

**Consolidated financial statements for the six-month period ended
30 June 2026 based on non-audited figures**

in accordance with International Financial Reporting Standards as adopted by the European Union

ERSTE BANK HUNGARY ZRT. (Budapest, XIII. Népfürdő street 24-26.) has prepared its consolidated half-year report as required by 2.§ (1) b) part of 24/2008.(VIII.15.) decree of the Ministry of Finance.

The issuer declares that the half-year report includes true and reliable information and statements, does not conceal any fact that is relevant to the assessment of the issuer's position, the interim management report gives a reliable picture of the financial position of the issuer and the companies included in the consolidation.

The consolidated financial statements for the six-month period ended 30 June 2026 are not audited.

The issuer declares that the consolidated financial statements give a true and reliable picture of the assets, liabilities, financial position and the profit or loss of Erste Bank and the companies included in the consolidation. The issuer also states that the consolidated management report provides a reliable picture of the financial position, development and performance of Erste Bank and the companies included in the consolidation and describes the main risks and uncertainties affecting the remaining six months of the financial year.

Persons authorized to represent Erste Bank Hungary Zrt. who are obliged to sign the report:

**Jelasity
Radován**

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Radován Jelasity
Chairman and CEO

**Mag. Manfred
Schmid**

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Manfred Schmid
Chief Financial Officer

Non-audited consolidated figures for the six-month period ended 30 June 2026

Consolidated Statement of Financial Position

Data in HUF million	12/31/2025	06/30/2026	Change compared to prior year %
Cash and cash balances	364 205	693 017	90%
Financial assets held for trading	240 067	306 659	28%
Derivatives	43 214	62 682	45%
Other financial assets held for trading	196 853	243 977	24%
Non-trading financial assets at fair value through profit or loss	589 262	750 103	27%
Equity instruments	5 905	6 955	18%
Debt securities	219	201	-8%
Loans and advances to customers	583 138	742 947	27%
Financial assets at fair value through other comprehensive income	582 024	664 726	14%
Debt securities	582 024	664 726	14%
Financial assets at amortised cost	3 260 163	3 571 480	10%
Debt securities	971 205	1 078 516	11%
Loans and advances to banks	315 655	426 760	35%
Loans and advances to customers	1 973 303	2 066 204	5%
Finance lease receivables	37 772	41 970	11%
Property and equipment	57 126	56 567	-1%
Investment properties	15 778	15 701	0%
Intangible assets	41 236	40 188	-3%
Current tax assets	226	569	152%
Deferred tax assets	971	807	-17%
Assets held for sale	0	0	n/a
Trade and other receivables	14 925	25 822	73%
Other assets	50 534	86 031	70%
TOTAL ASSETS	5 254 289	6 253 640	19%

Data in HUF million	12/31/2025	06/30/2026	Change compared to prior year %
Financial liabilities held for trading	42 658	61 950	45%
Derivatives	42 658	61 950	45%
Other financial liabilities held for trading	0	0	n/a
Financial liabilities at fair value through profit or loss	0	0	n/a
Debt securities issued	0	0	n/a
Financial liabilities at amortised cost	4 432 738	5 272 348	19%
Deposits from banks	289 966	370 572	28%
Deposits from customers	3 616 299	4 148 606	15%
Debt securities issued	525 554	752 251	43%
Other financial liabilities	919	919	0%
Finance lease liabilities	8 151	7 684	-6%
Provisions	12 351	13 433	9%
Current tax liabilities	6 700	1 390	-79%
Deferred tax liabilities	175	60	-66%
Other liabilities	60 117	212 771	254%
Total equity	691 399	684 004	-1%
Equity attributable to owners of the parent	691 399	684 004	-1%
TOTAL LIABILITIES AND EQUITY	5 254 289	6 253 640	19%

Consolidated Income Statement

Data in HUF million	06/30/2025	06/30/2026	Change compared to prior year %
Net interest income	98 763	109 596	11%
Net fee and commission income	68 645	72 589	6%
Dividend income	0	0	n/a
Net trading result	18 493	23 050	25%
Rental income from investment properties & other operating leases	1 649	1 657	0%
Personnel expenses	-27 454	-29 843	9%
Other administrative expenses	-29 168	-30 123	3%
Depreciation and amortisation	-7 416	-9 294	25%
Other gains/losses from derecognition of financial instruments not measured at fair value thrc	69	-74	-207%
Gains/losses from derecognition of financial assets measured at amortised cost	0	-227	n/a
Impairment result from financial instruments	-1 153	1 856	-261%
Other operating result	-42 843	-73 440	71%
Pre-tax result from continuing operations	79 585	65 747	-17%
Taxes on income	-10 337	-10 050	-3%
Net result for the period	69 248	55 697	-20%
Net result attributable to owners of the parent	69 248	55 697	-20%

Consolidated Statement of Comprehensive Income

Data in HUF million	06/30/2025	06/30/2026	Change compared to prior year %
Net result for the period	69 248	55 697	-20%
Items that may be reclassified to profit or loss			
Fair value reserve change of debt instruments at fair value through other comprehensive income	-3 095	991	-132%
Deferred taxes relating to items that may be reclassified to profit or loss	277	-75	-127%
Total other comprehensive income	-2 818	916	-133%
Total comprehensive income	66 430	56 613	-15%
Total comprehensive income attributable to owners of the parent	66 430	56 613	-15%

The financial statements are published and available in Hungarian on the website of the Bank (www.erstebank.hu) and the National Bank of Hungary (www.kozzetetelek.hu).

Budapest, 22 September 2026

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Radován Jelasity
Chairman and CEO

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