Registration Document Supplement No. 2 **11 September 2026**

Registration Document

Erste & Steiermärkische Bank d.d.

(Incorporated as a stock corporation in the Republic of Croatia under registered number 040001037 and personal identification number 23057039320)

This supplement (the "**Supplement**") dated 11 September 2026 constitutes a supplement pursuant to Article 23 (1) of the Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**") and is supplemental to, and should be read in conjunction with, the registration document dated 28 November 2025 (the "**Original Registration Document**" and together with the Registration Document Supplement No. 1 dated 18 May 2026, the "**Registration Document**") of Erste & Steiermärkische Bank d.d. (the "**Issuer**" or "**Erste Bank Croatia**"). The Registration Document forms part of any base prospectus of the Issuer consisting of separate documents within the meaning of Article 8(6) of the Prospectus Regulation and as of the date of this Supplement, this Supplement relates to the base prospectuses consisting of separate documents in relation to (i) the multi issuer EMTN programme dated 28 November 2025 and (ii) the preferred senior notes retail programme dated 11 September 2026.

The Original Registration Document has been approved on 28 November 2025 by the Austrian Financial Market Authority (*Finanzmarktaufsichtsbehörde*, the "**FMA**").

This Supplement has been filed with and approved by the FMA in its capacity as competent authority, filed with the Vienna Stock Exchange (*Wiener Börse*) and published in electronic form on the Issuer's website under "www.erstebank.hr/en/about-us/bonds".

Terms defined in the Registration Document shall have the same meaning when used in this Supplement.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference in the Registration Document by this Supplement and (b) any other statement in or incorporated by reference in the Registration Document, the statements mentioned in (a) above will prevail.

Save as disclosed in this Supplement, no other significant new factor, material mistake or material inaccuracy relating to the information included in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

In accordance with Article 23 (2) of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for securities issued or to be issued by the Issuer before this Supplement was published have the right, exercisable within three working days after the publication of this Supplement, to withdraw their acceptances until, and including 16 September 2026, provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period and the delivery of the securities issued or to be issued, whichever occurs first. Investors may contact the relevant financial intermediary if they wish to exercise their right of withdrawal.

The accuracy of the information contained in this Supplement does not fall within the scope of examination by the FMA under the Prospectus Regulation. The FMA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of the Issuer that is the subject of this Supplement.

ERSTE Bank

RESPONSIBILITY STATEMENT

The Issuer, with its registered office at Jadranski trg 3/a, 51000 Rijeka, Republic of Croatia, is responsible for the information given in this Supplement.

The Issuer hereby declares that, to the best of its knowledge, the information contained in this Supplement is in accordance with the facts and makes no omission likely to affect its import.

NOTICE

No person has been authorised to give any information or to make any representation other than those contained in this Supplement in connection with the issue or sale of securities issued or to be issued by the Issuer and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer or any arranger or dealer. Neither the delivery of the Registration Document and/or this Supplement nor any sale made in connection herewith shall, under any circumstances, create any implication that there has been no change in the affairs of the Issuer or the Issuer and its subsidiaries and participations taken as a whole (the "**Erste Bank Croatia Group**") since the date hereof or the date upon which the Registration Document has been most recently supplemented or that there has been no adverse change in the financial position of the Issuer or Erste Bank Croatia Group since the date hereof or the date upon which the Registration Document has been most recently supplemented or that any other information supplied in connection with the Registration Document is correct as of any time subsequent to the date on which it is supplied or, if different, the date indicated in the document containing the same.

The distribution of this Supplement and the offering or sale of securities issued or to be issued by the Issuer in certain jurisdictions may be restricted by law. Persons into whose possession this Supplement comes are required by the Issuer, any arranger and any dealer to inform themselves about and to observe any such restriction.

This Supplement does not constitute an offer of, or an invitation by or on behalf of any of the Issuer, any arranger or any dealer to subscribe for, or purchase, any securities issued or to be issued by the Issuer.

In case of any arranger or dealer none of them has independently verified the information contained in this Supplement and none of them makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information in this Supplement. Neither this Supplement nor any financial statements supplied in connection with the Registration Document or any securities issued or to be issued by the Issuer are intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by the Issuer, any arranger or any dealer that any recipient of this Supplement or any financial statements should purchase securities issued or to be issued by the Issuer. Each potential purchaser of securities issued or to be issued by the Issuer should determine for itself the relevance of the information contained in this Supplement or any financial statements and its purchase of securities issued or to be issued by the Issuer should be based upon any such investigation as it deems necessary. None of any arranger or any dealer undertakes to review the financial condition or affairs of the Issuer or Erste Bank Croatia Group during the life of the arrangements contemplated by this Supplement nor to advise any investor or potential investor in securities issued or to be issued by the Issuer of any information coming to the attention of any arranger or any dealer.

Significant new factors, material mistakes and/or material inaccuracies (as referred to in Article 23 (1) of the Prospectus Regulation) have arisen which in the Issuer's perception are capable of affecting the assessment of securities issued or to be issued by the Issuer, and are thus herewith included in the Original Registration Document as follows:

1.1. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" under the subheading "Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation" commencing on page 3 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the table with regard to the English language translation of the announcement of unaudited business results for Q1 2026 shall be deleted.

1.2. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" under the subheading "Incorporation by reference pursuant to Article 19(1) of the Prospectus Regulation" commencing on page 3 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the first paragraph after the table relating to the English language translation of the Unaudited Interim Consolidated Financial Statements of the Issuer for the half year ended 30 June 2025 prepared in accordance with IAS 34 shall be replaced by the following paragraph:

"For the avoidance of doubt, such parts of the annual report 2024, which are not explicitly listed in the tables above, are not incorporated by reference into this Registration Document as these parts are either not relevant for the investor or covered elsewhere in this Registration Document."

1.3. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" under the subheading "Incorporation by reference pursuant to Article 19(1b) of the Prospectus Regulation" commencing on page 5 of the Original Registration Document, the fifth sub-bullet point of the bullet point relating to the English language translation of the Unaudited Interim Consolidated Financial Statements of the Issuer for the half year ended 30 June 2026 prepared in accordance with IAS 34 shall be replaced by the following information:

"

- Reconciliation between financial statements according to IFRS and local requirements as of 30 June 2026"

1.4. In the section entitled "DOCUMENTS INCORPORATED BY REFERENCE" under the subheading "Incorporation by reference pursuant to Article 19(1b) of the Prospectus Regulation" commencing on page 5 of the Original Registration Document, the first paragraph after the bullet point relating to the English language translation of the Unaudited Interim Consolidated Financial Statements of the Issuer for the half year ended 30 June 2026 prepared in accordance with IAS 34 shall be replaced by the following paragraph:

"For the avoidance of doubt, such parts of (i) the annual report 2025 as well as (ii) the interim report half year 2026, which are not explicitly listed in the tables above, are not incorporated by reference into this Registration Document as these parts are either not relevant for the investor or covered elsewhere in this Registration Document."

1.5. In the section entitled "DOCUMENTS AVAILABLE FOR INSPECTION" commencing on page 7 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the list shall be replaced by the following list:

"(i) the Audited Separate and Consolidated Financial Statements 2024 and Independent Auditor’s Report incorporated by reference into this Registration Document

("https://cdn0.erstegroup.com/content/dam/hr/ebc/www_erstebank_hr/misc/o-nama/financijska-izvjesca/2025/financijska-izvjesca/2732025-godisnji-izvjestaj-2024.pdf?forceDownload=1");

(ii) the English language translations of the Audited Separate and Consolidated Financial Statements of the Issuer for the financial year ended 31 December 2024 and Independent Auditor’s Report incorporated by reference into this Registration Document ("https://cdn0.erstegroup.com/content/dam/hr/ebc/www_erstebank_hr/eng/downloads/about-us/finnancial-reports/2025/financial-statements/2732025-annual-report-2024.pdf?forceDownload=1");

(iii) this Registration Document and any supplement to this Registration Document

("https://cdn0.erstegroup.com/content/dam/hr/ebc/www_erstebank_hr/eng/bonds/registration-document-november-2025.pdf");

("www.erstebank.hr/en/about-us/bonds");

(iv) (a) any securities note relating to the securities issued or to be issued by the Issuer and any supplement thereto; and (b) any summary of the individual issue annexed to the relevant terms for the securities issued or to be issued by the Issuer

("www.erstebank.hr/en/about-us/bonds"); and

(v) the Issuer's articles of association

("www.erstegroup.com/content/dam/hr/ebc/www_erstebank_hr/eng/downloads/about-us/Articles_of_Association.pdf")."

1.6. In the section entitled "SOURCES OF INFORMATION" on page 8 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the paragraph shall be replaced by the following paragraph:

"Statistical and other data provided in this Registration Document has been extracted from (i) the website of Fitch Ratings Ireland Limited ("**Fitch**"); (ii) the website of the Croatian National Bank ("**CNB**"); (iii) the Audited Separate and Consolidated Financial Statements 2025 and the English language translation of the annual report thereon; (iv) the Audited Separate and Consolidated Financial Statements 2024 and the English language translation of the annual report thereon; (v) the Unaudited Interim Consolidated Financial Statements as of 30 June 2026; and (vi) unaudited information of the Issuer. The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware, and is able to ascertain from information published by such sources, no facts have been omitted which would render the reproduced information inaccurate or misleading."

1.7. In the section entitled "1. RISK FACTORS" in the subsection entitled "1.1 CREDIT RISKS" commencing on page 9 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, after the second paragraph of the risk factor "Erste Bank Croatia may in the future experience deterioration in credit quality of their clients, particularly as a result of financial crises or economic downturns." the following paragraph shall be added:

"Erste Bank Croatia Group is directly and through its clients connected to the global financial system and dependent on exchange rates, financial asset prices and liquidity flows. Geopolitical uncertainties over North Korea, Russia, Ukraine, Israel, Iran, Lebanon, Syria, China, Taiwan, Hong Kong and Turkey may impact financial markets, trade and so Erste Bank Croatia Group's clients' credit quality. Furthermore, financial uncertainties over Turkey and the high total debt levels in China and some European countries like Italy or France may impact financial markets, global growth and Erste Bank Croatia Group's clients."

1.8. In the section entitled "1. RISK FACTORS" in the subsection entitled "1.3 LEGAL AND REGULATORY RISKS" commencing on page 16 of the Original Registration Document, the last sub-bullet point in the bullet point entitled "*Capital buffers*" of the risk factor "New governmental or regulatory requirements and changes in perceived levels of adequate capitalization and leverage could subject Erste Bank Croatia to increased capital and MREL requirements or standards and require it to obtain additional capital, liabilities

eligible for MREL purposes or liquidity in the future." shall be replaced by the following sub-bullet point:

"

- In total, the combined capital buffer as of 30 June 2026 amounted to 7.45% of the total risk exposure and is covered by CET 1 capital."

1.9. In the section entitled "2. ERSTE & STEIERMÄRKISCHE BANK D.D." in the subsection entitled "2.2 BACKGROUND" commencing on page 23 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the third and fourth paragraph shall be replaced by the following paragraphs:

"Erste Bank Croatia Group serves approximately 1.4 million customers through a network of 126 branches and 750 automated teller machines (ATMs). Erste Bank Croatia is ranked as third largest bank in the Republic of Croatia in terms of assets, with a market share of 17.60% as of 30 June 2026 (Source: https://www.hnb.hr/documents/20182/5788155/SV1-h-podaci-o-poslovanju-30-6-26).

In June 2026, Erste Bank Croatia Group had an average of 3,041 employees (full time equivalent - "**FTE**"), of which an average of 2,541 FTE were employed by Erste Bank Croatia. As of 30 June 2026 , Erste Bank Croatia Group had EUR 17.7 billion in total assets."

1.10. In the section entitled "2. ERSTE & STEIERMÄRKISCHE BANK D.D." the information in the subsection entitled "2.6 EXPECTED FINANCING OF THE ISSUER'S ACTIVITIES" on page 25 of the Original Registration Document shall be replaced by the following information:

"Erste Bank Croatia's funding and liquidity profile is primarily based on a diversified funding structure focused on retail and corporate customer business in Croatia. Customer deposits represent the Issuer's main source of funding, complemented by issued debt securities and funding from supranational and other financial institutions."

1.11. In the section entitled "2. ERSTE & STEIERMÄRKISCHE BANK D.D." in the subsection entitled "2.7 BUSINESS OVERVIEW" the information under the subheading "Capital Requirements" on page 27 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, shall be replaced by the following information:

"Erste Bank Croatia received a joint decision establishing prudential requirements to be met on both a consolidated and an individual basis as of 1 January 2026, as set by the CNB. The requirements and recommendations remain in force and are currently based on the latest SREP, conducted with a reference date of 31 December 2024.

As set forth in the 2025 SREP decision the Issuer continues to apply, on a consolidated and an individual basis, a Pillar 2 Requirement (P2R) of 1.75%, which shall be met with a minimum form of 56.25% of CET 1 capital and 75% of Tier 1 capital. The Issuer is expected to meet, on a consolidated and an individual basis, a Pillar 2 Guidance (P2G) of 1.0% with CET 1 capital. The overall capital requirements, which encompass Pillar 1 CRR requirements, Pillar 2 requirements and combined buffer requirements, result in total capital requirements of 17.2% as of 30 June 2026 on a consolidated basis.

In addition, through the SREP the competent authorities set a Pillar 2 guidance. The Pillar 2 guidance is a bank-specific recommendation that serves as a buffer to withstand stress and it is not legally binding.

On 20 July 2026, the CNB notified the Issuer about its MREL requirement set by the SRB and calibrated on balance sheet data as of 31 December 2024 and the BRRD.

The Issuer, as the resolution entity of the Croatian resolution group, must comply with fully loaded binding MREL requirements equivalent to 23.09% (excluding the combined buffer requirement ("**CBR**")) of TREA and 5.98% of LRE of the Croatian resolution group effective from 20 July 2026.

No subordination requirement was set for the Croatian resolution group.

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

The table below summarises the Issuer's current MREL requirements:

Requirements for the Croatian resolution group based on December 2024 data	**binding from 20 July 2026**	
	in % of TREA (excl. CBR)	**in % of LRE**
Total MREL	23.09%	5.98%

As of 30 June 2026, the MREL requirement for the Croatian resolution group amounted to 23.14% of TREA, while the CBR was 7.48% of TREA, resulting in a total requirement of 30.62% of TREA.

Based on the Croatian resolution group's TREA of EUR 7.91 billion as of 30 June 2026, the MREL ratio stood at 36.52% of TREA and 16.23% of LRE.

As of the date of this Registration Document and based on balance sheet data of the Croatian resolution group as of 30 June 2026 (latest reporting date) and the SRB's 2024 MREL Policy, the Issuer complies with the above-mentioned total MREL requirements.

The MREL requirements do not apply to Erste Bank Croatia's consolidated balance sheet, but to the Croatian resolution group comprising mainly of the Issuer 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."

1.12. In the section entitled "2. ERSTE & STEIERMÄRKISCHE BANK D.D." the information in the subsection entitled "2.12 SELECTED FINANCIAL INFORMATION" commencing on page 31 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, shall be replaced by the following information:

"Capital position

Basel 3 capital	**31 December 2023**	**31 December 2024**	**31 December 2025**	**30 June 2026**
	in EUR million*	**in EUR million**	**in EUR million**	**in EUR million**
CET 1	1,493	1,639	1,501	1,483
AT 1	-	-	150	150
Tier 2	29	183	181	184
Total capital	1,522	1,822	1,832	1,817

Source: Information of the Issuer

Risk-weighted assets (RWA)	**31 December 2023**	**31 December 2024**	**31 December 2025**	**30 June 2026**
	in EUR million*	**in EUR million**	**in EUR million**	**in EUR million**
Market risk	4	4	3	6
Operational risk	819	936	879	879
Credit risk*	6,319	7,108	7,186	7,757
Total RWA	7,142	8,048	8,068	8,642

Source: Information of the Issuer

* Credit RWA includes risk exposure for credit valuation adjustment

Basel 3 capital ratios	31 December 2023	31 December 2024	31 December 2025	30 June 2026
CET 1 ratio	20.91%	20.37%	18.60%	17.15%
Tier 1 ratio	20.91%	20.37%	20.46%	18.89%
Total capital ratio	21.31%	22.64%	22.71%	21.03%

Source: Information of the Issuer

Key profitability and efficiency indicators

Erste Bank Croatia Group	31 December 2024	31 December 2025	30 June 2026
Return on Equity (ROE) ratio, %	14.4%	14.2%	25.5%
Net Interest Margin (NIM) ratio, %	3.5%	3.3%	3.2%
Cost/Income (C/I) ratio, %	47.3%	47.8%	46.4%
Loan/deposit ratio net, %	76.8%	77.0%	82.1%
Solvency ratio, %	22.6%	22.7%	-

Source: Information of the Issuer

Key risk indicators

Erste Bank Croatia Group	31 December 2024	31 December 2025
Non-Performing Loan (NPL) ratio, %	3.1%	2.8%
Non-Performing Loan (NPL) coverage ratio, %	94.1%	96.0%
Annualized risk cost ratio, %	-0.2%	0.1%

Source: Information of the Issuer

Alternative Performance Measures

Alternative Performance Measure	Calculation

Return On Equity (ROE) ratio

Formula used for calculating the ROE ratio until 30 September 2025 (including):

ROE ratio is expressed as:

Net result for the period attributable to the owners of the parent / simple average of two period ends of shareholder's equity attributable to the owners of the parent (Total Equity – Equity attributable to non-controlling interests). Ratio is annualized in case if Net result for the period attributable to the owners of the parent used is not on full year level.

ROE ratio is a profitability ratio which assesses how well equity is used to generate profit.

New formula as of 1 October 2025:

Net result attributable to owners of the parent divided by average shareholder's equity attributable to the owners of the parent = Total Equity - Additional equity instruments - Equity attributable to non-controlling interests (quarter-end values for average calculation). ROE is also considering AT 1 issues. AT 1 issues are deducted from shareholders equity attributable to the owners of the parent and the dividend payments for AT 1* are deducted from net result attributable to owners of the parent. The ROE ratio is annualized in case if net result for the period attributable to the owners of the parent used is not on full year level.

*The dividend payments for AT 1 issues are not visible as a separate position in the Audited Separate and Consolidated Financial Statements 2025 and Unaudited Interim Consolidated Financial Statements as of 30 June 2026

31 December 2025 = EUR 2.8 million

30 June 2026 = EUR 9.4 million (For 2026, the dividend payments for AT 1 issues will be recognized upon the dividend payment).

Example for ROE ratio calculation as of 30 June 2026:

$$\begin{aligned}
&ROE\ ratio\\
&= \big(233.9\ (\mathit{net\ result\ atrributable\ to\ the\ owners\ of\ the\ parent\ as\ of}\ 30\ Jun\ 2026\ \ in\ EUR\ M)\\
&- 9.4\ (\mathit{the\ dividend\ payments\ for\ AT}1\ \mathit{as\ of}\ 30\ Jun\ 2026\ \ in\ EUR\ M)\big)\\
&* 360/180\\
&/(Average\ (1{,}679\ ;1{,}841;1{,}757)\ (\ Quarter\\
&- \mathit{end\ values\ for\ Average\ calculation\ of\ volume\ of\ shareholders\ equity\ as\ of\ YE}\ 2025\ ,\ \mathit{as\ of}\ 31\ Mar\ 2026\ \mathit{and\ as\ of}\ 30\ Jun\ 2026\ in\ EU\\
&= 25.5\%
\end{aligned}$$

Net Interest Margin (NIM) ratio

Formula used for calculating the NIM ratio until 31 December 2025 (including):

NIM ratio is expressed as:

Net interest income (Net interest income + Dividend income + Net result from equity method investments / simple average of two periods of interest bearing assets (Other financial assets held for trading + Non-trading financial assets at fair value through profit or loss + Financial assets at fair value through other comprehensive income + Financial assets at amortized cost + Investments in subsidiaries + Investments in associates + Trade and other receivables + Finance lease receivables). Ratio is annualized in case Net interest income used is not on full year level.

NIM ratio is a profitability ratio which assesses how profitable investment (asset) is when compared to expenses used to fund it.

New formula as of 2026:

Net interest income / average of interest bearing assets (other financial assets held for trading + non-trading financial assets at fair value through profit or loss + financial assets at fair value through other comprehensive income + financial assets at amortized cost + investments in subsidiaries + investments in associates + trade and other receivables + finance lease receivables) (quarter-end values for average calculation). Ratio is annualized in case net interest income used is not on full year level.

NIM ratio is a profitability ratio which assesses how profitable investment (asset) is when compared to expenses used to fund it.

Example for NIM ratio calculation as of 30 June 2026:

$$NNet\ interest\ income\ (EUR\ 234.8\ M)$$

$$+Financial\ assets\ at\ FVTOCI\ \Big(Quarter$$

$$-\ end\ values\ for\ Average\ calculation\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026 \left(\begin{matrix} EUR\ 1{,}235\ M; \\ EUR\ 1{,}256M \end{matrix}\right)\Big)$$

$$+\ Financial\ assets\ at\ AC\ \Big(Quarter$$

$$-\ end\ values\ for\ Average\ calculation\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026 \left(\begin{matrix} EUR\ 12{,}216\ M; \\ EUR\ 13{,}180\ M \end{matrix}\right)\Big)$$

$$+\ Investments\ in\ subsidiaries\ (Quarter$$
$$-\ end\ values\ for\ Average\ calculation\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026\ (EUR\ 0\ M; EUR\ 0\ M))$$
$$+\ Investments\ in\ associates\ (Quarter$$
$$-\ end\ values\ for\ Average\ calculation\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026\ (EUR\ 11\ M; EUR\ 11\ M))$$

$$+\ Trade\ and\ other\ receivables\ \Big(Quarter$$

$$-\ end\ values\ for\ Average\ calculation\ as\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026 \left(\begin{matrix} EUR\ 204\ M; \\ EUR\ 201\ M \end{matrix}\right)\Big)$$

$$+Finance\ lease\ receivables\ (simple\ average\ as\ of\ YE\ 2025\ and\ as\ of\ 30\ Jun\ 2026 \left(\begin{matrix} EUR\ 598\ M; \\ EUR\ 632\ M \end{matrix}\right))$$

$$NIM\ ratio = \frac{234.8\ (Net\ interest\ \ income\ for\ 30\ Jun\ 2026\ in\ EUR\ M) * 360/180}{\text{Average}\big((14{,}273; 15{,}317)\big) \left(\begin{matrix} Quarter - end\ values\ for\ Average\ calculation\ of\ volume\ of \\ interest\ bearing\ assets\ as\ of\ YE\ 2025\ and\ as\ of\ 30 \\ Jun\ 2026\ in\ EUR\ M \end{matrix}\right)} = 3.2\%$$

Cost Income (C/I) ratio	C/I ratio is expressed as: Operating expense (Personnel expenses, Other administrative expenses, Depreciation and amortization) / Operating income (Net interest income, Net fee and commission income, Dividend income, Net trading and fair value result, Gains/losses from financial instruments measured at fair value through profit or loss, Net result from equity method investments, Rental income from investment properties & other operating leases) C/I ratio is an efficiency ratio which assesses how many units of cost must be invested to generate one unit of revenue. Example for C/I ratio calculation as of 30 June 2026: $C/I\ ratio = \frac{143.5\ (Operating\ expense\ for\ HY\ 2026\ in\ EUR\ M)}{309.1\ (Operating\ income\ for\ HY\ 2026\ in\ EUR\ M)} = 46.4\%$
Solvency ratio, %	Solvency ratio is expressed as: Own funds / Total risk exposure amount (sum of active balance and off-balance sheet items weighted with corresponding credit, market and other risk weight) Solvency ratio represents bank's ability to absorb losses in going concern situation. Example for Solvency ratio calculation as of 31 December 2025: $\text{Solvency ratio} = \frac{1{,}832\ (Own\ funds\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M)}{8{,}068\ (Total\ risk\ exposure\ amount\ as\ of\ 31\ Dez\ \ 2025\ in\ EUR\ M)} = 22.7\%$
Loan/Deposit net, ratio	Loan/Deposit net ratio is expressed as: Net loans and advances to customers (Loans and advances to customers at amortized cost, Trade and other receivables, Finance lease receivables, Non-trading financial assets at fair value through profit or loss: Loans and advances to customers) / Deposits from customers The loan-to-deposit net ratio is used to assess a bank's liquidity by comparing a bank's customer loans, net to its customer deposits for the same period. Example for Loan/Deposit net, ratio calculation as of 30 June 2026: $\text{Loan/Deposit ratio} = \frac{11{,}028\ (Net\ loans\ and\ advances\ to\ customers\ as\ of\ 30\ Jun\ 2026\ in\ EUR\ M)}{13{,}437\ (Deposits\ from\ customers\ as\ of\ 30\ Jun\ 2026\ in\ EUR\ M)} = 82.1\%$

Annualized risk cost ratio	Annualized risk cost ratio is expressed as: Impairment or reversal of impairment on financial assets not measured at fair value through profit or loss / simple average of two periods ends of volume of gross Loans to customers (LTC) (incl. Trade and other receivables and Finance Lease Receivables) Annualized risk cost ratio assesses loss over a period related to credit risk as a percentage of an average gross loan volume. Example for annualized risk cost ratio calculation as of 31 December 2025: $Annualized\ risk\ cost\ ratio$ $= \big(8(Impairment\ result\ from\ financial\ instruments\ at\ fair\ value\ through\ profit\ or\ loss\ for\ HY2$ $/Average\ (9{,}936;\ 10{,}763)(gross\ LTC\ as\ of\ YE\ 202\ and\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M) = 0.1\%$
Non-Performing Loan (NPL) ratio	NPL ratio is expressed as: Volume of Non-Performing Loans to customers (incl. Trade and other receivables and Finance Lease Receivables) / Volume of gross loans to customers (incl. Trade and other receivables and Finance Lease Receivables) NPL ratio is a risk ratio which assesses the quality of a portfolio by showing the percentage of loans which are unlikely to be paid over the gross loan volume. Example for NPL ratio calculation as of 31 December 2025: $NPL\ ratio = \big(299\ (Volume\ of\ Non-performing\ Loans\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M)\big)$ $/\ 10{,}763\ (Volume\ of\ gross\ loans\ to\ customers\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M)$ $= 2.8\%$
Non-Performing Loan (NPL) coverage ratio	NPL coverage ratio is expressed as: Volume of provisions for loans to customers (incl. Trade and other receivables and Finance Lease Receivables) / Volume of Non-Performing Loans to customers (incl. Trade and other receivables and Finance Lease Receivables) NPL coverage ratio is a risk ratio which assesses how well is the NPL volume covered with balance sheet provisions. Example for NPL coverage ratio calculation as of 31 December 2025: $NPL\ coverage\ ratio$ $= \big(287\ (Volume\ of\ provisions\ for\ loans\ to\ customers\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M)\big)$ $/\ 299\ (Volume\ of\ Non-Performing\ Loans\ to\ customers\ as\ of\ 31\ Dec\ 2025\ in\ EUR\ M)$ $= 96.0\%$

Source: Information and calculation of the Issuer on the basis of the Unaudited Interim Consolidated Financial Statements as of 30 June 2026 and disclosure requirements of the Issuer for the half year ended 30 June 2026 pursuant to part eight of the CRR, Commission Implementing Regulation (EU) 2021/637 and EBA ITS on Pillar 3 disclosures regarding exposures to interest rate risk on positions not held in the trading book (IRRBB) (EBA/ITS/2022/631).

Note: Alternative performance measures were not audited, reviewed or otherwise reported on by independent auditors and they do not form part of the Audited Separate and Consolidated Financial Statements 2024, the Audited Separate and Consolidated Financial Statements 2025 or the Unaudited Interim Consolidated Financial Statements as of 30 June 2026."

1.13. In the section entitled "3. ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES – 3.2 SUPERVISORY BOARD" commencing on page 37 of the Original Registration Document, as amended by Registration Document Supplement No. 1 dated 18 May 2026, the information in the subsection entitled "Members of the Supervisory Board" shall be replaced by the following information:

"The supervision of Erste Bank Croatia's management board's activities is performed by Erste Bank Croatia's supervisory board. Its supervisory board currently consists of 6 members who are elected by Erste Bank Croatia's general meeting with three years term of office, and they can be reappointed. Given that Ingo Bleier has resigned from the position of president of the Issuer's supervisory board, with the resignation taking effect on 30 June 2026, the Issuer has submitted an application to the CNB for prior approval of the appointment of a new president of Erste Bank Croatia's supervisory board. The application was submitted to the CNB on 7 July 2026. The deadline for deciding on the application is four months from the date of receipt of a complete application.

Erste Bank Croatia's supervisory board has a wide range of responsibilities. These include appointment and revocation of the chairman of Erste Bank Croatia's management board and the other members of Erste Bank Croatia's management board, supervision over the business activities of Erste Bank Croatia, including browsing accounts and documentation of Erste Bank Croatia, requesting reports, examination of results of business activities.

Erste Bank Croatia's supervisory board grants approval to the financial statements, by which they are established by Erste Bank Croatia's management board and supervisory board. The financial statements are prepared in accordance with the International Financial Reporting Standards, as adopted by the EU (the "**IFRS**") and are reviewed by its management board and the audit committee of Erste Bank Croatia's supervisory board. The annual financial statements are also audited by Erste Bank Croatia's independent auditor.

Erste Bank Croatia's supervisory board conducts its activities and adopts its decisions at the meetings. Meetings are held four times per year in principle. Erste Bank Croatia's supervisory board may pass a decision without holding the meeting (passing of decisions through correspondence). Members of Erste Bank Croatia's supervisory board, who would be in conflict of interest, shall abstain from the voting on the decision if making such a decision would represent a conflict of interest. Members of Erste Bank Croatia's supervisory board may not accept or take up any office, duty or position that would conflict with their responsibilities or duties towards the Issuer.

The following table sets out additional functions in management or supervisory boards in other companies as of 11 September 2026:

NAME AND POSITION	**COMPANY**	**FUNCTION**
Walburga Seidl *Member*	Steiermärkische Bank und Sparkassen AG	Member of the Management Board
	Sparkasse Bank a.d. Skopje	Member of the Supervisory Board
	Sparkasse Bank d.d. Bosnia and Herzegovina	Member of the Supervisory Board
	Erste Digital GmbH	Member of the Supervisory Board
	Sparkassen IT Holding AG	Member of the Supervisory Board
Robert Schmidbauer *Member*	Tiroler Sparkasse	Member of the Management Board
Georg Bucher *Deputy Chairman*	Kärntner Sparkasse AG	Member of the Supervisory Board
	Erste Bank a.d. Novi Sad	Deputy president of the Board of Directors
	Sparkasse Bank a.d. Skopje	Member of the Supervisory Board
	Sparkassen-Haftungs GmbH	Member of the Supervisory Board
	SKW-Privatstiftung	Member of the Management Board
	SKB Industrieholding GmbH	Member of the Supervisory Board
	Steiermärkische Bank und Sparkassen AG	Member of the Management Board

	Christine Kunz Gesellschaft m.b.H.	Managing director
Roland Klimesch *Member*	-	-
Nina BegičevićReđep *Member*	Faculty of organization and informatics	Full professor
	Tehnološki park Varaždin d.o.o.	Deputy president of the Supervisory Board
Zdravko Marić *Member*	KRAŠ d.d.	Member of the Supervisory Board
	Hrvatski Telekom d.d.	Member of the Supervisory Board
	KAMGRAD d.o.o.	Member of the Supervisory Board

Source: Internal information of the Issuer

The members of Erste Bank Croatia's supervisory board perform their respective function at the following business addresses:

- Roland Klimesch - Erste Group Bank AG, Am Belvedere 1, 1100 Vienna, Austria

- Robert Schmidbauer, Erste Group Bank AG, Am Belvedere 1, 1100 Vienna, Austria

- Walburga Seidl - Steiermärkische Bank und Sparkassen AG, Sparkassenplatz 4, 8010 Graz, Austria

- Georg Bucher - Steiermärkische Bank und Sparkassen AG, Sparkassenplatz 4, 8010 Graz, Austria

- Nina BegičevićReđep - Faculty of organization and informatics, Pavlinska 2, 42000 Varaždin, Croatia

- Zdravko Marić - Marabizz d.o.o., Rudeška cesta 179, Zagreb, Croatia"

1.14. In the section entitled "4. LEGAL PROCEEDINGS" commencing on page 42 of the Original Registration Document, the last paragraph in the subsection entitled "Claim of the Croatian Association of Consumer Protection Associations against the Issuer (and other six banks in the Republic of Croatia)" shall be replaced by the following paragraph:

"The legal standing on the issue of restitution claims for converted loans has been reached on the level of the Croatian Supreme Court in its judgment number Rev-457/2025-21 as of 27 May 2026. The Croatian Supreme Court held that consumers who converted their CHF-clause loans pursuant to amendments to the Consumer Credit Act and Credit Institutions Act have no right to restitution of overpaid principal amounts, as the conversion annex — operating with retroactive effect — absorbed those overpayments into the new contractual framework. Loan beneficiaries do, however, retain the right to default interest on individual monthly overpayments for the pre-conversion period (up to 30 September 2015). The principal restitution exposure has accordingly been substantially resolved in the Issuer's favour, with residual exposure limited to default interest claims.

The proceedings before the Croatian Constitutional Court are currently pending following the filings of a constitutional complaints against the ruling of the Croatian Supreme Court."

	Unterzeichner	Österreichische Finanzmarktaufsichtsbehörde
	Datum/Zeit-UTC	2026-09-11T09:12:15+02:00
	Prüfinformation	Informationen zur Prüfung des elektronischen Siegels bzw. der elektronischen Signatur finden Sie unter: https://www.signaturpruefung.gv.at Informationen zur Prüfung des Ausdrucks finden Sie unter: https://www.fma.gv.at/amtssignatur
Hinweis	Dieses Dokument wurde amtssigniert. Auch ein Ausdruck dieses Dokuments hat gemäß § 20 E-Government-Gesetz die Beweiskraft einer öffentlichen Urkunde.	