

Interim Risk Report

Erste Bank Hungary Zrt.
30.06.2025.

Disclosure requirements

The current Interim Risk 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 the following Commission Implementing Regulations:

- Commission Implementing Regulation (EU) 2024/3172 (EBA Pillar 3 ITS)
- Commission Implementing Regulation (EU) 2021/763 (EBA MREL Disclosure)

and other disclosure related guidelines and implementing technical standards (ITS).

The Bank fulfills the disclosure frequency requirements specified in the legislation and publishes a full Risk Report once a year. Erste Bank Hungary Zrt. has opted for the Internet as the medium of this publication (www.erstebank.hu). In addition to the annual risk report, Erste Bank Hungary is obliged to publish its key metrics with the content specified in Article 447 of the CRR and information on environmental, social and governance (ESG) risks according to Article 449a of the CRR on a semi-annual basis which is included in this Interim Risk Report. The Interim Risk Report of Erste Bank Hungary Zrt. meets the requirements of CRR and Hpt. The key metrics provide a comprehensive picture to external stakeholders on the risk management of the institution, including the connection between the Bank's risk profile and its risk appetite set by the management body. The disclosed information on qualitative and quantitative information on ESG risks provides an extensive overview on how the Bank incorporates environmental, social and governance factors into its business model, business environment, strategy and planning processes towards a carbon neutral portfolio by 2050.

The published MREL-disclosure template has been prepared in line with the respective Commission Implementing Regulation (EU) 2021/763 ('Implementing technical standards (ITS) on disclosures and reporting on MREL and TLAC') and pertain to the Hungarian Resolution Group. As of the report's reference date, the Hungarian Resolution Group is compliant with MREL and subordination requirements on both total risk exposure amount (TREA) and total exposure measure (TEM) basis, including the applicable combined buffer requirement.

Declaration

under Regulation 575/2013/EU (CRR) disclosure for the first half 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, 29 September 2025

Krisztina Zsiga

Chief Risk Officer