

ERSTE&STEIERMÄRKISCHE BANK D.D.

Jadranski trg 3a, 51000 Rijeka, Croatia

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www.erstebank.hr erstebank@erstebank.hr Bond RIBA-O-177A

ISIN: HRRIBAQ177A1

Official market, Zagreb Stock Exchange

ZAGREB STOCK EXCHANGE Ivana Lučića 2a 10 000 Zagreb

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

OTS HINA

Zagreb, November 08, 2012

SUBJECT:

Notice of ERSTE&STEIERMÄRKISCHE BANK d.d. intention to issue bonds

that mature in 2017

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski Trg 3/a, OIB: 23057039320 (hereinafter: the Bank) in accordance with decisions of the competent authorities of the Bank, intends to issue bonds in non-materialised form, made out to a name, denominated in HRK 1 and with maturity in 2017. Coupon interest rate will be determined upon defining the price terms of bonds. Interest will be paid semi-annually. Bonds will be issued in amount of up to HRK 700,000,000.00.

The Bank intends to list these bonds on the Official Market of the Zagreb Stock Exchange.

ERSTE&STEIERMÄRKISCHE BANK d.d.

Management Board

ERSTE & STEIERMÄRKIS