

Quarterly Disclosure Report

Erste Bank Hungary Zrt.
30.09.2025.

Disclosure requirements

The current Quarterly Disclosure Report of Erste Bank Hungary meets the disclosure requirements of the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.) Article 122 and Part Eight of Regulation (EU) No 575/2013 (CRR), which took effect on 1 January 2014. In addition, the report complies with the requirements set in Implementing technical standards (ITS) on public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 (EU/2024/3172) and other disclosure related guidelines.

The Bank fulfills the disclosure frequency requirements specified in the legislation and publishes a full Disclosure Report once a year. Erste Bank Hungary Zrt. has opted for the Internet as the medium of this publication (www.erstebank.hu) and the report is also available on EBA webpage at the Pillar 3 Data Hub (P3DH). In addition to the Annual Disclosure Report, Erste Bank Hungary is obliged to publish its key metrics; its total, modelled and standardised risk weighted exposure amounts (RWEA); RWEA flow statements of credit risk exposures under the IRB approach; quantitative and qualitative information on liquidity coverage ratio on a quarterly basis which is included in this Quarterly Disclosure Report.

Declaration

under Regulation 575/2013/EU (CRR) disclosure for the third quarter of the 2025 business year obligation, Erste Bank Hungary Zrt. makes the following statement regarding its Disclosure:

Erste Bank Hungary Zrt. declares that the institution's risk management system is appropriate in terms of the company's strategy and profile.

Budapest, 20 July 2026

Krisztina Zsiga

Chief Risk Officer