

ZAGREB STOCK EXCHANGE
Ivana Lučića 2a
10 000 ZagrebBond RIBA-O- 177A
ISIN: HRRIBAO177A1
Bond RIBA-O- 17BA
ISIN: HRRIBAO17BA8**CROATIAN FINANCIAL SERVICES**
SUPERVISORY AGENCY (HANFA)
Miramarska 24b
10 000 Zagreb

Official market, Zagreb Stock Exchange

OTS HINA

Zagreb, March 22, 2013

Subject: Information on Decisions adopted by the General Meeting of Erste&Steiermärkische bank d.d., held on March 22, 2013

Pursuant to Article 156 of the Rules of the Zagreb Stock Exchange, Erste&Steiermärkische bank d.d. (hereinafter: the Bank) presents Decisions adopted by the General Meeting of the Bank, held on March 22, 2013, at Bank's business premises, Zagreb, Ivana Lučića 2.

The General Meeting passed Decisions as follows:

Ad 1

"Maja Kuhar Sobin, Bank's Company Secretary, from Zagreb, Horvaćanska cesta 31D, shall be elected Chairperson of this General Meeting."

Ad 2

"Pursuant to provisions of Article 275, Paragraph 1, Item 5 of the Companies Act and Article 7, Paragraph 2, Item 2.5 of the Articles of Association of the Bank, the General Meeting of the Bank passes the following

DECISION**on amendments of the Articles of Association of the Bank****I**

In Article 3, Paragraph 3 is amended and now reads:

"(3) The Management Board of the Bank shall be in charge of Bank's organization, subject to Article 8 Paragraph 17, item 17.11."

In Article 8, Paragraph 17, Item 17.2 shall be deleted.

In Article 8, Paragraph 17, Items from 17.3 to 17.17 becomes Items from 17.2 to 17.16.

II

Other provisions of Articles of Association shall remain unchanged.

III

Amendments to the Articles of Association shall enter into force as of the date of registration at the Court Register.

IV

The Chairperson of the General Meeting is entitled to prepare revised text of the Articles of Association pursuant to this Decision."

Ad 3

"I

It is hereby acknowledged that the Supervisory Board member Mr. Peter Nemschak has resigned from his function, with the effect as of March 22, 2013.

II

The following Supervisory Board member shall be elected instead of the Supervisory Board member mentioned in the previous Item:

Hannes Frotzbacher, Head of the Group Corporate Risk Management of Erste Group Bank AG, Vienna, born on November 6, 1969, passport of the Republic of Austria No. P 2262297, address: Chlumberggasse 6/1/522, 1160 Vienna, Republic of Austria.

III


The term of office of the elected Supervisory Board member from the previous Item of this Decision shall commence as of the March 22, 2013, and shall last until the closing of the Annual General Meeting in the year 2014.

IV

This Decision shall enter into force as of the date hereof."

Kind Regards,

Erste&Steiermärkische bank d.d.



ERSTE & STEIERMÄRKISCHE
BANK D.D.
173 RIJEKA 052