

ZAGREB STOCK EXCHANGE

Ivana Lučića 2a
10 000 Zagreb

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

Miramarska 24b
10 000 Zagreb

OTS HINA

Bond
ISIN: HRRIBAO22BE0

Official Market, Zagreb Stock
Exchange

Zagreb, September 20, 2018

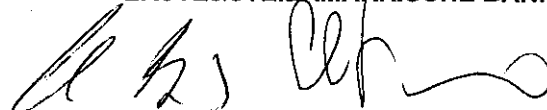
SUBJECT: Notice of intention to issue bonds

Depending on market conditions, ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski Trg 3/a, (hereinafter: the Bank) in accordance with decisions of the competent authorities of the Bank, intends to issue bonds with maturity of five years in the total nominal amount of up to HRK 500,000,000.00 (hereinafter: Bonds) and list them on the Official market of the Zagreb Stock Exchange. The funds collected will be used for general purposes. In case of the Bond offering, the Bonds will be offered only to the eligible counterparties and professional investors (hereinafter: Investors).

The Bank will organize a series of meetings with Investors, in the period from 9th to 16th October, 2018.

The public and the Investors will be timely informed on all relevant details of the Bonds issuing process and their listing on the Official Market of the Zagreb Stock Exchange.

ERSTE&STEIERMÄRKISCHE BANK d.d.



Christoph Schöföböck
predsjednik Uprave

Borislav Centner
član Uprave