

Public offering of 3.60% ERSTE USD 25-27 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 1,000 pcs (one thousand pieces) of dematerialized registered bonds named 3.60% ERSTE USD 25-27 Bond, with a nominal value of USD 1,000 (one thousand US dollar) each and maturing on 22 December 2027.

Subscription period: from 15 December 2025 to 17 December 2025.

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 11 December 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, 12 December 2025

Erste Bank Hungary Zrt.

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