - No - No - No - No	No Mandatory  Mandatory  No Noncumulative Non-convertible	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory  Mandatory  No Noncumulative Non-convertible  No	Mandatory  Mandatory  No Noncumulative Non-convertible  No No No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory  Mandatory  No Noncumulative Non-convertible  No	Mandatory  Mandatory  No Noncumulative Non-convertible  No No No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory  Mandatory  No Noncumulative Non-convertible  No No No No - No	Mandatory  Mandatory  No Noncumulative Non-convertible  No - No - No - No - No - No -	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No - No - No - No -	No Mandatory  Mandatory  No Noncumulative Non-convertible  No
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory  Mandatory  No Noncumulative Non-convertible  No No No No No No Senior non-preferred	Mandatory  Mandatory  No Noncumulative Non-convertible  No No - No No No Senior non-preferred	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No - No No - No -	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No Noncumulative Non-convertible
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory  No Noncumulative Non-convertible  No No No No No No	Mandatory  Mandatory  No Noncumulative Non-convertible  No - No - No - Link posted separately in the same Regulatory reports section	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No  No - Link posted separately in the same Regulatory reports section	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No Senior non-preferred  No Link posted separately in the same Regulatory reports section
Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down features  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory  No Noncumulative Non-convertible  No No No - No No - No - Link posted separately in the	Mandatory  Mandatory  No Noncumulative Non-convertible  No - No - No - No - No - Link posted separately in the	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No No No No No No No	No Mandatory  Mandatory  No Noncumulative Non-convertible  No No No Senior non-preferred  No Link posted separately in the

Issuer	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			
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			
Subsequent call dates, if applicable		-	-	
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	fixed to floating	Floating
		2.5% till 05.04.19 then 10Y EUR-	1.5% till 18.06.19 then 6M CZK	
	months CZK PRIBOR (floor 2%,	CMS (floor 2.3%, cap 5%)	PRIBOR (floor 1%, cap 4%)	3%
Coupon rate and any related index	cap 5%)	,	, , ,	
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)				
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate		-	-	
If convertible, mandatory or optional conversion	-	-	-	
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into		-	-	-
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	Link posted separately in the same Regulatory reports section as Capital instruments	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
(signposting)	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
	Austrian Law	Austrian Law	Austrian Law	German law except for the status clause which will be
Governing law(s) of the instrument				governed by Austrian law
Contractual recognition of write down and conversion powers	No	No	No	No
of resolution authorities				
Regulatory treatment  Current/ Transitional CRR rules	Tion 2	Tion 2	Tion 2	Tion 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Tier 2 Solo and consolidated	Tier 2 Solo and consolidated	Tier 2 Solo and consolidated	Tier 2 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	50,016,228	76,018,696	16,467,258	459,520,446
recent reporting date)	30,010,220	70,010,030	10,407,230	459,520,440
Currency of issue	EUR	EUR	CZK	EUR
Nominal amount of instrument (aggregate)	59,400,000	90,000,000	17,623,155	500,000,000
Issue price	100	100	100	99.435
Redemption price	100	100	100	100
Accounting classification	Liability - Fair Value Option	Liability - Fair Value Option	Liability - Fair Value Option	Liability - amortized cost
Original date of issuance	05/11/2018	19/02/2019	19/03/2019	27/11/2019
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	05/11/2028	19/02/2029	19/03/2029	10/06/2030
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call; Call option 10.06.2025 at 100%
Subsequent call dates, if applicable	-	-	-	-
Coupons / dividends				
Fixed or floating dividend/coupon	fixed to floating	fixed to floating	floating	fixed to floating
	2.25% till 05.11.19 then 10Y	2.50% till 18.02.21, thereafter:	6-Months-CZK-PRIBOR + 0.80%	1.00% till 10.06.25, then 5 year
	EUR-CMS (floor 1.25%, cap	10y-EUR-CMS (floor 1.50%, cap		EUR Mid-Swap Rate + 130 bps
Coupon rate and any related index	3.75%)	3.75%)		
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	<u>-</u>
If convertible, fully or partially	-	-	-	
If convertible, conversion rate	-	-	-	<u> </u>
If convertible, mandatory or optional conversion	-	-	-	<u>-</u>
If convertible, specify instrument type convertible into		-	-	<u>-</u>
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	-	-	-	<u>-</u>
If write-down, full or partial	-	-	-	<u> </u>
If write-down, permanent or temporary		-	-	<del>-</del>
If temporary write-down, description of write-up mechanism	•	-	-	<del>-</del>
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	No	No	No -	No
i yoo, opeany non compilant reatures	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
	, , ,	, , ,	same Regulatory reports section	, , ,
Link to the full term and conditions of the instrument	section as Capital instruments	as Capital instruments table	as Capital instruments table	as Capital instruments table
(signposting)	table	ас сарка попатнота карте	as sapital instrumental table	ас одржи попиннопы карте

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	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call	Tax and regulatory call
amount				
Subsequent call dates, if applicable	-	-	-	<u>-</u>
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed to floating	fixed to floating	fixed
	0.026	3.00% till 15.06.22, then 10-Year-	2.5% till 19.06.22, then 10-Year-	0.0168
		EUR-CMS (floor 2.35%, cap	EUR-CMS (floor 2.0%, cap 4.0%)	
Coupon rate and any related index		4.0%)		
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	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)	-	-	-	<u>-</u>
If write-down, full or partial	-	-	-	<u>-</u>
If write-down, permanent or temporary	-	-	-	<del>_</del>
If temporary write-down, description of write-up mechanism	-	-	-	<u>-</u>
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	<u> </u>
	Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
Link to the full term and conditions of the instrument			Link posted separately in the same Regulatory reports section as Capital instruments table	

Professional Profession   Pro	Issuer	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
Commany   Comm	Unique identifier	QOXDBA032790	AT0000A2J645	AT0000A2JSV5	AT0000A2U543
Control contro	Public or private placement	Private	Public	Public	Public
Production substrates   Pro	Governing law(s) of the instrument	German Law	Austrian law	Austrian law	Austrian law
Page	Contractual recognition of write down and conversion powers	No	No	No	No
Part	of resolution authorities				
Table   Tab	- <del> </del>				
	-	Tier 2	Tier 2	Tier 2	Tier 2
Marchant requestion for requisitory centification of the content of protein of the content of the c	=	Tier 2	Tier 2	Tier 2	Tier 2
Account recognised in regulatory capable (n EUR, as of mean expecting of states   EUR		Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Page		Bond	Bond	Bond	
		722,062	441,249,922	12,968,231	425,638,654
Manufact   100	Currency of issue	EUR	EUR	CZK	EUR
Redemplian prior         1500         Lability - Fair Velation Option         Lability - Institution of Lability - Institution of Security (Lability - Institution of Security Confession)         1500 (Lability - Institution)         1500	Nominal amount of instrument (aggregate)	1,000,000	500,000,000	16,802,123	500,000,000
Accounting desidentiation         Leality Far Value Option         15 11/2020         15 1	Issue price	100	99.181	100	99.258
Original date of issuance         24006/2009         08008/2009         2111/2002         5511/2002           Perpendia of defield         Date         Date <td>Redemption price</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td>	Redemption price	100	100	100	100
Perpetual or duited         Data langual production of the control of the con	Accounting classification	Liability - Fair Value Option	Liability - amortized cost	Liability - Fair Value Option	Liability - amortized cost
Original maturity date         24/86/2009         Comment of State (septed to prior suprivitory approval)         40/86/2009         Test (septed to prior suprivitory approval)         15/86/2009         Test (septed to prior suprivitory approval)         15/86/2009         Test (septed to prior suprivitory approval)         15/86/2009         Test (septed to prior suprivitory approval)         75/86/2009         Test (septed to prior suprivitory approval)         75/86/2009         15/86/2009         75/86/2009         15/86/20	Original date of issuance	24/06/2020	08/09/2020	21/10/2020	15/11/2021
Income that subject to prior supervision promoting the product of the pr	Perpetual or dated	Dated	Dated	Dated	Dated
Tax and regulatory call   dark, regulatory call   dark, regulatory call   dark, regulatory call   dark, regulatory call   dark   dequalification event call; Call   depualification event call dates, if applicable   depualification event call dates, if applicable   depualification event call; Call   depualification event call; Call   depualification event call; Call   depualification event call dates, if applicable   depualification   depualificatio	Original maturity date	24/06/2030	08/09/2031	21/10/2030	15/11/2032
Part	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call aliant contingent call adea and redemption from the month of mon		Tax and regulatory call	Tax, regulatory call and MREL	Tax and regulatory call	Tax, regulatory, MREL
amount         100%         50.000 (morb)         100%         50.000 (morb)         100%         50.000 (morb)         100%         50.000 (morb)         100%			disqualification event call; Call		disqualification event call; Call
Subsequent adil dates, if applicables         Image: Process of Avidence of Avide	Optional call date, contingent call dates and redemption		option 08.06.26 to 08.09.26 at		option 15.08.27 to 15.11.27 at
Compone/dividends         fixed         fixed footing dividend/coupon         fixed         fixed footing dividend/coupon         fixed footing fixed footing for the fixed footing footing for the fixed footing f	amount		100%		100%
Field or floating dividend/coupon   Part	Subsequent call dates, if applicable	<u> </u>	-	-	<u> </u>
	Coupons / dividends				
Coupon related index         Explication of a dividend stoaper         In Explication of a dividend stoaper	Fixed or floating dividend/coupon	fixed	fixed	fixed to floating	fixed
Copun rate and any related index         Total state of a dividend stopper         No         No         No         No           Existence of a dividend stopper         No		0.0168	•		•
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially discretionary or mandatory (in terms of amount) Fully discretionary, partially (in the down, full or partially (in the down, full or partially (in the down, permanent or temporary) Fully discretionary, partially (in the down, permanent or temporary) Fully expectly instrument permanent or temporary Fully expectly instrument in normal insolvency proceedings Fully permanent or temporary Full temporary write-down, description of write-up mechanism Fully expectly instrument in normal insolvency proceedings Full exporary write-down, description of write-up mechanism Full temporary w			EUR Mid-Swap Rate +210bpsN	,	EUR Mid-Swap Rate +110bps
Fully discretionary, partially discretionary or mandatory (in times) of triming)  Fully discretionary, partially discretionary or mandatory (in learning of triming)  Fully discretionary, partially discretionary or mandatory (in learning of amount)  Existence of step up or other incentive to redeem No Non Communitative or cumulative or c	<u> </u>				
Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem No Noncommulative Noncommu					
Emiss of amount)         Exists co of step up or other incentive to redeem         No         No         No         No           Noncumulative or cumulative convertible from conventible of convertible or non-conventible or non-conventible in convertible, conversion trigger(s)         Non-conventible or non-conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible or non-conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible or non-conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, conversion trigger(s)         Image: Conventible or non-conventible in conventible in conventible, con	terms of timing)				
Existence of step up or other incentive to redeem No Noncumulative Noncu		Mandatory	Mandatory	Mandatory	Mandatory
Noncumulative or cumulative or cum	<u>'</u>	No	No	No	No
Non-convertible or non-convertible   Non-conve					
If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify instrument it converts into If write-down features If write-down trigger(s) If write-down trigger(s) If write-down, write-down trigger(s) If write-down, util or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If the polarity of the instrument in normal insolvency proceedings If the polarity write-down, type of the instrument in normal insolvency proceedings If the polarity of the instrument in normal insolvency proceedings If the polarity of the instrument in normal insolvency proceedings If the polarity of the instrument in normal inso					
If convertible, fully or partially conversion rate convertible, conversion rate convertible, conversion rate convertible, conversion rate convertible, mandatory or optional conversion conversion convertible, mandatory or optional conversion convertible into convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify instrument it converts into convertible, specify issuer of instrument it converts into convertible, specify issuer of instrument it converts into convertible, specify issuer of instrument it converts into convertible into convertible, specify issuer of instrument it converts into convertible into convertible, specify instrument it converts into convertible into convertible, specify instrument it converts into convertible into convertible, specify instrument it converts into convertible into convertible into convertible, specify instrument it converts into convertible, specify instrument it converts into convertible, specify instrument it converts into convertible, specify instrument it convertible into convertible, specify instrument it co		14011-0011VCI tible	- TAOTI-COTTVCTUDIC	- TVOIT-COTIVETUDIC	140H-convertible
If convertible, conversion rate					
If convertible, mandatory or optional conversion or technology instrument type convertible into the convertible, specify instrument type convertible into the convertible, specify instrument it converts into the convertible, specify instrument it converts into the full term and conditions of the instrument to convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to temporary the convertible into the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the full term and conditions of the instrument to the fulle					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features No No No No No No No If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If write-down, description of write-up mechanism If write-down, foul or partial If write-down, features If temporary write-down, description of write-up mechanism If write-down, description of write-up mechanism If temporary write-down, full or partial If write-down write-down trigger(s) If write-down trigger(s) If write-down trigger(s) If write-down trigger(s) If write-down write-down trigger(s) If write-down trigger(s	<del></del>				
If convertible, specify issuer of instrument it converts into  Write-down features  No No No No No No No If write-down, write-down trigger(s)  If write-down, gull or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  No Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument)  Non-compliant transitioned features  No If yes, specify non-compliant features  Link posted separately in the same Regulatory reports  section as Capital instruments table  section as Capital instruments table	<u>'</u>				
No N		_			
If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument)  Non-compliant transitioned features  Non-compliant transitioned features  Link posted separately in the same Regulatory reports section  Link to the full term and conditions of the instrument  section as Capital instruments table					No
If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism If temporary write-down		-	-	-	-
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)  N/a  Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument)  Non-compliant transitioned features  Non-compliant transitioned features  Non-compliant features		_			
If temporary write-down, description of write-up mechanism	- <u></u>				
Type of subordination (only for eligible liabilities)  N/a  Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument)  Non-compliant transitioned features No If yes, specify non-compliant features  Link posted separately in the same Regulatory reports  Senior non-preferred Senior non-preferre		<u> </u>	<u> </u>	<u>-</u>	
Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No If yes, specify non-compliant features  Link posted separately in the same Regulatory reports section  Senior non-preferred Senior non		N/a	N/a	N/a	N/a
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N					
Non-compliant transitioned features  Non-complia					<del>_</del>
Link posted separately in the same Regulatory reports section as Capital instruments table Link posted in Separately in Section as Capital instruments as Capita					
Link posted separately in the same Regulatory reports same Regulatory reports section as Capital instruments table as Capital instruments table as Capital instruments table as Capital instruments table	Non-compliant transitioned features	No	No	No	No
same Regulatory reports same Regulatory reports section same R	If yes, specify non-compliant features	-			
same Regulatory reports same Regulatory reports section same R		Link posted separately in the	Link posted separately in the	Link posted separately in the	Link posted separately in the
		same Regulatory reports	same Regulatory reports section	same Regulatory reports section	
	Link to the full term and conditions of the instrument	section as Capital instruments	as Canital instruments table	as Canital instruments table	as Capital instruments table
		occion de capital mellamente	ao oapitai motramonto tabio	ao oapital motramonto table	as Capital Institutients table

Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG	Erste Group Bank AG
AT0000A2YA29	AT0000A325K2	AT0000A324R0	AT0000A327P7
Public	Public	Public	Public
Austrian law	Austrian law	Austrian law	Austrian law
Yes	No	No	No
Tier2	Tier 2	Tier 2	Tier 2
Tier2	Tier 2	Tier 2	Tier 2
Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Bond	Bond	Bond	Bono
466,556,526	2,134,821	141,206,716	78,236,506
			EUF
			75,000,000
			100
			100
·		-	Liability - Fair Value Optior
			21/02/2023
			Dated
			21/02/2031
			Yes
	Tax and regulatory call	Tax and regulatory call	Tax and regulatory cal
Optional redemption 07.03.28			
to 07.06.28 at 100%			
-	-	-	
fixed	Fixed	Fixed	Floating
•	0.05	0.0525	3.75% until 21.02.2024
•			
			No
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Mandatory	Mandatory	Mandatory
Mandatory	Wandatory	Mandatory	Mandatory
No	No	No	No
Noncumulative	Noncumulative	Noncumulative	Noncumulative
Non-convertible	Non-convertible	Non-convertible	Non-convertible
	_	-	
	_	-	
-	-	-	
	-	-	
	_	-	
-	-	-	
		No	No
No	No		
No	No	INO	110
No	No 	-	110
	-	- -	110
	No	- - -	
-	-	- - -	
- - - - N/a	- - - - N/a	- - - - N/a	N/a
- - - - N/a 3	- - - - N/a 3	- - - - N/a 3	N/a (
- - - - N/a	- - - - N/a	- - - - N/a	N/a
- - - N/a 3 Senior non-preferred	- - - N/a 3 Senior non-preferred	- - - N/a 3 Senior non-preferred	N/a Senior non-preferred
- - - - N/a 3	- - - - N/a 3	- - - - N/a 3	N/a Senior non-preferred
Leading to the second s	- - - N/a 3 Senior non-preferred No	- - - N/a 3 Senior non-preferred No	N/a Senior non-preferred No
		N/a N/a Senior non-preferred No - Link posted separately in the	N/a Senior non-preferred No Link posted separately in the
	- - - N/a 3 Senior non-preferred No	N/a N/a Senior non-preferred No - Link posted separately in the	N/a Senior non-preferred No Link posted separately in the
	AT0000A2YA29 Public Austrian law Yes  Tier2 Tier2 Solo and consolidated Bond 466,556,526  EUR 500,000,000 99.676 100 Liability - amortized cost 07/06/2022 Dated 07/06/2022 Dated 07/06/2033 Yes Tax, regulatory, MREL disqualification event call; Optional redemption 07.03.28 to 07.06.28 at 100%  fixed 4.0% till 07.06.28, then 5-year EUR Mid-Swap rate + 2.55% No Mandatory Mandatory Mandatory  No Noncumulative Non-convertible	AT0000A2YA29         AT0000A325K2           Public         Public           Austrian law         Austrian law           Yes         No           Tier2         Tier 2           Tier2         Tier 2           Solo and consolidated         Solo and consolidated           Bond         Bond           466,556,526         2,134,821           EUR         EUR           500,000,000         2,000,000           99,676         100           100         100           Liability - amortized cost         Liability - Fair Value Option           07/06/2022         08/02/2023           Dated         Dated           07/06/2033         08/02/2032           Yes         Yes           Tax, regulatory, MREL         Tax and regulatory call           disqualification event call;         Optional redemption 07.03.28           to 07.06.28 at 100%         -           -         -           Mo         No           Mandatory         Mandatory           Mandatory         Mandatory           Mandatory         No           Non-convertible         Non-convertible           Non-convertible	AT0000A2YA29         AT0000A325K2         AT0000A324R0           Public         Public         Public           Austrian law         Austrian law         Austrian law           Yes         No         No           Tier2         Tier2         Tier2         Tier2           Tier2         Tier2         Tier2         Tier2           Solo and consolidated         Solo and consolidated         Solo and consolidated           Bond         Bond         Bond           466,556,526         2,134,821         141,206,716           EUR         EUR         EUR           500,000,000         2,000,000         130,000,000           99,676         100         100           100         100         100           Liability - amortized cost         Liability - Fair Value Option         Liability - Fair Value Option           Liability - Fair Value Option         Liability - Fair Value Option         Dated           07/06/2022         08/02/2023         06/02/2023           Dated         Dated         Dated           07/06/2023         08/02/2032         06/02/2031           Yes         Yes         Yes           Tax, regulatory, MREL         Tax and regulatory call

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	No	No	No	No
of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and (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	121,789,333	78,076,387	1,368,127	1,308,271
recent reporting date)	FUD	FUD	FUD	FLID
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)	Non-conventible	14011-COTIVET LIDIE	Non-conventible	Non-conventible
If convertible, fully or partially	<u>-</u>	<u> </u>		
If convertible, conversion rate	-	<u> </u>	<u> </u>	
If convertible, mandatory or optional conversion	-	<u>-</u>	-	<u> </u>
If convertible, specify instrument type convertible into	-	<u>-</u>	<u>-</u>	<u>-</u>
	<u> </u>	<u> </u>	-	
If convertible, specify issuer of instrument it converts into  Write-down features			- No.	
	No	No	No	No
If write-down, write-down trigger(s)	-	<u>-</u>	-	<u> </u>
If write-down, full or partial	•	-	-	
If write-down, permanent or temporary	•	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	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	Link posted separately in the h	nttps://cdn0.erstegroup.com/cont_l	nttps://cdn0.erstegroup.com/cont
	, , , ,	same Regulatory reports section	ent/dam/at/spk-	ent/dam/at/spk-
	section as Capital instruments		teiermaerkische/steiermaerkisch s	•
	table		e.at/Privatkunden/sparen-	e.at/Privatkunden/sparen-
			anlegen/anlegen-	anlegen/anlegen-
		ir	nvestieren/Dokumente/bhk/offenlir	
Link to the full term and conditions of the instrument		Δ	gung/AT000B051552 Angehots e	gung/AT000B051586_Angebots

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	No	No	No
powers of resolution authorities			
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	Tax and regulatory call; First reset date:	-	-
redemption amount	03.09.2025		
Subsequent call dates, if applicable	annually on 03.09.	<u> </u>	<u> </u>
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	-	-
If write-down, write-down trigger(s)  If write-down, full or partial	ratio < 5,125%		
· · · · · · · · · · · · · · · · · · ·	Fully or partially	-	
If write-down, permanent or temporary	Temporary	-	<u> </u>
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	Tier 2	Senior non-preferred	Senior non-preferred
(specify instrument type immediately senior to instrument)			
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	-	-	-
Link to the full term and conditions of the instrument	https://www.sparkasse.at/noe/wir-ueber-	https://www.sparkasse.at/noe/wir-ueber-	https://www.sparkasse.at/noe/wir-ueber-
(signposting)	uns/offenlegung	uns/offenlegung	uns/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	No	No	No
conversion powers of resolution authorities			
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 and consolidated	Solo and consolidated	Solo and consolidated
solo&(sub-)consolidated  Instrument type (types to be specified by each	Bond	Bond	Bond
jurisdiction)  Amount recognised in regulatory capital (in	9,397,349	18,299,420	1,170,807
EUR, as of most recent reporting date)		EUD.	EUD.
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	<u> </u>	-	-
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)	Non-convertible	Non-convertible	Non-conventible
If convertible, fully or partially		-	
		<u>-</u>	
If convertible, conversion rate  If convertible, mandatory or optional	<del>-</del> _	-	-
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	3	3	3
proceedings	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately	Senior non-preferred	Senior non-preferred	Senior non-preferred
senior to instrument)			
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	<u> </u>	-	-
	https://www.sparkasse.at/content/dam/at/spk-	https://www.sparkasse.at/content/dam/at/spk-	https://www.sparkasse.at/content/dam/at/spk-
Link to the full term and conditions of the instrument (signposting)	waldviertler/ueber_uns/offenlegung_gem_art_437/b edingungen_AT0000A25J94.pdf	oberoesterreich/emissionen/AT0000212550.pdf	oberoesterreich/emissionen/AT000B100953.pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
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	1% 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	-	-	<u>-</u>
If convertible, mandatory or optional conversion	-	-	
If convertible, specify instrument type convertible into	-	-	
If convertible, specify issuer of instrument it converts into	-		
Write-down features	No	No	No
If write-down, write-down trigger(s)	-	<u>-</u>	<u>-</u>
If write-down, full or partial	-	<u>-</u>	<u>-</u>
If write-down, permanent or temporary	-	-	<del>-</del>
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	-	-	<u> </u>
	https://www.sparkasse.at/content/dam/at/sp k-	https://www.sparkasse.at/content/dam/at/sp k-	https://www.sparkasse.at/content/dam/at/sp k-
Link to the full term and conditions of the instrument	oberoesterreich/emissionen/AT000B100987c	oberoesterreich/emissionen/AT000B101100.c	oberoesterreich/emissionen/AT000B101191.
(signposting)	.pdf	pdf	pdf

Issuer	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft
Unique identifier	AT000B101308	AT000B101357	AT000B101373	AT000B101399
Public or private placement	Public	Public	Private	Private
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Law
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bono
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	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  Optional call date, contingent call dates and redemption	Yes	Yes	Yes	Yes
amount	Tax and regulatory call			
Subsequent call dates, if applicable	-	_	-	
Coupons / dividends				
Fixed or floating dividend/coupon	Floating	Fixed	fixed	fixed
	12M EURIBOR (floor 2.75%,	0.025	0.0173	0.027
Coupon rate and any related index	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	<u> </u>	<u> </u>	<u> </u>	·
Write-down features	No	No	No	No
If write-down, write-down trigger(s)  If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	<u> </u>	<u> </u>	-	·
If temporary write-down, description of write-up mechanism	<u> </u>	-	-	•
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	· ·
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Link to the full term and conditions of the instrument	oberoesterreich/emissionen/AT ob	peroesterreich/emissionen/AT00 ob	peroesterreich/emissionen/AT00 ob	peroesterreich/emissionen/AT00
(signposting)	000B101308.pdf	0B101357.pdf	0B101373.pdf	0B101399.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	-	-	-	-
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	paren_anlegen/AT000B101407	0B101431_Bedingungen.pdf	0B101449.pdf	0B101456.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	AT000B03533
Public or private placement	Private	Public	Public	Publi
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Austrian Lav
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	N
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and consolidated	Solo and consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidate
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bon
Amount recognised in regulatory capital (in EUR, as of most recent reporting date)	20,181,818	28,215,858	1,616,162	1,429,58
Currency of issue	EUR	EUR	EUR	EUI
Nominal amount of instrument (aggregate)	20,200,000	29,088,000	20,000,000	33,560,00
Issue price	97.48	100	100	10
Redemption price	100	100	100	10
Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cos
Original date of issuance	09/03/2022	28/09/2022	23/05/2014	16/03/201
Perpetual or dated	Dated	Dated	Dated	Date
Original maturity date	09/03/2032	28/09/2032	22/05/2024	15/03/202
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	Yes Tax and regulatory call	Yes Tax and regulatory call	Yes Tax and regulatory call	Ye 16.03.2020 at 100 %
amount Subsequent call dates, if applicable	-		-	daily from 16.03.202
Coupons / dividends				
Fixed or floating dividend/coupon	fixed	fixed to floating	Fixed	Fixe
	0.03	4.75% till 27.09.2027, then 6-	0.042	0.030
Coupon rate and any related index		months EURIBOR (min 4.0%)		
Existence of a dividend stopper	No	No	No	N
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandator
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandator
Existence of step up or other incentive to redeem	No	No	No	N
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulativ
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-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	Ye
If write-down, write-down trigger(s)				
If write-down, full or partial	-	-	_	
If write-down, permanent or temporary	-	-	_	
If temporary write-down, description of write-up mechanism		-	_	
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/
Ranking of the instrument in normal insolvency proceedings	3	3	3	·
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferre
instrument type immediately senior to instrument)	<u>'</u>	<u>'</u>		<u>'</u>
Non-compliant transitioned features	No	No	No	N
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Issuer	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Steiermärkische Bank und Sparkassen Aktiengesellschaft	Sparkasse Korneuburg AG	Erste Bank Hungary
Unique identifier	AT000B035639	AT000B035902	AT0000A2UVP8	HU0000354493
Public or private placement	Public	Public	Private	Public
Governing law(s) of the instrument	Austrian Law	Austrian Law	Austrian Law	Hungarian Law
Contractual recognition of write down and conversion 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	Bono
Amount recognised in regulatory capital (in EUR, as of most	12,496,644	14,120,666	5,001,800	417,441
recent reporting date)				
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	21.03.2021 at 100 %	22.05.2022 at 100%	Tax and regulatory call	No
amount	2110012021 41 100 71	22.00.2022 40 100 %	ran and regulatory can	
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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	,	,	,	,
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	
If convertible, fully or partially	-	-	-	-
If convertible, conversion rate	-	-	-	
If convertible, mandatory or optional conversion	-	-	-	-
If convertible, specify instrument type convertible into	-	-	-	
If convertible, specify issuer of instrument it converts into	-	-	-	
Write-down features	No	No	No	No
If write-down trigger(s)	-	-	-	
If write-down, full or partial	-	-	-	
If write-down, permanent or temporary	-	-	-	
If temporary write-down, description of write-up mechanism	-	-	-	
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	NO -	- NO	INU	INC
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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	Yes	Yes	Yes	Yes
powers of resolution authorities				
Regulatory treatment				
Current/ Transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated	Solo and (sub)-consolidated
Instrument type (types to be specified by each jurisdiction)	Bond	Bond	Bond	Bond
Amount recognised in regulatory capital (in EUR, as of most	3,140,679	3,169,480	8,964,311	253,161,738
recent reporting date)	FUD	FUD	FUD	071/
Currency of issue  Nominal amount of instrument (agregate)	2 200 000	2 200 000	EUR	CZK
· · · · · · · · · · · · · · · · · · ·	3,300,000	3,300,000	9,100,000	242,638,732
Issue price	100	100	100	100
Redemption price	Liability amortised seet	Liability amortions and	Liability amortised seet	Liability amartiand and
Accounting classification  Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance Perpetual or dated	20/09/2018	20/09/2018	30/11/2018	22/06/2023
Original maturity date	Dated	Dated	Dated	22/06/2020
<u> </u>	20/09/2028	20/09/2028	30/11/2028 Vos	22/06/2029 Yos
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	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
Optional call date, contingent call dates and redemption amount	Call. 20.09.2023 at 100%	Call. 20.09.2023 at 100%	Call. 30.11.2023 at 100%	disqualification event call; Optional call: 22.06.2028
Subsequent call dates, if applicable				Optional Call. 22.00.2020
Coupons / dividends	<u> </u>	<u>-</u>	<u> </u>	<del>-</del>
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
Tived of floating divident/coupon	0.02875	Floating 6M EURIBOR +2%		
Coupon rate and any related index	0.02073	OWI EURIDUR +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	Mandatory	Mandatory	Mandatory	Mandatory
terms of timing)	Mandatory	Mandatory	Mandatory	wandator y
Fully discretionary, partially discretionary or mandatory (in	Mandatory	Mandatory	Mandatory	Mandatory
terms of amount)				
Existence of step up or other incentive to redeem	No	No	No	No
Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	•	-	-	<u> </u>
If convertible, fully or partially	•	-	-	-
If convertible, conversion rate	•	-	-	-
If convertible, mandatory or optional conversion	•	-	-	-
If convertible, specify instrument type convertible into	•	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Write-down features	No	No	No	No
If write-down, write-down trigger(s)	•	-	-	-
If write-down, full or partial	-	-	-	-
If write-down, permanent or temporary	-	-	-	-
If temporary write-down, description of write-up mechanism	-	-	-	-
Type of subordination (only for eligible liabilities)	N/a	N/a	N/a	N/a
Ranking of the instrument in normal insolvency proceedings	3	3	3	3
Position in subordination hierarchy in liquidation (specify	Senior non-preferred	Senior non-preferred	Senior non-preferred	Senior non-preferred
instrument type immediately senior to instrument)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	- Little of Harrison I. Little of the Control of th		- Little of Harrison Co. 11. 11. 11. 11.	-
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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.