

In Zagreb, 30 November 2017

SUBJECT: Notice of Final Terms of the Bond Issue

ERSTE&STEIERMÄRKISCHE BANK d.d., having its registered seat in Rijeka, Jadranski Trg 3/a, registered with the Court Register of the Commercial Court in Rijeka under the Company Registration No. (MBS): 040001037 PIN (OIB): 23057039320 ("Issuer") held a public offering on 30 November 2017 for the issue of Bonds with a fixed annual interest rate of 1.8125%, paid semi-annually, with the designation: RIBA-O-22BE, ISIN: HRRIBAO22BE0, with the maturity date of 30 November 2022 (hereinafter referred to as: Bonds).

We hereby announce that the Bond issue has been successful, i.e. EUR 50,000,000.00 was subscribed and paid within the stipulated period, or 100% of the planned amount for the Bond issue.

The Bonds have also been added to the services of the depository, clearing and settlement by the decision of the Central Depository & Clearing Company Inc. (CDCC), available at the following link:

http://www.skdd.hr/portal/f?p=100:2:6030737764178:::P2_SEC_CODE,P2_PROCESS,P2_PROCESS_VALUE:K7H1YO,10,5592

The final terms for the Bonds are given below:

Issuer:	ERSTE&STEIERMÄRKISCHE BANK d.d.																																																													
Ticker:	RIBA-O-22BE																																																													
ISIN:	HRRIBAO22BE0																																																													
Issue size:	EUR 50,000,000.00																																																													
Nominal amount of one Bond:	EUR 1.00																																																													
Legal status:	Bond liabilities of the Issuer are not secured by any means of collateral and are at least equally ranked with other unsecured and unsubordinated liabilities for the Issuer, apart from liabilities that could have priority on the grounds of mandatory provisions.																																																													
Repayment of the principal:	Bullet repayment																																																													
Yield to maturity:	1.8125%																																																													
Date of issue:	30 November 2017																																																													
Maturity date:	30 November 2022																																																													
Interest rate:	Fixed, 1.8125%, paid semi-annually																																																													
Interest payment:	<table border="1"> <thead> <tr> <th rowspan="2">Coupon</th> <th rowspan="2">Coupon payment</th> <th colspan="3">Period</th> </tr> <tr> <th>From – including</th> <th>To – excluding</th> <th>No. of days in the period</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>30/05/2018</td> <td>30/11/2017</td> <td>30/05/2018</td> <td>181</td> </tr> <tr> <td>2</td> <td>30/11/2018</td> <td>30/05/2018</td> <td>30/11/2018</td> <td>184</td> </tr> <tr> <td>3</td> <td>30/05/2019</td> <td>30/11/2018</td> <td>30/05/2019</td> <td>181</td> </tr> <tr> <td>4</td> <td>30/11/2019</td> <td>30/05/2019</td> <td>30/11/2019</td> <td>184</td> </tr> <tr> <td>5</td> <td>30/05/2020</td> <td>30/11/2019</td> <td>30/05/2020</td> <td>182</td> </tr> <tr> <td>6</td> <td>30/11/2020</td> <td>30/05/2020</td> <td>30/11/2020</td> <td>184</td> </tr> <tr> <td>7</td> <td>30/05/2021</td> <td>30/11/2020</td> <td>30/05/2021</td> <td>181</td> </tr> <tr> <td>8</td> <td>30/11/2021</td> <td>30/05/2021</td> <td>30/11/2021</td> <td>184</td> </tr> <tr> <td>9</td> <td>30/05/2022</td> <td>30/11/2021</td> <td>30/05/2022</td> <td>181</td> </tr> <tr> <td>10</td> <td>30/11/2022</td> <td>30/05/2022</td> <td>30/11/2022</td> <td>184</td> </tr> </tbody> </table> <p><i>(If the coupon payment date falls on a non-working day, payment shall be made on the first following business day, defined as such by the CDCC and the business banks performing payment in the Republic of Croatia.)</i></p>				Coupon	Coupon payment	Period			From – including	To – excluding	No. of days in the period	1	30/05/2018	30/11/2017	30/05/2018	181	2	30/11/2018	30/05/2018	30/11/2018	184	3	30/05/2019	30/11/2018	30/05/2019	181	4	30/11/2019	30/05/2019	30/11/2019	184	5	30/05/2020	30/11/2019	30/05/2020	182	6	30/11/2020	30/05/2020	30/11/2020	184	7	30/05/2021	30/11/2020	30/05/2021	181	8	30/11/2021	30/05/2021	30/11/2021	184	9	30/05/2022	30/11/2021	30/05/2022	181	10	30/11/2022	30/05/2022	30/11/2022	184
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Clearing and settlement:	CDCC																																																													
Applicable Law:	Law of the Republic of Croatia																																																													

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