

## Final Terms

### PROHIBITION OF SALES TO EEA RETAIL INVESTORS

The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of the Directive 2014/65/EU, as amended ("**MiFID II**"); or (ii) a customer within the meaning of Directive (EU) 2016/97, as amended (IDD), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II.

### PROHIBITION OF SALES TO UK RETAIL INVESTORS

The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("**UK**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**") (the "**UK PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation EU No 2017/565 as it forms part of UK domestic law by virtue of the EUWA; or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000, as amended (the "**FSMA**") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA.

### MIFID II PRODUCT GOVERNANCE / ELIGIBLE COUNTERPARTIES AND PROFESSIONAL INVESTORS ONLY TARGET MARKET

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

**Slovenská sporiteľňa, a.s.**

**3.55 % EUR Fixed Rate Preferred Senior Notes due 2034 (the "Notes")**

issued pursuant to the

**Multi Issuer EMTN Programme**

of

**Banca Comercială Română S.A., Česká spořitelna, a.s., Erste Bank Hungary Zrt., Erste Group Bank AG, Erste & Steiermärkische Bank d.d. and Slovenská sporiteľňa, a.s.**

Issue Price: 100 per cent.

Issue Date: 12 March 2026

Series No.: 64

Tranche No.: 1

### IMPORTANT NOTICE

These Final Terms have been prepared for the purpose of Article 8 of the Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 28 November 2025 (the "**Securities Note**") and (ii) the registration document of Slovenská sporiteľňa, a.s. (the "**Issuer**") dated 28 November 2025 (the "**Prospectus**") pertaining to the Multi Issuer EMTN Programme (the "**Programme**"). The Prospectus and any supplements thereto are available for viewing in electronic form on the Issuer's website ("[www.slsp.sk/en/investors/bonds](http://www.slsp.sk/en/investors/bonds)"). Full information on the Issuer and the Notes is only available on the basis of the combination of the Prospectus, any supplements thereto and these Final Terms.

## PART A – TERMS AND CONDITIONS OF THE NOTES

This Part A. of the Final Terms shall be read in conjunction with the set of Terms and Conditions of the Notes that applies to Notes with a fixed interest rate (the "**Terms and Conditions**") and that is set forth in the Securities Note as Option I. Capitalised terms not otherwise defined in these Final Terms shall have the meanings specified in the Terms and Conditions of the Notes when used in these Final Terms.

All references in this Part A. of the Final Terms to sections and paragraphs are to sections and paragraphs of the Terms and Conditions of the Notes.

The blanks in the provisions of the Terms and Conditions of the Notes, which are applicable to the Notes shall be deemed to be completed by the information contained in these Final Terms as if such information were inserted in the blanks of such provisions. All provisions in the Terms and Conditions of the Notes corresponding to items in these Final Terms which are either not selected or completed or which are deleted shall be deemed to be deleted from the Terms and Conditions of the Notes applicable to the Notes.

### ISSUER, CURRENCY, DENOMINATION, FORM, CERTAIN DEFINITIONS (§ 1)

#### Issuer

- Erste Group Bank AG
- Banca Comercială Română S.A.
- Česká spořitelna, a.s.
  - issued in the Czech Republic
  - issued outside the Czech Republic
- Erste & Steiermärkische Bank d.d.
- Slovenská sporiteľňa, a.s.
- Erste Bank Hungary Zrt.

#### Currency and Denomination

Specified Currency	Euro (" <b>EUR</b> ")
Aggregate Principal Amount	up to EUR 100,000,000
Aggregate Principal Amount in words	up to EUR one hundred million
Specified Denomination	EUR 100,000

#### Form of the Notes

- Bearer form, Global Note deposited with or on behalf of OeKB CSD
- Bearer form, permanent Global Note deposited with or on behalf of the ICSDs
- Bearer form, Temporary Global Note – Exchange deposited with or on behalf of the ICSDs
- Domestic Notes form governed by Romanian law, registered form (book entry, dematerialised, nominative) (in Romanian "*obligațiuni corporative, guvernate de legea română, sub formă de întregistrare (prin înscriere în cont, dematerializate, nominative)*")
- Book-entry notes (in Czech "*zaknihované dluhopisy*") under the Czech Act on Bonds (Act No. 190/2004 Coll., as amended) issued as book-entry securities
- Notes (in Czech "*dluhopisy*") which are issued to the order of the respective Holder under the Czech Act on Bonds (Act No.

190/2004 Coll., as amended) and which are represented by the Global Note which is an immobilised security

- Dematerialised registered book-entry notes (in Croatian "*nematerijalizirani vrijednosni papiri na ime*") issued as dematerialised registered book-entry securities
- Notes (in Slovak "*dĺhopisy*") issued as book-entry securities (in Slovak "*zaknihované cenné papiere*") in bearer form (in Slovak "*vo forme na doručiteľa*") pursuant to the Slovak Act No. 530/1990 Coll. on Bonds as amended and the Slovak Act No. 566/2001 Coll. on Securities and Investment Services, as amended
- Dematerialised registered securities (in Hungarian "*dematerializált, névre szóló értékpapírok*")

### Clearing Systems

- OeKB CSD GmbH, Strauchgasse 1-3, 1010 Vienna, Austria ("**OeKB CSD**"), also for Clearstream Banking S.A., Luxembourg, 42 Avenue J.F. Kennedy, 1855 Luxembourg, Grand Duchy of Luxembourg ("**CBL**") and Euroclear Bank SA/NV, 1 Boulevard du Roi Albert II, 1210 Brussels, Belgium ("**Euroclear**") as accountholders in OeKB
- each of Clearstream Banking S.A., Luxembourg, 42 Avenue J.F. Kennedy, 1855 Luxembourg, Grand Duchy of Luxembourg ("**CBL**") and Euroclear Bank SA/NV, 1 Boulevard du Roi Albert II, 1210 Brussels, Belgium ("**Euroclear**") (CBL and Euroclear each an "**ICSD**" and together the "**ICSDs**")
- other Clearing System(s)

### Business Day

- Specified Currency is Euro
- Specified Currency is not Euro
- Relevant Financial Centre
- T2

### STATUS (§ 2)

- Preferred Senior Notes
- Non-Preferred Senior Notes
- Subordinated Notes

### INTEREST (§ 3)

- Fixed Rate Notes (Option I)**
  - Interest Commencement Date 12 March 2026
  - Rate of Interest 3.55 per cent. *per annum*
  - Short or long first or last Interest Period
  - Regular interest payments annually
  - Interest Payment Dates 12 March in each year
  - First Interest Payment Date 12 March 2027

- Last Interest Payment Date 12 March 2034
- Day Count Fraction
- Actual/Actual (ICMA)  
Determination Date(s) 12 March in each year
- Actual/Actual (ISMA/Hungarian Bonds)
- Actual/365 (Fixed)
- Actual/360
- 30/360, 360/360 or Bond Basis
- 30E/360 or Eurobond Basis
- Floating Rate Notes (Option II)**
- Fixed-to-Fixed Rate Notes (Option III)**
- Fixed-to-Floating Rate Notes (Option IV)**

#### **PAYMENTS (§ 4)**

Business Day Convention

- Following Business Day Convention (unadjusted)
- Modified Following Business Day Convention (adjusted)
- Following Business Day Convention (adjusted)
- Modified Following Business Day Convention (unadjusted)
- Preceding Business Day Convention (unadjusted)
- Preceding Business Day Convention (adjusted)

#### **REDEMPTION (§ 5)**

##### **Redemption at Maturity**

Maturity Date 12 March 2034

**Early Redemption at the Option of the Issuer** no

Minimum Notice Period

Maximum Notice Period

Optional Redemption Date(s)

**Early Redemption for Regulatory Reasons** yes

Minimum Notice Period 15 Business Days

Maximum Notice Period 45 Business Days

**Early Redemption for Reasons of Taxation** yes

Minimum Notice Period 15 Business Days

Maximum Notice Period 45 Business Days

**Early Redemption for Minimal Outstanding Aggregate Principal Amount** no

#### **FISCAL AGENT AND PAYING AGENT (§ 6)**

- Fiscal Agent

- Erste Group Bank AG
- Česká spořitelna, a.s.
- Erste Bank Hungary Zrt.
- Other
- Principal Paying Agent
  - Erste Group Bank AG
  - Banca Comercială Română S.A.
  - Česká spořitelna, a.s.
  - Slovenská sporiteľňa, a.s.
  - Erste Bank Hungary Zrt.
  - Other
- Notes deposited on behalf of the ICSDs
- Additional or other Paying Agents and specified offices
- Calculation Agent
  - Erste Group Bank AG
  - Banca Comercială Română S.A.
  - Česká spořitelna, a.s.
  - Slovenská sporiteľňa, a.s.
  - Erste & Steiermärkische Bank d.d.
  - Erste Bank Hungary Zrt.
  - Other

#### **TAXATION (§ 7)**

Gross-up	not applicable
Carve-out from the gross-up obligation pursuant to the third paragraph of § 7 (1)	not applicable
Fixed amount pursuant to § 7 (2)(d)(x)	not applicable

#### **NOTICES (§ 10)**

Website where Notices will be published	<a href="http://www.slsp.sk/en/investors/bonds">www.slsp.sk/en/investors/bonds</a>
Notices be sent directly to the Holders	no
This does not affect any applicable stock exchange law publication requirements. Legally material notices shall be given to the Holders via the respective institutions which maintain the Holders' security accounts. Alternatively, the Issuer shall be entitled to send at any time notices directly to Holders known to the Issuer.	not applicable

#### **AMENDMENT OF THE TERMS AND CONDITIONS, JOINT REPRESENTATIVE (§ 11)**

Amendments to the terms and conditions	not applicable
Appointment of a Joint Representative of the Holders	
<input type="checkbox"/> by majority resolution of the Holders	
<input type="checkbox"/> in the Terms and Conditions	

**APPLICABLE LAW, PLACE OF JURISDICTION AND ENFORCEMENT (§ [12])**

Governing Law

- German law (save for the provisions of § 2 which shall be governed by Slovak law)
- Austrian law
- Romanian law
- Croatian law
- Slovak law
- Czech law
- Hungarian law

## PART B – OTHER INFORMATION

### ESSENTIAL INFORMATION

#### Interests of Natural and Legal Persons Involved in the Issue or the Offering

Save for the fees payable to the Manager, so far as the Issuer is aware, no person involved in the issue or offering of the Notes has an interest material to the issue or the offering.

Other Interests, including conflicts of interest

**Estimated net amount of the proceeds** EUR 5,000,000

### INFORMATION CONCERNING THE SECURITIES TO BE OFFERED OR ADMITTED TO TRADING

#### Securities Codes

ISIN AT0000A3T3S6  
 Common Code  
 German Security Code (WKN) A4EQ51  
 Any Other Security Code

**Issue Yield** 3.55 per cent. *per annum* (in case there is no early redemption).

**Issue charge** not applicable

Representation of debt security holders including an identification of the organisation representing the investors and provisions applying to such representation. Indication of where the public may have access to the contracts relating to these forms of representation not applicable

Resolutions, authorisations and approvals by virtue of which the Notes will be created and/or issued Resolution of the Issuer's Board of Directors No. 186/2025 dated 25 November 2025

### PLACING AND UNDERWRITING

#### Method of Distribution

Non-Syndicated  
 Syndicated

#### Details with regard to the Manager (including the type of commitment)

Manager Erste Group Bank AG  
Am Belvedere 1  
1100 Vienna Austria  
 Firm Commitment  
 Without Firm Commitment

Stabilisation Manager Not applicable

### LISTING, ADMISSION TO TRADING AND DEALING ARRANGEMENTS

**Listing** Yes

Vienna - Official Market  
 Bucharest - Spot Regulated Market  
 Budapest - Regulated Market

- Prague - Regulated Market
- Bratislava - Regulated Market
- Zagreb - Official Market

**Expected Date of Admission**

On or around 12 March 2026

Estimate of the total expenses related to the admission to trading

EUR 3,700

**ADDITIONAL INFORMATION**

**Rating**

As at the date of these Final Terms the Notes have not been rated. The Issuer reserves the right to apply for a rating in future.

**Selling Restrictions**

- TEFRA
  - TEFRA C
  - TEFRA D
- Non-TEFRA

Additional Selling Restrictions

Not applicable

Signed on behalf of the Issuer

By:

Róbert Herbec

Duly authorised

By:

Katarína Podolská

Duly authorised