

**ZAGREB STOCK EXCHANGE**  
Ivana Lučića 2a  
10 000 Zagreb

Bond  
ISIN: HRRIBAO22BE0

Official Market, Zagreb Stock Exchange

**CROATIAN FINANCIAL SERVICES  
SUPERVISORY AGENCY (HANFA)**  
Miramarska 24b  
10 000 Zagreb

**OTS HINA**

Zagreb, July 30, 2018

**SUBJECT: Notice on the acquisition of shares and merger of ERSTE FACTORING d.o.o.**

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a, (hereinafter: the Bank) announces the intention of acquiring shares in the company ERSTE FACTORING d.o.o. from ERSTE GROUP BANK AG, in the total nominal amount of 21,250,200.00 HRK representing 25.00% of the equity of ERSTE FACTORING d.o.o. in line with decisions of its competent bodies.

Upon the registration of acquired shares in the court registry of the Commercial Court in Zagreb, the Bank intends to merge the company ERSTE FACTORING d.o.o. on condition that the Bank obtains the approval of the Croatian Financial Services Supervisory Agency, the Croatian National Bank and the General Meeting of the Bank.

**ERSTE&STEIERMÄRKISCHE BANK d.d.**