

Semi-annual Disclosure Report

Erste Bank Hungary Zrt.
30.06.2026.



Disclosure requirements

The current Semi-annual Disclosure Report of Erste Bank Hungary meets the disclosure requirements of the Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (hereinafter Hpt.) Article 122 and Part Eight of Regulation (EU) No 575/2013 (CRR), which took effect on 1 January 2014. In addition, the report complies with the requirements set in the following Commission Implementing Regulations:

- Commission Implementing Regulation (EU) 2024/3172 (EBA Pillar 3 ITS)
- Commission Implementing Regulation (EU) 2021/763 (EBA MREL Disclosure)

and other disclosure related guidelines and implementing technical standards (ITS).

In accordance with Articles 433 and 433a of the CRR, the Bank fulfills the disclosure requirements on a quarterly basis. A comprehensive Disclosure Report is published annually, while the scope of the semi-annual and quarterly Disclosure Reports is subject to the applicable disclosure requirements for the respective reporting period. Erste Bank Hungary Zrt. has opted for the Internet as the medium of these publications (www.erstebank.hu) and the reports are also available on EBA webpage at the Pillar 3 Data Hub (P3DH).

This Semi-annual Disclosure Report includes information on Erste Bank Hungary's key metrics and overview of risk-weighted exposure amounts, minimum requirement for own funds and eligible liabilities (MREL), information on its own funds, specialised lending and equity exposures, countercyclical capital buffers, leverage ratio, credit risk quality, use of credit risk mitigation techniques, use of standardized and IRB approach to credit risk, exposures to counterparty credit risk, exposures to securitisation positions, market risk, liquidity risk, interest rate risks of non-trading book activities and environmental, social and governance (ESG) risks.

The published MREL-disclosure template has been prepared in line with the respective Commission Implementing Regulation (EU) 2021/763 ('Implementing technical standards (ITS) on disclosures and reporting on MREL and TLAC') and pertain to the Hungarian Resolution Group. As of the report's reference date, the Hungarian Resolution Group is compliant with MREL and subordination requirements on both total risk exposure amount (TREA) and total exposure measure (TEM) basis, including the applicable combined buffer requirement.

Declaration

under Regulation 575/2013/EU (CRR) disclosure for the first half of the 2026 business year obligation, Erste Bank Hungary Zrt. makes the following statement regarding its Disclosure:

Erste Bank Hungary Zrt. declares that the institution's risk management system is appropriate in terms of the company's strategy and profile.

Budapest, 1 October 2026

**Zsiga
Krisztina**
Krisztina Zsiga

Chief Risk Officer

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