



Public offering of 113.7% ERSTE HUF 25-27 Kamathalmozó V 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 10,000 pcs (ten thousand pieces) of dematerialized registered bonds named 113.7% ERSTE HUF 25-27 Kamathalmozó V Bond, with a nominal value of HUF 10,000 (ten thousand Hungarian forint) each and maturing on 22 December 2027.

Subscription period: from 27 November 2025 to 17 December 2025.

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 26 November 2025, 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, 26 November 2025

Erste Bank Hungary Zrt.

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