FINAL TERMS

20 July 2026

Prima banka Slovensko, a.s.

Title of the Notes: Senior dlhopis PBS 1 4NC3 2030

issued under the EUR 400,000,000 Debt Securities Issuance Programme

under the base prospectus dated 27 April 2026

Total issue amount: EUR 150,000,000

ISIN: SK4000029914

These Final Terms were prepared for the purposes of Article 8(4) and (5) of the Prospectus Regulation and in order to obtain comprehensive information, they must be read, considered and interpreted in conjunction with the base prospectus (the **Prospectus**) to the debt securities issuance programme issued from time to time or repeatedly by the company Prima banka Slovensko, a.s. (the **Issuer**).

The Prospectus and its Supplements (if any) are available in electronic form at the designated section of the Issuer's website https://www.primabanka.sk//o-banke/pre-investorov/pre-investorov?loc=en. The information regarding the Issuer, the Notes and their offer is only complete in combination of these Final Terms and the Prospectus and its Supplements (if any).

The Prospectus was approved by the National Bank of Slovakia by its decision No. 100-000-108-544 to file No.: NBS1-000-121-189 dated 5 May 2026 which came into force on 5 May 2026. The Prospectus Supplement No.: 1 was approved by the National Bank of Slovakia by its decision No. 100-001-131-489 to file No.: NBS1-000-122-529 dated 10 June 2026 which came into force on 11 June 2026.

This part of the Final Terms, including the used defined terms, must be read in conjunction with the Common Terms contained in the Prospectus.

The risk factors related to the Issuer and the Notes are listed in clause 2 of the Prospectus, "*Risk Factors*".

If there are any discrepancies between the Final Terms in English and the Final Terms translated into any other language, the English language version of the Final Terms shall prevail.

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**). 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 Directive 2014/65/EU (as amended, **MiFID II**); (ii) a customer within the meaning of Directive (EU) 2016/97 (**Insurance Distribution Directive**), where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in the Prospectus Regulation. Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, 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.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (**UK**). For these purposes, a retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**EUWA**); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (**POATRs**). Consequently no disclosure document required by the FCA Product Disclosure Sourcebook (**DISC**) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

MiFID II Product Governance

MiFID II monitoring of the creation and distribution of a financial instrument: The Issuer, as a manufacturer of a financial instrument, has evaluated solely for the purposes of the approval process of a financial instrument under the Securities Act that the determined (i) target market for the Notes is professional clients and eligible counterparties, and (ii) the distribution channels for the Notes are all distribution channels for professional clients and eligible counterparties. Any person subsequently offering, selling or recommending the Notes (each a **Distributor**) must take into account the evaluation of the nature of the financial instrument, investment service and target market by the manufacturer of the product, and the Distributor is responsible for taking appropriate measures so that the Notes are distributed through appropriate distribution channels in accordance with the characteristics, objectives and needs of the target market identified by the Issuer. The Distributor of financial instruments is required to provide the Issuer with information on the distribution of financial instruments. **The Notes are not for distribution to non-professional clients**.

PART A: PROVISIONS SUPPLEMENTING TERMS AND CONDITIONS OF THE NOTES

Clause 1: Basic information, form and manner of issue of the Notes

Type of Notes (1.1):	Unsubordinated and unsecured notes (the **Senior Notes**) qualifying as MREL Eligible Notes
ISIN (1.1):	SK4000029914
CFI (1.1):	DBVNGB
FISN (1.1):	PRIBANSLO/VARI BD 20300722
Common Code (1.1):	345009507
Principal Amount (1.3):	EUR 100,000
Number of Securities in the Issue (1.3):	1,500
Name (1.5):	Senior dlhopis PBS 1 4NC3 2030
Aggregate Amount of the Issue (1.6):	EUR 150,000,000
Estimated Net Proceeds from the Issue (1.6):	EUR 148,809,000
Issue Price in % (1.8):	99.381%
Information about the accrued interest (1.8):	Not applicable.
Issue Date (1.9):	22 July 2026

Clause 4: Status of obligations

Status of obligations:	Obligations from the Notes constitute direct, general, unsecured, unconditional and unsubordinated liabilities of the Issuer which rank *pari passu* among themselves and always rank at least *pari passu* with any other direct, general, unsecured, unconditional and unsubordinated liabilities of the Issuer, present and future, save for those obligations of the Issuer as may be stipulated by mandatory provisions of law. *No Set-off/Netting; No Security/Guarantee; No Enhancement of Seniority*. The Notes are not subject to any set off or netting arrangements that would undermine their capacity to absorb losses in resolution, liquidation or insolvency of the Issuer. The Holders do not have the right to set-off their claims under the Notes against the Issuer and at the same time the Issuer does not have the right to set-off its claims against the claims of the Holders under the Notes. The Notes are neither secured, nor subject to a guarantee or any other arrangement that enhances the seniority of the claims under the Notes. *Possibility of statutory resolution measures.* Each Holder acknowledges and explicitly agrees that prior to any normal insolvency proceeding of

	the Issuer, under the applicable banking resolution provisions, including the Resolution Act, the Resolution Authority may exercise the power to write down (including to zero) the obligations of the Issuer under the Notes, convert them into shares or other instruments of ownership of the Issuer or another entity, in each case in whole or in part, or apply any other resolution tool or action, including (but not limited to) any deferral or transfer of the obligations to another entity, an amendment of the Terms and Conditions or a cancellation of the Notes. This can result in the Holders losing a part or their whole investment in the Notes.

Clause 6: Interest

Determination of interest (6.1):	The Notes bear fixed interest rate of 4.25% p. a. until 22 July 2029 (the **Interest Rate Change Date**) (the **First Interest Rate**) during each Interest Period. The Interest Rate Change Date may only be one of the Payment Dates. From the Interest Rate Change Date until the Principal Amount Maturity Date or the Early Maturity Date, the Notes will during each Interest Period bear interest at an interest rate determined as the sum of the Reference Rate and the Margin of 3-month EURIBOR and 1.50% p. a. (the **Second Interest Rate**). The term Interest Rate refers to the First Interest Rate and/or the Second Interest Rate in % p. a. applicable over the relevant period and the Second Interest Rate for the relevant Interest Period shall be notified by the Issuer to the Holders promptly. The Reference Rate will be set for the first time two T2 days before the Interest Rate Change Date and subsequently set two T2 days before the applicable Payment Date for the following Interest Period (as defined below) (the **Reference Rate Setting Date**).
Yield to Maturity (6.2):	Not applicable.
Interest Payment Frequency (6.3):	Annually in arrears for the First Interest Rate. Every three months in arrears for the Second Interest Rate.
Interest Payment Date(s) (6.3):	In case of the First Interest Rate annually in arrears, i.e. on 22 July 2027, 22 July 2028 and 22 July 2029 (unless an Early Maturity Date occurs earlier). In case of the Second Interest Rate every three months in arrears, i.e. on 22 October 2029, 22 January 2030, 22 April 2030 and 22 July 2030 (unless an Early Maturity Date occurs earlier).
First Interest Payment Date (6.4):	22 July 2027 in case of the First Interest Rate. 22 October 2029 in case of the Second Interest Rate.
Convention (6.6):	Act/Act for the First Interest Rate. Act/360 for the Second Interest Rate.
Screen page (6.9):	EUR003M Index (Bloomberg)
Relevant value (6.9):	the value of the fixing of the interest rates for sale on the interbank market for deposits for the relevant currency for the relevant period
Further information on early redemption if it is impossible to determine the Substitute Reference Rate (6.11):	Not applicable.

Clause 7: Maturity of the Notes

Method of Redemption (7.1):	in a single instalment (bullet)
Maturity Date (7.1):	22 July 2030

Early redemption of the Notes by the Issuer (7.3):	Subject to conditions in clause 7.8, the Issuer may by a written notice to the Holders, determine that all (and not only some) Notes will be redeemed as of 22 July 2029 (the **Early Maturity Date**) in the case of the Notes with the remaining maturity of less than one year provided that they are not included in the minimum requirement for eligible liabilities due to this shorter maturity. The Issuer is obliged to announce such decision to the Holders no sooner than 60 days and no later than 30 days prior to the relevant Early Maturity Date. The Issuer's notification of the early redemption of the Notes and of the Early Maturity Date is irrevocable and obliges the Issuer to early redeem the entire issue in respect of which the notification was made. On the Early Maturity Date, the Issuer shall pay to each Holder 100.00% of Principal Amount of the Notes and any accrued interest.
Early redemption due to minimal outstanding aggregate principal amount (Clean-Up Call) (7.4):	Not applicable. The Notes will not be redeemed due to minimal outstanding aggregate principal amount.
Early redemption for regulatory reasons (7.5):	Subject to conditions in clause 7.8, the Issuer is entitled to early redeem all issued and outstanding (not only some) Notes as of any date determined by the Issuer at its sole discretion in accordance with this provision (the **Early Maturity Date**) if there is a change in the regulatory classification of the Notes that occurs on or after the Issue Date of the Notes and that would be likely to result or has resulted in their exclusion in full or in part or as a reclassification as a lower quality form of own funds or eligible liabilities instruments (in each case on an individual and/or consolidated basis of the Issuer) pursuant to the Capital Regulations. The Issuer is obliged to notify such decision to the Holders no sooner than 60 days and no later than 30 days prior to the relevant Early Maturity Date. The Issuer's notification of the early redemption of the Notes and of the Early Maturity Date is irrevocable and obliges the Issuer to early redeem the entire issue of the Notes in respect of which the notification was made. On the Early Maturity Date, the Issuer shall pay to each Holder 100.00% of Principal Amount of the Notes and any accrued interest.
Early redemption for reasons of taxation (7.6):	The Issuer is entitled to early redeem all (not only some) Notes issued and outstanding as of any date determined by the Issuer at its sole discretion in accordance with this provision (the **Early Maturity Date**) only if (a) on the occasion of the next payment due under the Notes, the Issuer has or will become obliged to pay additional amounts as provided or referred to in clause 10 as a result of any change in, or amendment to, the laws or regulations of the Slovak Republic or any change in the application or official interpretation of such laws or regulations, which change or amendment becomes effective on or after the date of the issue of the first tranche of the Notes and (b) such obligation cannot be avoided by the Issuer taking reasonable measures available to it. The Issuer is obliged to announce such decision to the Holders no sooner than 60 days and no later than 30 days prior to the relevant Early Maturity Date. The Issuer's notification of the early redemption of the Notes and of the Early Maturity Date is irrevocable and obliges the Issuer to early redeem the entire issue in respect of which the notification was made. On the Early Maturity Date, the Issuer shall pay to each Holder 100.00% of Principal Amount of the Notes and any accrued interest until that date.

Clause 8: Payment Terms and Conditions

Financial Centre (8.9):	Bratislava, T2

Clause 10: Taxation

Gross-up (10.2):	The Issuer will not be obliged to pay any additional sums to the recipients for the reimbursement of these withholdings, taxes, levies or charges.

PART B:

PROVISIONS SUPPLEMENTING TRADING, CONDITIONS OF OFFER AND OTHER INFORMATION

Clause 16: Admission to trading

Admission to trading:	The Issuer will submit an application to the Luxembourg Stock Exchange, with its registered seat at 35A Boulevard Joseph II, L-1840 Luxembourg for the admission of the Notes for the official list of the LSE and to trading on its regulated market: *Bourse de Luxembourg*.
Estimated costs of the admission to trading:	The Issuer estimates the total costs associated with the request and admission of the Notes to trading at EUR 11,000.

Clause 17: Conditions of the Offer

Form of Offer:	as a non-syndicated issue through Morgan Stanley Europe SE with its registered seat at Grosse Gallusstrasse 18, 60312 Frankfurt-am-Main, the Federal Republic of Germany, acting as a sole bookrunner (the **Sole Bookrunner**).
Offer is addressed to:	eligible counterparties and Qualified Investors
Distribution method:	The Sole Bookrunner will distribute the Notes in the Slovak Republic and also outside the Slovak Republic in one or several manners to which the obligation to publish a prospectus does not apply. The Subscription Agreement between the Issuer and the Sole Bookrunner has been signed on 20 July 2026.

Clause 18: Additional Information

Stabilisation Manager:	Not applicable. No Stabilisation Manager has been appointed in connection with the issue of the Notes.
Description of other interests:	The Sole Bookrunner and/or its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business. Unless stated above, as far as the Issuer is aware, no other person has an interest material to the issue / offer of the Notes.
Third party information and expert reports:	Not applicable.
Approvals for the Issue of the Notes:	The issuance of the Notes was approved by (i) the decision of the Issuer's supervisory board dated 1 July 2026 and (ii) the decision of the Issuer's board of directors dated 1 July 2026.
Credit rating assigned to the Notes:	It is expected that the Notes will be rated Baa1 by Moody's Deutschland GmbH.
Information on other advisers:	Not applicable.

In Bratislava on 20 July 2026.

20/9/2026

Name: Ing. Jan Rollo FINAL TERMS

Title: Chairman of the Board of Directors

Prima banka Slovensko, a.s.

Name: Ing. Miroslav Výboch

Title: Member of the Board of Directors

Prima banka Slovensko, a.s.