

**ZAGREB STOCK EXCHANGE**  
Ivana Lučića 2a  
10 000 Zagreb

Bond RIBA-O- 177A

ISIN: HRRIBAO177A1

Official market, Zagreb Stock Exchange

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

Zagreb, July 31, 2012

**SUBJECT: Erste&Steiermärkische Bank d.d. Management Board Meeting held**

Pursuant to Article 160 of the Rules of the Zagreb Stock Exchange, Erste&Steiermärkische Bank d.d. (hereinafter: the Bank) announces that the Management Board Meeting of the Bank was held on July 31, 2012. At this Meeting consolidated financial statements on June 30, 2012 have been discussed and determined.

**Erste&Steiermärkische Bank d.d.**  
**Management Board**  
  
ERSTE & STEIERMARKISCHE  
BANK D.D.  
RIJEKA 052  
173

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