

ZAGREB STOCK EXCHANGE
Ivana Lučića 2a
10 000 Zagreb

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

OTS HINA

Bond RIBA-O-17BA
ISIN: HRRIBAO17BA8

Official Market, Zagreb Stock Exchange

Zagreb, October 9, 2018

SUBJECT: Investor presentation

Further to the Notice of intention to issue bonds from September 20, 2018 please find the following link for the Investor presentation.

<https://www.erstebank.hr/en/press/press-releases/2018/10/9/notice-on-intention-to-issue-bonds>

The Prospectus of the bond issuance will be published and publicly available upon approval of the Croatian Financial Services Supervisory Agency, in electronic form on the official website of the Zagreb Stock Exchange as well as on the official website of Erste&Steiermärkische Bank d.d in the period from the approval until the bond listing on the Official Market of the Zagreb Stock Exchange.

ERSTE&STEIERMÄRKISCHE BANK d.d.