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Zagreb, July 4, 2013

Subject: Disclosure of material facts

Referring to the Zagreb Stock Exchange inquiry, pursuant to Article 140 of the Rules of the Zagreb Stock Exchange, Erste&Steiermärkische bank d.d. (hereinafter: the Bank) informs the public that the Commercial Court in Zagreb today passed the ruling in the case of Potrošač, consumer protection association against eight banks, the Bank being one of the defendants.

The first-instance ruling fully accepted the prosecution's charges. At this moment it is important to note that this is a first-instance ruling and the Bank will take all the necessary steps to prove in the second instance that its operation has been fully compliant with all the positive regulations of the Republic of Croatia.

**Erste&Steiermärkische bank d.d.
Management Board**ERSTE & STEIERMÄRKISCHE
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