

PRESS RELEASE

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Erste awards active customers with Erste Aktív Betét

Forint and euro deposits with outstanding interest for retail customers

Budapest, 13 September 2010 – Erste Bank Hungary Nyrt. has implemented a deposit product denominated in forints or euros, offering outstanding interest. The idea behind the design is to provide an interest premium for customers that use banking services actively.

Zsolt Simon, head of retail product development at the bank, has said Erste Forint Aktív Betét [Erste Forint Active Deposit] is a revolving fixed deposit with maturities of three, six, or twelve months, and Erste Euró Aktív Betét [Erste Euro Active Deposit] is an identical product with six- and twelve-month maturity. The more actively the customer uses their forint and/or forex bank account and bankcards, the higher the extent of achievable interest in both designs.

The annual interest of Aktív Betét products is the combination of the base rate as declared in the Terms and Conditions and an interest premium which has various conditions attached to it. The extent of the interest premium ranges from 2 to 5.5 per cent subject to the number and total of direct debits and also to the number and total of bankcard purchases. Accordingly, a six-month Forint Aktív Betét may yield as high as 7.00 per cent annual rate (EBKM [Standardised Deposit Interest Indicator; APY]: 7.22 per cent).

Erste Aktív Betét products invite deposits with a minimum of HUF 100,000 and a maximum of HUF 25 million fixed in the forint design and at least HUF 400 but no more than EUR 90,000 invested in the euro denomination.

Further information:

Ms. Adrienn Illés – Communication Specialist
Erste Bank Hungary Nyrt.
1138 Budapest, Népfürdő u. 24-26.
Phone: (06 1) 268 4371 Mobile: (+36) 20 468 8709
Fax: (06 1) 373 2705
E-mail: adrienn.illes@erstebank.hu

Ms. Emese Danks –Director of Communication
Erste Bank Hungary Nyrt.
1138 Budapest, Népfürdő u. 24-26.
Phone: (06 1) 268 4347 Mobile: (+36) 30 499 6358
Fax: (06 1) 373 2705
E-mail: emese.danks@erstebank.hu