



Public offering of 104.8% ERSTE EUR 26-28 Kamathalmozó Bond

As a part of its HUF 250,000,000,000 issuance program, ERSTE Bank Hungary Zrt. (1138 Budapest, Népfürdő u. 24-26.) publicly offers for sale at least 100 pcs (one hundred pieces) of dematerialized registered bonds named 104.8% ERSTE EUR 26-28 Kamathalmozó Bond, with a nominal value of EUR 1,000 (one thousand euro) each and maturing on 1 March 2028.

Subscription period: from 29 January 2026 to 25 February 2026.

We would like to draw the attention of the potential investors that the subscription period may be closed earlier, as stated in the Base Prospectuses.

The Base Prospectus prepared for the 2025 – 2026 HUF 250,000,000,000 issuance program of ERSTE Bank Hungary Zrt. has been approved by the National Bank of Hungary (NBH) with its resolution No. H-KE-III-370/2025. dated 13 June 2025.

The Final Terms dated 28 January 2026, which contains the detailed terms of the bonds and the public offering, as well as the relevant Base Prospectuses, are available on the website of ERSTE Bank Hungary Zrt. (www.erstebank.hu) and at the points of sale.

This information will be published simultaneously in Hungarian, in case of discrepancy between the information included in the Hungarian and English versions, the information in English shall prevail.

Budapest, 28 January 2026

Erste Bank Hungary Zrt.

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