

**ZAGREB STOCK EXCHANGE**Ivana Lučića 2a  
10 000 Zagreb**CROATIAN FINANCIAL SERVICES  
SUPERVISORY AGENCY (HANFA)**Miramarska 24b  
10 000 Zagreb

OTS HINA

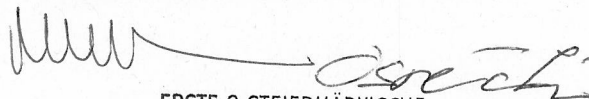
Bond RIBA-O-177A  
ISIN: HRRIBAO177A1Bond RIBA-O-17BA  
ISIN: HRRIBAO17BA8

Official Market, Zagreb Stock Exchange

Zagreb, March 20, 2015

**SUBJECT: Notice on Subordinated Loan Agreements  
Announcement pursuant to Article 459 of the Capital Market Act**ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a  
("Bank") announces:

- that on March 19, 2015 was concluded the Subordinated Loan Agreement between the Bank, as the borrower, and Erste Group Bank AG, Graben 21, Vienna, Austria, as the lender, in amount of EUR 80,000,000.00, with maturity of 7 years, in order to optimize the level of Bank's capital adequacy,
- that on March 19, 2015 was concluded the First Amendment Agreement to the Subordinated Loan Agreement dated June 17, 2011, concluded between the Bank, as the borrower, and Erste Group Bank AG, Graben 21, Vienna, Austria, as the lender, in amount of EUR 100,000,000.00, of which amount of EUR 30,000,000.00 was drawn by the borrower, and by which First Amendment Agreement the final maturity date is amended to December 31, 2022.

**ERSTE&STEIERMÄRKISCHE BANK d.d.**ERSTE & STEIERMÄRKISCHE  
BANK D.D.  
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