

ZAGREB STOCK EXCHANGE
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CROATIAN FINANCIAL SERVICES
SUPERVISORY AGENCY (HANFA)
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OTS HINA

Home member state: Croatia
LEI: 549300A2F46GR0UOM390

Official Market, Zagreb Stock Exchange
Bond 3RIB5, ISIN: HRRIBAO262E3
Bond 3RIB6, ISIN: HRRIBAO266A2

Official Market, Vienna Stock Exchange
Bond, ISIN: HRRIBAO262E3
Bond, ISIN: AT0000A2RZL4
Bond, ISIN: HRRIBAO266A2
Bond, ISIN: AT0000A39UM6

Zagreb, June 26, 2024

SUBJECT: Division with take-over of Erste Card Club d.o.o.

On October 7, 2020, ERSTE&STEIERMÄRKISCHE BANK d.d. (hereinafter: the Bank) announced that the competent bodies of the Bank have adopted decisions on initiating activities for the potential merger of Erste Card Club d.o.o. (hereinafter: ECC).

After the mentioned activities have been carried out, the competent bodies of the Bank have adopted decision to undertake a legal transaction of division with take-over of ECC.

ECC operations currently consist of two key segments - card issuing and merchant acquiring. The division with take-over of ECC will be conducted in a way that the card issuing segment will be carved out from ECC and transferred to the Bank while ECC will continue its operations in the merchant acquiring segment.

ERSTE&STEIERMÄRKISCHE BANK d.d.