

ZAGREB STOCK EXCHANGE

**Ivana Lučića 2a
10 000 Zagreb**

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

**Miramarska 24b
10 000 Zagreb**

Bond RIBA-O-177A
ISIN: HRRIBAO177A1

Bond RIBA-O-17BA
ISIN: HRRIBAO17BA8

Official Market, Zagreb Stock Exchange

OTS HINA

Zagreb, July 01, 2014

**SUBJECT: Notice on Subordinated Loan Agreement
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 June 27, 2014 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.

ERSTE&STEIERMÄRKISCHE BANK d.d.



ERSTE & STEIERMÄRKISCHE
BANK D.D.
173 RIJEKA 052