

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

**CROATIAN FINANCIAL SERVICES  
SUPERVISORY AGENCY (HANFA)**  
Franje Račkog 6  
10 000 Zagreb

**OTS HINA**

Home member state: Croatia

LEI: 549300A2F46GR0UOM390

Official Market, Zagreb Stock Exchange

Bond 3RIB3  
ISIN: HRRIBAO22BE0

Bond 3RIB4  
ISIN: HRRIBAO23BA6

Zagreb, July 23, 2020

**SUBJECT: Decision on distribution of net profit brought forward from Erste Factoring d.o.o. to retained earnings of ERSTE&STEIERMÄRKISCHE BANK d.d.**

ERSTE&STEIERMÄRKISCHE BANK d.d. with its headquarters in Rijeka, Jadranski trg 3/a, (hereinafter: the Bank) announces that the General Meeting has adopted the decision that net profit brought forward from Erste Factoring d.o.o. that was merged with Erste&Steiermärkische Bank d.d. in accordance with the Agreement of merger as of 5th March 2020, registered at Commercial Court in Rijeka as at 19th June 2020, in the amount of HRK 8,136,878.54 will be distributed to the Bank's retained earnings.

**ERSTE&STEIERMÄRKISCHE BANK d.d.**