

ZAGREB STOCK EXCHANGE**Ivana Lučića 2a
10 000 Zagreb**Home member state: Croatia
LEI: 549300A2F46GR0UOM390**CROATIAN FINANCIAL SERVICES
SUPERVISORY AGENCY (HANFA)****Franje Račkog 6
10 000 Zagreb**Official Market, Zagreb Stock Exchange
Bond 3RIB7, ISIN: AT0000A3UX25
Bond 3RIB8, ISIN: HRRIBAO30AA3**OTS HINA**Official Market, Vienna Stock Exchange
Bond, ISIN: AT0000A2RZL4
Bond, ISIN: AT0000A39UM6
Bond, ISIN: AT0000A3UX25
Bond, ISIN: HRRIBAO30AA3

Zagreb, October 30, 2026

SUBJECT: Successful Erste Bank's business performance in Q3 2026, with growth in new lending and customer deposits

*"The results achieved in the first nine months of 2026 reflect the continuation of Erste Bank's and the local Group's positive business trends, as well as the soundness of our strategy and business policies. We are particularly pleased to see the growth in new lending across both business segments, retail and corporate, demonstrating our commitment not only to supporting our clients in achieving their financial needs and goals, but also to providing a meaningful impetus to the growth of the Croatian economy. We are especially honoured that our efforts and achievements have also been recognised through the receipt of our tenth Golden Kuna award for Croatia's most successful bank, a prestigious recognition conferred by the Croatian Chamber of Economy." said **Christoph Schoefboeck**, CEO of Erste&Steiermärkische Bank d.d. ("the Bank"), commenting on performance in the first nine months of 2026. "We are proud that today every fourth citizen of Croatia, as well as every fourth company in the country, banks with Erste Bank. At the same time, we support the majority of Croatia's strategic regional projects, with recent examples including the Terme Wellovar project in Bjelovar and the Pical Resort and Congress Centre in Poreč. It is our responsibility and commitment to continue along this path, promoting healthy and sustainable growth, not only for our bank, but also for our clients and the Croatian economy as a whole."*

According to the unaudited consolidated financial statement, EBC Group's^[1] net profit after minority interests in Q3 2026 was EUR 310 million, compared to EUR 200 million in the same period in 2025. EBC Group's net interest income was EUR 361 million, up 10.4% from EUR 327million in Q32025. Net fee and commission income was EUR 94 million, down 12.1% from EUR 107 million in Q3 2025.

^[1] The consolidated financial statement for the EBC Group includes, in addition to Erste&Steiermärkische Bank d.d., the following affiliates: Erste Nekretnine d.o.o., Erste&Steiermärkische S-Leasing d.o.o., Erste Bank a.d., Podgorica, Izbor Nekretnina d.o.o. and Keks Pay d.o.o.

ECB Group's total assets as at 30 September 2026 were EUR 18.47 billion, up 4.8% from EUR 17.63 billion at YE 2025. Total loans to customers as at 30 September 2026 were EUR 11 billion, up 4.9% from EUR 10.5 billion at YE 2025. Total deposits of ECB Group's customers as at 30 September 2026 were EUR 14.1 billion, up 3.4% from EUR 13.6 billion at YE 2025.

The most significant one-off impact on the net profit growth compared to the same period in 2025 arises from the completion of the transaction for the sale of a 100-percent ownership stake in Erste Card Club d.o.o. to Global Payments s.r.o from the Czech Republic in January this year. In addition to that, the result achieved in Q3 2026 was positively impacted by the increased volume of new lending. A stronger increase in demand for housing loans was noticed in retail segment, while in corporate banking the most significant growth impulse in loans was recorded in the real estate financing segment and for small and medium-sized enterprises. Total customer deposits continued to increase, supported by a visible shift towards term deposits, particularly in the corporate banking segment. The sale of Erste Card Club impacted on the decrease of net commission and fee income, as well as on the decline of other administrative expenses, compared to previous year's result. Risk costs have a positive contribution to the result, mainly due to collections and improved ratings in the corporate segment, although this contribution on an annual level is smaller than in 2025.

According to the unaudited unconsolidated financial report, which includes the results of the Bank excluding affiliated companies, net profit in Q3 2026 was EUR 253 million, compared to EUR 187 million in the same period in 2025. Net interest income was up 8.8% from EUR 294 million in Q3 2025 to EUR 320 million in Q3 2026, while net fee and commission income was up 4.8% from EUR 84 million in Q3 2025 to EUR 88 million in the same period in 2026.

The Bank's total assets as at 30 September 2026 were EUR 16.94 billion, up 5.5% from EUR 16.05 billion at YE 2025. Total loans to customers as at 30 September 2026 were EUR 9.8 billion, up 6% from EUR 9.3 billion at YE 2025. Total deposits of the Bank's clients as at 30 September 2026 were EUR 13.3 billion, up 3.1% from EUR 12.9 billion at YE 2025.

ERSTE&STEIERMÄRKISCHE BANK d.d.

Statement of Profit and Loss 1 January – 30 September 2026

in EUR million	GROUP		BANK	
	2025	2026	2025	2026
Net interest income	327	361	294	320
Interest income	411	436	387	405
Other similar income	48	43	22	17
Interest expense	(109)	(101)	(92)	(85)
Other similar expenses	(23)	(17)	(23)	(17)
Net fee and commission income	107	94	84	88
Fee and commission income	153	141	121	131
Fee and commission expenses	(46)	(47)	(37)	(43)
Dividend income	–	–	7	6
Net trading and fair value result	13	14	12	14
Gains/losses from financial instruments measured at fair value through profit or loss	–	2	–	2
Net result from equity method investments	1	1	–	–
Rental income from investment properties & other operating leases	5	5	–	–
Personnel expenses	(106)	(110)	(90)	(94)
Other administrative expenses	(86)	(81)	(72)	(72)
Depreciation and amortisation	(22)	(23)	(15)	(16)
Impairment result from financial instruments	13	1	12	1
Other operating result	(5)	104	(5)	56
Pre-tax result for the period	247	368	227	305
Income tax	(44)	(55)	(40)	(52)
Net result for the period	203	313	187	253
Net result attributable to non-controlling interests	3	3	–	–
Net result attributable to owners of the parent	200	310	–	–

Statement of Financial Position as of 30 September 2026

in EUR million	GROUP		BANK	
	31 December 2025	30 September 2026	31 December 2025	30 September 2026
Assets				
Cash and cash balances	3,062	2,567	2,905	2,406
Financial assets – held for trading	19	66	19	66
Derivatives	14	26	14	26
Other financial assets held for trading	5	40	5	40
Non-trading financial assets at fair value through profit or loss	10	34	10	34
Equity instruments	5	2	5	2
Debt securities	5	3	5	3
Loans and advances to customers	–	29	–	29
Financial assets at fair value through other comprehensive income	1,235	1,289	1,133	1,219
Pledged as collateral	111	–	111	–
Equity instruments	1	1	1	1
Debt securities	1,234	1,288	1,132	1,218
Financial assets at amortised cost	12,215	13,407	11,488	12,779
Pledged as collateral	19	33	19	33
Debt securities	2,198	2,643	2,083	2,558
Loans and advances to banks	344	590	326	570
Loans and advances to customers	9,673	10,174	9,079	9,651
Finance lease receivables	598	622	–	–
Property and equipment	183	187	141	149
Investment properties	2	3	1	1
Intangible assets	25	26	15	16
Investments in subsidiaries	–	–	35	40
Investments in associates	11	12	5	–
Current tax assets	–	–	–	–
Deferred tax assets	15	19	13	18
Assets held for sale	17	–	60	–
Trade and other receivables	204	196	203	188
Other assets	31	43	18	19
Total assets	17,627	18,471	16,046	16,935

Statement of Financial Position as of 30 September 2026 (continued)

in EUR million	GROUP		BANK	
	31 December 2025	30 September 2026	31 December 2025	30 September 2026
Liabilities and equity				
Financial liabilities – held for trading	12	23	12	23
Derivatives	12	23	12	23
Financial liabilities measured at amortised cost	15,431	16,177	14,126	14,893
Deposits from banks	858	846	279	369
Deposits from customers	13,593	14,061	12,861	13,259
Debt securities issued	955	1,217	955	1,217
Other financial liabilities	25	53	31	48
Lease liabilities	16	16	15	15
Provisions	88	97	86	95
Current tax liabilities	18	28	15	26
Deferred tax liabilities	1	–	–	–
Liabilities associated with assets held for sale	78	–	–	–
Other liabilities	116	123	96	100
Total liabilities	15,760	16,464	14,350	15,152
Subscribed capital	238	238	238	238
Capital reserves and share premium	238	238	238	238
Retained earnings	1,212	1,369	1,080	1,184
Other reserves from other comprehensive income	(9)	(28)	(10)	(27)
Equity attributable to owners of the parent	1,679	1,817	1,546	1,633
Additional equity instruments	150	150	150	150
Equity attributable to non-controlling interests	38	40	–	–
Total equity	1,867	2,007	1,696	1,783
Total liabilities and equity	17,627	18,471	16,046	16,935