

**ZAGREB STOCK EXCHANGE**Ivana Lučića 2a  
10 000 ZagrebBond  
ISIN: HRRIBAO22BE0

Official Market, Zagreb Stock Exchange

**CROATIAN FINANCIAL SERVICES  
SUPERVISORY AGENCY (HANFA)**Miramarska 24b  
10 000 Zagreb**OTS HINA**

Zagreb, March 23, 2018

**PREDMET: Notice on Performance of Assumed Bond Obligations  
Announcement pursuant to Article 435, paragraph 5, item 4, of the Capital  
Market Act**

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a (hereinafter: the Bank) hereby discloses information on performance of its assumed bond obligations toward the bondholders in the year 2017.

**1. Bond RIBA-O-177A, ISIN: HRRIBAO177A1**

In accordance with the Subordinated Tier 2 Bond Offering Prospectus dated June 15, 2011, the Payment Agent Central Depository&Clearing Company Inc. Zagreb, Heinzelova 62a ("CDCC") had made the following coupon payment to bondholders on behalf and for the account of the Bank:

Payment Date	Coupon Period From (Including)	Coupon Period To (Excluding)	Total Payment Amount (HRK) to CDCC
18.07.2017	18.07.2016	18.07.2017	38.516.296,00

The coupon payment was made in accordance with the records on securities account owners/holders in depository as at the end of business day that preceded the payment date.

As the bonds matured on 18.07.2017 the principal was paid, on the same day, in the amount of 592,558,400.00 HRK and therefore the Bank has performed all bond obligations assumed in the Prospectus.

## 2. Bond RIBA-O-17BA, ISIN: HRRIBAO17BA8

Pursuant to the Bond Offering Information Memorandum dated November 8, 2012 and Bond Listing Prospectus dated January 17, 2013, the Payment Agent CDCC had made the following coupon payment to bondholders on behalf and for the account of the Bank:

Payment Date	Coupon Period From (Including)	Coupon Period To (Excluding)	Total Payment Amount (HRK) to CDCC
23.05.2017	23.11.2016	23.05.2017	8,812,500.00
23.11.2017	23.05.2017	23.11.2017	8,812,500.00

The coupon payment was made in accordance with the records on securities account owners/holders in depository as at the end of business day that preceded the payment date. The General Meeting of Bondholders has not been convened during year 2017.

As the bonds matured on 23.11.2017 the principal was paid, on the same day, in the amount of 300.000.000,00 HRK and therefore the Bank has performed all bond obligations assumed in the Information Memorandum and Prospectus.

ERSTE&STEIERMÄRKISCHE BANK d.d.

