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OTS HINA

Home member state: Croatia
LEI: 549300A2F46GR0UOM390

Official Market, Zagreb Stock Exchange
Bond 3RIB7, ISIN: AT0000A3UX25

Official Market, Vienna Stock Exchange
Bond, ISIN: AT0000A2RZL4
Bond, ISIN: AT0000A39UM6
Bond, ISIN: AT0000A3UX25

Zagreb, 21 July 2026.

SUBJECT: Erste&Steiermärkische Bank d.d. has received its new MREL requirement for the Croatian Resolution Group

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a (hereinafter: the Bank) announces that it has received a notification from the Croatian National Bank on 20 July 2026 about its MREL requirement (Minimum Requirement for own funds and Eligible Liabilities) set by the Single Resolution Board (SRB) and calibrated on balance sheet data as of 31 December 2024 and the Bank Recovery and Resolution Directive (BRRD).

The Bank, as the resolution entity of the Croatian resolution group[1], must comply with fully loaded binding MREL requirements equivalent to 23.09% (excluding the Combined Buffer Requirement (CBR)) of the Total Risk Exposure Amount (TREA) and 5.98% of the Leverage Ratio Exposure (LRE) of the Croatian resolution group effective from 20 July 2026.

No subordination requirement has been set for the Croatian resolution group.

The TREA of the Croatian resolution group as of 31 December 2024 (as applied by SRB for the MREL calibration) amounted to EUR 7.44 billion and LRE to EUR 16.73 billion.

[1] MREL requirements do not apply to Erste&Steiermärkische Bank's consolidated balance sheet, but to the Croatian resolution group comprising of Erste&Steiermärkische Bank d.d. and its direct Croatian subsidiaries. As the Croatian resolution group is not a legal entity or reporting unit, there is no statutory reporting nor a capital requirement at the consolidation level of the Croatian resolution group.

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The table below summarises the current MREL requirements:

Requirements for the Croatian Resolution Group based on December 2024 data	**Binding from 20 July 2026**	
	% of TREA (excl. CBR)	**% of LRE**
Total MREL	23.09%	5.98%

These requirements are in line with expectations.

Based on balance sheet data of the Croatian resolution group as of 31 March 2026 (the latest reporting date), the Bank complies with the above-mentioned MREL requirements.

ERSTE&STEIERMÄRKISCHE BANK d.d.