

Certificate of Approval for a Prospectus consisting of a Securities Note which together with its accompanying Registration Document forms a Prospectus drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council

Certificate Reference: 8645-03-21286-0

Passported to: Croatian Financial Services Supervisory Agency, Kroatien

Approved by: **Finanzmarktaufsicht Österreich (FMA)**
Financial Market Authority Austria

This Prospectus has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved on 28.11.2025.

Name of Issuer(s): Erste&Steiermärkische Banka dioničko društvo
LEI: 549300A2F46GR0UOM390
Type of Securities: Multi Issuer EMTN Programme
National Document Identifier Code: 8645-03-21286
Disclosure annexes used: 15, 28
Name of the guarantor(s): Not applicable
LEI: Not applicable.

Omission of information:

No information was omitted in accordance with Article 18 of the Prospectus Regulation (EU) 2017/1129.

Additional information:

Related document type(s):
- RD, dated 28.11.2025, Document identifier: 8645-10-21261

Yours faithfully,

Financial Market Authority
On behalf of the Executive Board

Mag. Matthias Rudorfer MSc (CE)

Mag. Fabio Falchetto MSc (CE)

signed electronically