

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

Zagreb, November 23, 2012

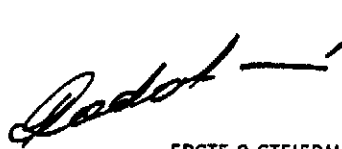
SUBJECT: Notice of ERSTE&STEIERMÄRKISCHE BANK d.d. bond issue with maturity in 2017

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski Trg 3/a, OIB: 23057039320 (hereinafter: the Bank) issued on November 23, 2012 bonds in non-materialised form, denominated in HRK 1, offered in the domestic capital market in accordance with Capital Market Act (hereinafter: bonds).

Issue size is 300,000,000.00 HRK and maturity date is November 23, 2017. Yield is 5,875%. Coupon is 5,875% and will be paid on May 23 and November 23, starting from May 23, 2013.

Lead manager and bookrunner was ERSTE&STEIERMÄRKISCHE BANK d.d., while Interkapital vrijednosni papiri d.o.o. and Raiffeisenbank Austria d.d. acted as co-lead managers.

The Bank intends to list bonds on the Official Market of the Zagreb Stock Exchange after receiving approval of Listing Prospectus by Croatian Financial Services Supervisory Agency.

**ERSTE&STEIERMÄRKISCHE BANK d.d.
Management Board**
ERSTE & STEIERMÄRKISCHE
BANK D.D.
173 RIJEKA 052 