

ZAGREB STOCK EXCHANGE

Ivana Lučića 2a
10 000 Zagreb

**CROATIAN FINANCIAL SERVICES
SUPERVISORY AGENCY (HANFA)**

Miramarska 24b
10 000 Zagreb

OTS HINA

Bond RIBA-O-177A
ISIN: HRRIBAO177A1

Bond RIBA-O-17BA
ISIN: HRRIBAO17BA8

Official Market, Zagreb Stock Exchange

Zagreb, December 12, 2014

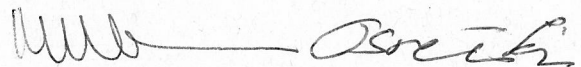
SUBJECT: Notice on acquisition of the company ERSTE DELTA d.o.o.

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a, (hereinafter: the Bank) announces that on December 10, 2014 entered into the Agreement on the acquisition of ERSTE DELTA d.o.o., with its headquarters in Zagreb, Ivana Lučića 2, as the acquired company (hereinafter: the acquired company) by the Bank, as acquiring company (hereinafter: the acquiring company).

The Bank is the sole shareholder in the acquired company and holds business share in nominal amount of HRK 26,000.00 which represents 100% of the share capital of the acquired company. Pursuant to the provisions of the Companies act, the acquisition will not increase the share capital of the Bank nor will be the Bank's shares acquired by the acquired company.

Economic effects of the acquisition start with the January 01, 2015.

ERSTE&STEIERMÄRKISCHE BANK d.d.



ERSTE & STEIERMÄRKISCHE
BANK D.D.
173 RIJEKA 052