**Public offering of 109% ERSTE USD 26-28 Kamathalmozó 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 100 pcs (one hundred pieces) of dematerialized registered bonds named 109% ERSTE USD 26-28 Kamathalmozó Bond, with a nominal value of USD 1,000 (one thousand US dollar) each and maturing on 20 December 2028.

Subscription period: from 27 November 2026 to 16 December 2026.

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 2026 – 2027 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-423/2026. dated 2 June 2026.

The Final Terms dated 26 November 2026, 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 2026

Erste Bank Hungary Zrt.

Erste Bank Hungary Zrt.
H-1138 Budapest, Népfürdő u. 24-26.
Postal address: 1933 Budapest
Telephone: +36 1 298 0221
Fax: +36 1 272 5160
E-mail: erste@erstebank.hu
Internet: www.erstebank.hu

Registry Court of Budapest - Capital Regional Court:
01-10-041054