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Vienna, March 2004

Dear Madam, dear Sir,

You may have already received similar correspondence in May 2002. In that mailing, Erste Bank der oesterreichischen Sparkassen AG ("Erste Bank") with the support of the *Israelitische Kultusgemeinde Wien* (Vienna Jewish Community), tried to reach the rightful beneficiaries of so-called "dormant accounts" of Jewish customers of its predecessor, *DIE ERSTE österreichische Spar-Casse*. We are glad to have succeeded to do so in many cases.

At the same time we have also continued our search in the archives of the former branches of *DIE ERSTE Österreichische Spar-Casse* with a view to improve data quality (which effort was successful), and as a result have identified additional dormant accounts of Jewish customers. The last recorded credit balance was reconstructed and the account clearly allocated to its Jewish owner. The data available in our archives – mainly the date of birth – was compared with documents on seized Jewish property available at the *Österreichisches Staatsarchiv* (Austrian National Archives) and with the database of the *Dokumentationsarchiv des Österreichischen Widerstands über die österreichischen Opfer des Holocaust* (Documentation Center of the Austrian Resistance about Austrian Holocaust victims). This process enabled us to associate each account published in this mailing with only one person who can be clearly identified by his or her date of birth.

Based on these latest findings, the Management of Erste Bank has made the decision to continue its **search for persons who qualify as rightful heirs or beneficiaries of dormant accounts of former Jewish customers.**

Erste Bank hereby invites rightful heirs or beneficiaries to contact us. If you find your name or the name of a relative of yours in one of the following Tables, we kindly invite you to complete the enclosed **Form** and send it – together with supporting documents (please observe the rules set out in the Instructions) - directly to the address below until **December 31, 2004** at the latest:

**Erste Bank der oesterreichischen Sparkassen AG**  
**Code: "2004-Historikerprojekt"**  
**Graben 21, A-1010 Wien, Austria**

**Table A** lists the names of former Jewish customers whose dormant accounts have been identified. We are looking for the rightful heirs or beneficiaries to these accounts.

Erste Bank would like to use this mailing to address also other persons with respect to whom Erste Bank would like to offer an additional token of compensation. In enclosed **Table B** we have listed the names of several persons, with an explanation in which context we are searching for these persons. You will find further details in relation thereto on the following pages.

**TABLE A:  
DORMANT ACCOUNTS**

After the *Anschluss* in 1938, most of the money in Jewish bank accounts was seized by the National Socialist regime and these accounts – mostly with nominal balances – subsequently remained inactive. Accounts with no activity were closed after the statutory limitation period of 30 years. Unfortunately even an independent team of historians was not able to obtain detailed individual information about the money seized from savings accounts. It was only possible to reconstruct balances at the time of account closing.

Taking the amount of this last entry, we have added interest calculated at a uniform interest rate of 4.5% per year, including compound interest. This is reflected in the amounts listed on the attached Table. As most of the amounts are only very small, Erste Bank has decided to increase the amounts in every account to € 200.- . For further details please see enclosed **Instructions**.

We do hope that making public the information contained in this letter will help to identify the rightful heirs or beneficiaries of these accounts. Please check the information to establish whether you may qualify as beneficiary of one of these accounts of former *DIE ERSTE österreichische Spar-Casse*.

We are painfully aware that after March 1938, most of the account owners were either expelled from the country or deported; it is for this reason that it may often be extremely difficult to furnish evidence and/or documentation to confirm the claim to a specific account. Accordingly, we shall do our utmost to be as un-bureaucratic as possible in handling this matter. Nevertheless, we ask for your understanding that certain rules must to be observed by applicants to ensure a fair and correct payment of the amounts due. These rules are summarized in the enclosed **Instructions**. Please read them carefully.

Erste Bank hereby invites beneficiaries (rightful heirs / descendants) to claim the credit balances in these accounts, including interest, from the above-mentioned savings accounts.

**If you are a heir to one of the persons listed in the following Table and want to claim these funds, we kindly invite you to complete the enclosed Form and send it – together with supporting documents (please observe the rules set out in the Instructions) - directly to the address below until December 31, 2004 at the latest:**

**Erste Bank der oesterreichischen Sparkassen AG  
Code: “2004-Historikerprojekt”  
Graben 21, A-1010 Wien, Austria**

Upon receipt of the application, we will as soon as possible contact the claimant in writing. While we understand that the amounts we are proffering by virtue of this letter are modest, we hope it will be viewed as a token of our efforts to ensure that the funds are paid to the rightful beneficiaries. We are aware that it is rather late in the day to do what should have been done many years ago. It is for this reason that Erste Bank has also contributed to the General Restitution Fund of the Austrian Federal Government.

## **DORMANT ACCOUNTS LISTED IN OUR FIRST MAILING IN MAY 2002:**

As mentioned at the beginning of this letter, Erste Bank has already sent out a similar letter in May 2002 to search for beneficiaries of dormant accounts of Jewish customers of *DIE ERSTE Österreichische Spar-Casse*, one of our predecessor banks. We are glad to have been able to make payouts to several persons who qualified as rightful beneficiaries of the dormant accounts identified. With respect to several other dormant accounts, however, we have received either no claim or a claim without a legitimate basis only. Even though the deadline set in our first mailing for filing claims has expired, we would like to take the opportunity of this second mailing to list one more time the names of these account holders ( listed as part of Table A). By doing so, we are also complying with a request of the *Israelitische Kultusgemeinde Wien* (Vienna Jewish Community) to make payouts to the greatest extent possible directly to any rightful claimants.

**Please note that the deadline for filing claims for dormant accounts is December 31, 2004.** After this date, Erste Bank will make unclaimed sums or sums relating to claims not adequately documented available for the benefit of Holocaust survivors in Austria.

**Table A / Dormant Accounts**

<b>name</b>	<b>date of birth</b>	<b>amount with interest in EURO and Cent until 31.12.2003</b>
<b>ABISCH RUCHEL SARA</b>	10.05.1870	201,26
<b>ADLER ITZIG PINKAS</b>	05.08.1859	269,73
<b>ADLER KAROLINE DR</b>	06.08.1894	3,01
<b>ADLER MARIA, BORN JARMAR</b>	23.12.1886	15,34
<b>ALBRECHT LUDWIG</b>	18.07.1872	7,09
<b>ARGENTI ETTORA (OR ELLORE)</b>	28.05.1896	8,25
<b>ARTNER MAX ERNST</b>	24.11.1864 or 24.12.1864	3,74
<b>BALLEK HEDWIG, BORN KLEIN</b>	17.01.1874	22,90
<b>BAUER ADOLF*</b>	05.06.1861 or 10.02.1864 or 22.04.1877 or 06.11.1920	55,79
<b>BAUER ALFRED DR</b>	23.08.1905 or 23.11.1905	50,97
<b>BAUER LEO AUFBAURÜCKLAGE</b>	07.05.1880	466,09
<b>BAUER THERESIA*</b>	27.02.1875 or 11.02.1861	205,70
<b>BECK HEINRICH</b>	24.09.1881	20,79
<b>BECKER JOSEF</b>	11.06.1913	824,00
<b>BEILER JOSEF</b>	22.10.1860	42,44
<b>BENZION PAUL ING.</b>	20.09.1862	40,56
<b>BERGELT EMIL</b>	04.01.1893	3,71
<b>BERGER BERTHA</b>	10.02.1871	182,13
<b>BERGER FRANZ</b>	01.01.1896	265,22
<b>BERL EMMA, BORN SCHLESINGER</b>	20.10.1864	6,61
<b>BINDER ROBERT DIPL ING*</b>	unknown	31,35
<b>BLAU FERDINAND ERNST</b>	02.10.1886	76,88
<b>BLAU JOSEF (U RISA)</b>	08.01.1874	19,36
<b>BOEHM THERESIA</b>	27.02.1874	210,94
<b>BONDY ROSALIA</b>	24.03.1906	52,08
<b>BRAUER OSKAR</b>	30.09.1877	4,24
<b>BREUER RICHARD JUN DR</b>	07.07.1881	93,25
<b>BRUELL JOSEFA, BORN STOECKL</b>	26.06.1886	16,57
<b>BRUNNER JOSEF</b>	26.12.1872	299,75
<b>BRYCHTA FRANZ ING</b>	01.03.1883	19,45
<b>BURGHARDT MARGARETE</b>	12.11.1901	109,67
<b>DEUTSCH EDUARD</b>	20.02.1863 or 10.02.1863	26,51
<b>DEUTSCH SIGMUND</b>	18.02.1868	34,58
<b>EGGER ERNST</b>	18.11.1866	242,77
<b>EISSLER ARTHUR</b>	24.09.1885	287,38
<b>ELLBERGER SALOMON DAVID</b>	06.12.1879	9,43
<b>ERNST ANNA</b>	18.09.1867	28,34
<b>ERNST ROSA</b>	07.08.1879	20,09
<b>FEIGL ANTONIE</b>	05.07.1899	17,77
<b>FIGDOR WILHELM DR</b>	24.08.1885	187,22
<b>FISCHER FRANZ</b>	27.11.1897	9,36
<b>FLEISCHER AUGUSTE SARA, BORN SPITZ</b>	10.07.1884 or 10.07.1864	10,95
<b>FLEISCHMANN LUDWIG</b>	15.02.1943	18,34
<b>FLEISCHMANN LUDWIG AND THERESE*</b>	24.02.1886/ 12.02.1891 or 22.07.1896	1,19
<b>FLEISCHMANN MORIZ ISRAEL</b>	04.09.1856 or 04.11.1856	9,38
<b>FRANK THESSA</b>	25.12.1887	29,21
<b>FRANKL MARKUS</b>	29.12.1871	4,92
<b>FUCHS MARIE, BORN KESTEL</b>	11.08.1860	197,10

Table A – Attachment to the letter of March 2004 concerning Dormant Accounts of DIE ERSTE österreichische Spar-Casse

<b>name</b>	<b>date of birth</b>	<b>amount with interest in EURO and Cent until 31.12.2003</b>
FUERST ADOLF	08.10.1876	5,50
GAERTNER JOSEF	25.04.1893 or 25.06.1893	24,04
GASSINGER SIEGMUND	09.10.1869	79,35
GEIGER ANGELA, BORN LICHTENSTERN	20.06.1902	3,01
GLUECK ANNA, BORN WINKLER	06.10.1895	9,48
GREIPL ROSA SARA	21.02.1885	327,84
HANDOFSKY MELANIE	01.08.1872	11,79
HARTEL KARL DR	17.07.1870	3,06
HECHT OTTO DR	05.03.1886	4,24
HERRMANN ADELE	17.07.1900	11,83
HERSCHAN OTTO	28.04.1879	23,38
HESS IRENE, BORN POLAK	19.07.1878	15,29
HOCHSINGER KARL DR REG RAT	12.07.1860	623,26
HOELZL EMILIE	19.08.1881	11,23
HOFBAUER HANS	26.02.1907	107,14
HOLUB DOROTHEA, BORN SCHWEFEL	01.09.1889	22,90
HORWITZ EUGENIE	31.01.1858 or 30.12.1857	7,86
HUBER MARGARETE	13.09.1900	0,63
JANOWITZ ROBERT DR	11.04.1877	19,37
JANOWITZ STEFANIE	20.12.1899	217,22
JOHN MARIA	08.12.1875 or 22.12.1875	42,42
KARSTEN MALVINE	23.12.1869	400,01
KASCHENREUTHER ADOLF DR	30.09.1882	5,93
KATZ SIGMUND ISRAEL	26.12.1879	22,90
KAUFMANN MAX*	unknown	32,94
KEME SAMUEL ISRAEL	25.11.1864	3,50
KLEIN (FRANZ UND) EMILIE	07.04.1878 or 13.04.1878	36,22
KLEIN HEDWIG	21.06.1884	4,29
KLEIN THERESE	15.01.1887	17,05
KNOLL ANNA	03.06.1890	42,44
KONWALINA WALTER	19.01.1908	7,84
KORNFELD MARIA GEB LASKA	20.12.1877	4,84
KRAUS FRANZISKA BORN MUSIL	28.11.1886	107,85
KRAUSHAAR MARIE	03.01.1883	19,56
KRAVTZOFF PAULINE	26.06.1885	12,44
KREISEL ERICH	06.02.1887	6,54
KROCH EMMA, BORN STEIN	12.10.1874	107,10
KUEMMELBERG JOSEFINE, BORN HOFFMANN	13.11.1867	5,26
KUHN KOSTA RUDOLF	24.11.1882	157,61
KULKA AMALIA, BORN FEIGELMÜLLER	28.04.1877	265,04
LANG MARGARETA C PHARM*	17.01.1894 or 31.08.1901	104,59
LANGER MATHILDE, BORN WINDSPACH	01.12.1873	13,43
LEIBEL OLGA	17.07.1889	27,79
LEISCHWITZ ANNA	01.01.1884	806,31
LIEBLING SIEGMUND	30.10.1886	4,44
LIND IGNATZ ISRAEL	09.06.1891	93,25
LIPSCHUETZ CHANE	08.10.1903	22,90
LUKACS EMIL	30.11.1877	4,39

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<b>name</b>	<b>date of birth</b>	<b>amount with interest in EURO and Cent until 31.12.2003</b>
<b>MACH CLARA, BORN KLEBINDER</b>	02.02.1882	3,74
<b>MAYER ANNA</b>	30.10.1884	556,23
<b>MAYER HELENE*</b>	21.02.1879 or 22.03.1880 or 25.02.1891 or 15.02.1899	16,59
<b>MAYER RENATE</b>	20.02.1925	13,02
<b>METZKER NASSAU ANNA</b>	25.12.1888	20,09
<b>MILLER OTTO</b>	10.08.1909	131,97
<b>MUELLER ANNA</b>	19.06.1878	17,17
<b>MUELLER GABRIELE</b>	07.11.1900	1.038,99
<b>MUELLER HELENE*</b>	08.05.1879 or 28.10.1880	15,87
<b>MUELLER HERMINE*</b>	16.07.1871 or 01.01.1880	861,45
<b>MUELLER JOSEF</b>	20.01.1889	524,82
<b>MUELLER (PAULA) PAULINE</b>	27.10.1905	9.048,69
<b>MUNK GEORG DR</b>	05.04.1900	22,90
<b>MUNK LEO DR</b>	02.12.1861	42,44
<b>NEIDL WILHELM DR</b>	14.07.1885	2,59
<b>NEUMANN URSULA THERESE</b>	17.02.1947	29,44
<b>NOWAK RUDOLF</b>	30.03.1885	22,90
<b>ORNSTEIN ALOISIA</b>	08.05.1874	64,92
<b>PASCHKA FRIEDA SARAH</b>	30.01.1888	28,19
<b>PETER MARIANNE, BORN RABITSCH</b>	23.12.1900	3,59
<b>PEYERL VALERIE, BORN KRAUS</b>	13.08.1886	51,94
<b>PLATSCHEK BERTHA, BORN SCHWARZ</b>	26.08.1870	54,20
<b>POLLAK ELISE</b>	21.12.1884	71,03
<b>POLLATSCHEK JULIE SARA, BORN KURZ</b>	11.02.1863	43,60
<b>POLLATSCHEK MICHALINE</b>	12.01.1904	13,72
<b>RAUCHBERG HELENE</b>	16.11.1875	7,23
<b>REINHARD ELISABETH MARIA</b>	24.01.1880	93,25
<b>RICHTER JOSEFINE</b>	1857?	132,14
<b>RIEGLER MARIA</b>	10.06.1870	377,60
<b>ROBERT HANS</b>	20.06.1873	131,97
<b>ROBERT WERNER*</b>	unknown	45,95
<b>ROSANIS RACHEL</b>	27.12.1865	38,79
<b>ROTT HANS</b>	27.08.1886	3.702,88
<b>SALZMANN M U H*: HEINRICH OR HERMANN OR MENDEL</b>	unknown / 26.05.1880 or 04.11.1881/ 14.08.1887	265,85
<b>SCHALL FANNY</b>	08.10.1876	22,90
<b>SCHEIBER EUGENIE</b>	03.08.1928	2,94
<b>SCHEIBER WILHELMINE, BORN SCHOENHOF</b>	30.12.1888	18,33
<b>SCHINDLER AURELIA, BORN KLEIN</b>	06.01.1864	10,08
<b>SCHINDLER FANNY, BORN HERTL</b>	06.08.1863	28,22
<b>SCHLEGEL ERNESTINE SARA, BORN JELLENKO</b>	29.04.1862	33,85
<b>SCHNEIDER MARIE, BORN MÜLLER*</b>	15.10.1873 or 16.10.1873 or 09.11.1875 or 17.04.1908	522,20
<b>SCHNIERMACHER ELISABETH, BORN BÖHMER</b>	08.09.1895	210,94
<b>SCHOBER MARTIN</b>	25.04.1899	13,67

Table A – Attachment to the letter of March 2004 concerning Dormant Accounts of DIE ERSTE österreichische Spar-Casse

<b>name</b>	<b>date of birth</b>	<b>amount with interest in EURO and Cent until 31.12.2003</b>
SCHOEN MARIA	19.06.1898	52,37
SCHUSTER WALTER	12.02.1904	6,08
SCHWARTZ ANNA	30.06.1891	4,22
SCHWARZ ANTON PROF	02.01.1917 or 02.01.1907	41,61
SCHWARZ MAXIMILIAN	18.04.1884	25,16
SEIDL ALOIS	07.06.1886	7,81
SIBERD GERTRUDE	06.02.1883	114,20
SIEGEL HERMINE, BORN KLEIN	18.06.1885	22,90
SINGER EMANUEL	30.03.1860	8,39
SINGER EMIL DR	27.11.1870	7,28
SOBOTKA ERNESTINE	03.04.1881	7,60
SOLE IRENE	01.04.1890	7,84
SOMMER GERTRUDE, BORN NOWAK	22.10.1914	132,38
SPINDLER JOSEF	21.12.1876	108,33
STADLER KARL	05.09.1886	25,37
STARK BERNHARD DR	07.02.1886	52,66
STEINER KAROLINE*	30.12.1864 or 03.09.1866 or 10.09.1871 or 04.01.1875 or 15.04.1875 or 04.11.1879	23.086,62
STEINER MARIA*	15.01.1881 or 24.12.1885	6,83
STEINER ROBERT*	03.10.1870 or 11.01.1892 or 11.04.1892 or 28.08.1896 or 29.05.1924 or 18.04.1932	8.766,01
SZYMKOWIAK FLORA	01.03.1882	29,30
TAUBER RICHARD RENE	06.02.1891	87,43
TAUSSIG JOHANNA	05.04.1861	534,47
THORSCH IDA, BORN SCHNABEL	16.07.1867	17,53
TOMERL FRANZ ING	13.10.1889	16,57
TRIGER ADELE	07.03.1872	52,60
TUERKEL HELENE	11.01.1881	34,44
TURNOWSKY OSKAR OBERSTL	03.07.1871	6,08
UTZ EMIL THEODOR	20.03.1893	11,87
WALDEK HERMINE	02.05.1868	197,56
WALIS BERTHA	31.03.1879	107,14
WECHSLER LILLY	09.05.1885	87,54
WEINSTEIN LEOPOLDINE	19.02.1881	43,76
WERTHEIMER ALFRED	13.09.1869	6,56
WESSELY MARIA ELISABETH	20.12.1931	509,74
WINCKLER FRITZ	04.06.1909	107,94
WINTERNITZ ELEONORE, BORN CHALUPA	10.03.1895	5,86
WYPLEL RICHARD DR	15.09.1893	6,54
ZUBER GEORG DR	10.11.1870	81,27

\* In these cases due to insufficient data quality we have to assume that the account holder is one of several persons identified only by their date of birth. For payouts in relation to these persons a special rule applies ( see Instructions)

**TABLE B:  
MORTGAGE LOANS (*Hypothekendarlehen*) / REAL ESTATE (*Liegenschaften*)**

Erste Bank is addressing this letter also to certain persons to whom we would like to offer an additional token of compensation.

Erste Bank has made considerable efforts in the past few years, supported by an independent team of historians of the University of Vienna, to critically analyse the way Erste Bank's predecessor banks treated Jewish customers and their assets during the Nazi era (1938 – 1945) and thereafter. The Management of Erste Bank has taken the decision to actively search for the rightful heirs/beneficiaries of dormant accounts of Jewish customers but also to offer token payments in certain individual cases.

Erste Bank would like to provide such compensation to the **heirs/beneficiaries** of Jews vis-à-vis whom Erste Bank feels a special degree of duty and responsibility. This feeling is in relation to the fact that either their real estate holdings having been “arianized” or that they were requested to repay loans that had been granted for the purpose of financing discriminatory Nazi taxes (*Reichsfluchtsteuer* and *Judenvermögensabgabe*). These persons are listed in Table B, with the symbol “L” (*Liegenschaften*) referring to real estate and with the symbol “H” (*Hypothekendarlehen*) referring to mortgage loans.

**REAL ESTATE (*Liegenschaften*):**

The extensive discrimination against Jewish citizens by Nazi legislation and the systematic banning of these persons from business life facilitated the acquisition and renting of real estate in Vienna at prices which did not reflect the value of this real estate. The *Spar-Casse*, through its rental and acquisition activities, was one of the beneficiaries of this unfortunate phenomenon.

Even though after 1945 this real estate was restituted in proceedings in compliance with applicable laws and/or further compensation payments and reparations were made and consequently all cases were settled in accordance with the letter of the law, the current management of Erste Bank has decided to provide additional compensation on an individual basis to the heirs/beneficiaries of the respective persons.

The search for these persons, listed in Table B under “L”, refers to all pieces of real estate arianized by *DIE ERSTE österreichische Spar-Casse*. The payout of the offered token of compensation will be made irrespective of any assessment of this case by any other institution ( e.g. the Austrian Settlement Fund, ...), and irrespective of any payments made by such other institutions.

## **MORTGAGE LOANS (*Hypothekendarlehen*):**

Pursuant to an official decision (*Erlass*) of the Nazi *Reichswirtschaftsminister* dated December 9, 1940, the *Sparkassen* were demanded to extend loans, secured by mortgages on real estate, to Jews. The granting of these loans was subject to the fulfilment of strict criteria. The funds could only be used to pay income taxes, *Reichsfluchtsteuer* and *Judenvermögensabgabe* (discriminatory taxes imposed on Jews by the Nazi). On January 28, 1941 *DIE ERSTE österreichische Spar-Casse* began to implement the *Erlass* of the *Reichswirtschaftsminister* and started providing such mortgage loans to Jewish customers and as a rule subsequently also insisted on repayment in conformity with the loan agreement.

As the taxes and levies paid with the funds from these loans formed part of extortion measures of the Nazi regime against Jewish citizens, we would like to provide, in relation to this matter as well, a token of compensation. Erste Bank would like to do so by restituting any interest paid on these loans (together with compound interest thereon) to the borrowers or their **heirs/beneficiaries** so that at least it has not benefited in any way from these mortgage loans.

In the following table we have listed under „H“ the name and the date of birth of those persons who took out mortgage loans from *Die Erste österreichische Spar-Casse* in order to pay these coercive taxes.

**Table B / list of persons in relation to real estate (“L”) and mortgage loans (“H”)**

<b>name</b>	<b>date of birth</b>	<b>concerning</b>
<b>Berger</b> Alice	23.02.1872	L
<b>Berger</b> Hans (son of Alice Berger)	22.09.1897	L
<b>Berger</b> Samuel	20.08.1860	H
<b>Bettelheim</b> Julie, born Lampel	17.11.1889	L
<b>Blum</b> Alfred	08.04.1901	L
<b>Blum</b> Otto	23.10.1894	L
<b>Braun</b> Friederike	15.08.1862	H
<b>Brodheim</b> Ephraim	15.12.1872	H
<b>Dressler</b> Berta	11.07.1881	H
<b>Ehrlich</b> Berthold	31.01.1888	L
<b>Erdheim</b> Oskar	06.09.1871	H
<b>Feuer</b> Fritz (Farrar Frederic)	22.02.1896	L
<b>Feuer</b> Gisela	10.04.1870	L
<b>Feuer</b> Markus	17.11.1870	L
<b>Fischer</b> Otto	26.12.1922	L
<b>Fischer</b> Paul	30.03.1927	L
<b>Fischer</b> Philipp	24.12.1854	H
<b>Fischer</b> Robert	27.08.1895	L
<b>Fogl</b> Ida, born Lampel	22.01.1898	L
<b>Folkenfok</b> Berta	12.01.1877	H
<b>Gans</b> Dr. Henry	15.10.1874	H
<b>Gartenberg</b> Olga	20.07.1890	H
<b>Goldstein</b> Erich (Aharon)	10.02.1919	L
<b>Gutfreund</b> Fritz	18.04.1899	L
<b>Gutfreund</b> Margit, born Kügel	03.05.1897	L
<b>Gutfreund</b> Paul	25.08.1896	L
<b>Hirsch</b> Paul	04.03.1881	H
<b>Hofmann</b> Eugen (Eugene Marc)	04.09.1905	L
<b>Kauf</b> (Coff) Leo	21.06.1883	L
<b>Kauf</b> (Coff) Marianne, born Berger	21.10.1893	L
<b>Klein</b> Hermine	27.10.1876	H
<b>Kronengold</b> Maria	28.03.1878	H
<b>Kuhn</b> Elisabeth	22.04.1866	H
<b>Lampel</b> Rudolf, Ing.	03.03.1895	L
<b>Leistina</b> Dr. Emanuel	26.09.1895	H
<b>Leistina</b> Irma	12.12.1907	H
<b>Loebel</b> Hedwig, born Feuer	06.11.1897	L
<b>Löwenbach</b> Julie	30.06.1873	H
<b>Löwi</b> Hilda, born Gutfreund	06.01.1904	L
<b>Meller</b> Emilie	24.03.1885	H
<b>Morawetz</b> Karoline	08.06.1870	H
<b>Pollak</b> Irene	29.01.1886	H
<b>Rodeck</b> Käthe, born Berger	20.02.1891	L
<b>Ronis</b> Isidor	11.11.1892	L
<b>Rosenblatt</b> Frieda	25.03.1865	H
<b>Rüber</b> Max	22.12.1885	H
<b>Segall</b> Nelly	20.05.1897	H
<b>Sommernitz</b> Emil	03.01.1880	H
<b>Sommernitz</b> Giza, born Weingarten	02.07.1888	H
<b>Sonnenschein</b> Julius	21.02.1874	H

Table B – Attachment to the letter of Erste Bank of March 2004 concerning search of persons in relation to real estates and mortgage loans of DIE ERSTE österreichische Spar-Casse

name	date of birth	concerning
<b>Spira</b> Ferdinand	18.02.1858	H
<b>Steinbach</b> Else	27.12.1896	L
<b>Stern</b> Ida, born Werner	09.02.1890	L
<b>Stern</b> Johann	15.11.1883	L
<b>Taubner</b> Johanna, born Grünwald	30.05.1865	H
<b>von Meissner</b> Elly (Leonore), born Lampel, divorced Schmetterling- Fridezko	14.02.1891	L
<b>Wagner</b> Cäcilie, born Kiesling	17.12.1877 or 1878	L
<b>Wagner</b> Heinrich	09.06.1862	H
<b>Wagner</b> Mathilde, born Herzog	26.05.1869	H
<b>Weiss</b> Margarethe, born Feuer	26.09.1899	L
<b>Willig</b> Ernst	21.05.1880	H
<b>Zauderer</b> Regine	30.05.1874	H

If you are an heir/beneficiary of one of the persons listed in the above Table, we kindly invite you to contact us by completing the enclosed Form and sending it – together with supporting documents (please send only copies and no originals) – directly to the address indicated below **by December 31, 2004 at the latest:**

**Erste Bank der oesterreichischen Sparkassen AG**  
**Code "2004-Historikerprojekt"**  
**Graben 21, A-1010 Wien, Austria**

Please note that the rules set out in enclosed **Instructions** shall also apply to the compensation offered in respect of real estate and of mortgage loans. Once we receive an application, we will contact the applicant in writing as soon as possible.

Please note that it is a prerequisite for any payout of the offered token of compensation to heirs and descendants of persons listed in Table B that a claim is duly filed prior to the expiry of the **December 31, 2004** deadline. If we have not been contacted by heirs or descendants before such date and consequently have not had a chance to make an individual token payment, Erste Bank intends to use the funds designated for such token payments for the benefit of needy Holocaust survivors in Austria.

Sincerely yours,

Erste Bank der oesterreichischen Sparkassen AG



Rudolf Tschögl



Michael Mauritz

## INSTRUCTIONS

**Claims for payment from “dormant accounts” listed in the enclosed Table are subject to the following rules:**

- Claims must be in writing, must include a completed Application Form (attached), copies of all supporting documentation, and must be returned to Erste Bank via mail by latest **December 31, 2004 (“Deadline”)**.
- Please note that claims are not subject to recourse to the courts. **Erste Bank explicitly ousts the jurisdiction of any court.**
- All **correspondence** must be sent **only to the address below:**

**Erste Bank der oesterreichischen Sparkassen AG  
Code “2004-Historikerprojekt”  
Graben 21, A-1010 Wien, Austria**

- Erste Bank will only accept correspondence in German or English.
- To ensure efficient processing of applications, please refrain from contacting us by telephone.

- **Proof of Claim** should include the following support documentation:

1. Identity of the account holder:  
(e.g., *details on the person, former address, profession, victim during NS regime...*)
2. Identity of the applicant:  
(e.g., *ID card, passport, personal information, former names, address*)
3. “Succession chain” from which applicant derives his/her claim as well as names of other heirs known to the applicant:  
(e.g., *certificates of birth, marriage and death, genealogical trees, confirmations by authorities, information about other heirs or descendants known to applicant*)
4. Authorization if application is made on behalf of another person  
(e.g., *Power of Attorney*)

- Please send **copies** of support documentation, **do not send originals!** Erste Bank reserves the right to request originals or certified copies, but will contact you in writing should this be necessary.
- Documents in any language other than German or English should be accompanied by an official **translation** into German or English.
- An applicant’s right to dormant account balances shall be determined primarily on the basis of the **Law of Intestate Succession** as set forth in the **Austrian Civil Code**, unless the applicant is able to furnish proof beyond any reasonable doubt that he/she is the rightful heir pursuant to other statutory provisions, and that no claims have been filed by other persons. Erste Bank reserves the right to decide who is the rightful heir on the basis of a “Fair and Just Principle” in apparent cases of hardship or in cases which involve ambiguous and conflicting issues.

- Applicants will receive payment of dormant account balances in accordance with the rules set forth in this correspondence. If an applicant also provides evidence (e.g., Power of Attorney) that he/she represents other heirs, the applicant may also be eligible to receive proceeds from other dormant accounts. If you are one of several heirs, however, you should first reach an agreement with them before filing an application with Erste Bank.
- A claim shall only be considered valid if the applicant provides proof that he/she is related (“**succession chain**”) to the person listed in the Table. Please check carefully before filing whether the person to whom you are related has the same **date of birth** as the person listed in the Table.
- If the amount on the account including interest as set out in Table A or Table B is less than **€ 200.-**, Erste Bank shall increase the amount to € 200., so that in case of only one heir the minimum payout amount shall be € 200.-.
- **Special Rule** applying to those few cases in which we have to assume that the account holder is one of several persons identified only by their date of birth (owner not sufficiently identified):  
In these cases Erste Bank lacks information as to which person identified by his or her date of birth and the same name is the rightful owner of the account. If several applicants raise a claim to the same account and if they furnish sufficient evidence that they are part of the intestate “succession chain” leading to a possible owner identified by his or her date of birth, Erste Bank will proceed as follows:  
Once the deadline for applications has lapsed we will split the amount in question into equal parts and allot them to the persons whose heirs have successfully proven the required “succession chain” (sharing of the credit balance). Erste Bank has decided to refrain, however, from splitting in case the sum on an account is less than € 200,- and to consider each person identified by the same name and his or her date of birth in Table A whose heirs have successfully proven the required “succession chain” as owner of such amount (multiple payment of the credit balance).  
As after more than 60 years (understandably so) evidence about account ownership and allocation is more than difficult to obtain, Erste Bank is convinced that above principles provide an appropriate and equitable solution.
- **Payment** will be effected within three months following the application deadline, including interest of 4.5% p.a. up until the date payment is made. Payment to the applicant will be made in € (Euro), free from any fees or levies. Funds will be transferred to the account listed by the applicant on his/her Application Form. Erste Bank reserves the right to make earlier payments in individual cases, especially if the amounts are small and the applicant’s documents provide evidence as to his/her right beyond any reasonable doubt.

Many thanks for taking note of the rules set forth herein.

Erste Bank der oesterreichischen Sparkassen AG

Vienna, March 2004

**Additional Information:**

The *Israelitische Kultusgemeinde Wien* (Vienna Jewish Community) has been kind enough to take over the mailing of Erste Bank’s letter to more than 13.500 addressees with some link to Austria. This mailing has been done in such way to ensure that the rules of data protection are strictly observed and that none of the addresses of the recipients is made available to Erste Bank. Erste Bank has asked for as wide a distribution of the letter as possible, hoping that it will reach as many of the persons who qualify as beneficiaries of the identified savings accounts. If you have received this letter but have no link to any of these account holders, please ignore this letter. If you know someone who may be a beneficiary, please feel free to pass along this correspondence. Claims should only be submitted by qualified beneficiaries.



## 2. Data of the person to whom the application refers

(A): *accountholder as listed in table A - dormant accounts*

(B) *person as listed in table B - real estate / mortgage loan*

Name (title, surname, first name):		
Maiden Name/previous names or different spelling:		
Residence at that time (street, number, city, country, etc.):		
Date of Birth:	Place of Birth:	Gender: male            ) female        ) ) <i>please check as appropriate</i>
At that time citizen of:		

## 3. Succession Chain of the Applicant

Relationship between the applicant and the respective person:	I am the sole heir:            ) I am one of several heirs:    ) ) <i>please check as appropriate</i>
Other heirs:	
Family relations/succession chain:	

## 4. List of Enclosed Copies (no originals!):

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I certify that the enclosed copies conform with the original documents in my possession, and that the statements I have made in this Application are true and complete.

**date:** .....

**signature:** .....