

Erste Bank Hungary Zrt. – Rating update by Fitch Ratings

Fitch Ratings has revised Erste Bank Hungary Zrt's (EBH, head office: 1138 Budapest, Népfürdő utca 24-26.; company registration number: 01-10-041054) Long-Term Issuer Default Rating (IDR) at 'BBB+' with a negative outlook. Shareholder Support Rating (SSR) at 'bbb+' and Viability Rating at 'bbb-' are unaffected by the rating decision. The rating actions follow the revision of the outlook on the Hungarian sovereign rating.

This information is simultaneously published in English, and in the event of any discrepancy between the Hungarian and English versions, the English version shall prevail.

11th December 2025.

ERSTE BANK HUNGARY Zrt.