

## PRESS RELEASE

Budapest, 23 March 2009

### Deposit campaign launched by Erste Bank

Lojalitás and Aktív Betét offering outstanding rates even to existing customers

**Budapest, 23 March 2009 – Starting on 16 March 2009, Erste Bank Hungary Nyrt. has launched a deposit campaign, offering new and existing customers outstanding rates in three forint-based and one euro-denominated designs that are available in the 204-unit branch network of the bank. For instance, Erste Lojalitás Betét [Erste Loyalty Deposit] is paying an 11-percent annual interest rate (EBKM [Standardised Deposit Interest Rate; APY]: 11.15 per cent) when savings up to HUF 20 million are fixed for one year. And Erste Aktív Betét [Erste Active Deposit] ensures even a double premium on the interest for customers that use their bank account and debit and/or credit card actively.**

Imre Sztanó, member of Erste Bank's Managing Board in charge of the retail division said these most recently launched deposit campaigns are aimed on the one hand to offer external funds favourable and safe savings designs, and, on the other hand, to provide a solution for existing customers that use other services of the bank actively or intend to swap their investment portfolios to a safer savings design.

To be fixed for 6 or 12 months, Erste Lojalitás Betét [Erste Loyalty Deposit] is a revolving deposit whose interest earned is added to the principal. The design is available to all Erste customers with retail forint accounts that hold savings with the bank, with the exception of Komfort Takarékszámla [Comfort Savings Account]. An important condition to this product is that at least one-fifth of the amount to be deposited with Erste Bank should originate from sources outside the banking group, meaning it should not have been managed either by Erste Bank Hungary Nyrt. or Erste Befektetési Zrt. [Erste Investments Co. Ltd.] before 27 February 2009 either in sight account or fixed deposit or investments. The minimum amount to be fixed in this design is HUF 600,000 and the upper limit is HUF 20 million. The annual interest of the deposit is 10 per cent annually (EBKM: 10.40 per cent) when the amount is fixed for six months, and 11 per cent annually (EBKM: 11.15 per cent) in case of fixing for one year.

Erste Aktív Betét [Erste Active Deposit], a revolving deposit design with the interest earned added to the principal and featuring selectable maturities and interest rates, is available to customers holding forint retail accounts. A special feature of the product, it may even pay double interest premium over and above the interest rate of standard deposits when customers use their bank account and debit and/or credit card actively. As a result, an annual rate of 11 per cent (EBKM: 11.15 per cent) is available when the deposit amount is fixed for a year.

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Offering maturities of 6 and 12 months, Erste Kamatbiztos Betét [Erste Safe Interest Deposit] is a revolving deposit design with the interest earned added to the principal, primarily devised to collect fresh funds from outside the bank. An important condition to this product is that the entire amount to be deposited with Erste Bank should originate from sources outside the banking group, meaning it should not have been managed either by Erste Bank Hungary Nyrt. or Erste Befektetési Zrt. [Erste Investments Co. Ltd.] before 27 February 2009 either in sight account or fixed deposit or investments. The amount to be fixed in the product should be no less than HUF 100,000 and no more than HUF 25 million. The annual interest rate of the product is 11 per cent (EBKM in case of fixing for 6 months: 11.47 per cent, EBKM for 12-month maturity: 11.15 per cent).

Erste Bank has devised a special-offer design for retail customers that already keep part of their savings in a foreign currency or intending to keep it in a foreign currency because of favourable exchange rates. When originating from sources outside the bank, the euro-based retail forex deposit is paying 4.1 per cent annually (EBKM: 4.20 per cent) when the six-month maturity is selected, and 4.6 per cent per annum (EBKM: 4.67 per cent) when the deposit is fixed for 12 months.

Imre Sztanó underlined that by this savings program, which includes the aforementioned products that offer high interest rates, Erste Bank now meets the demands of nearly all customers that hold savings. These special-offer interest rates are applicable for the first interest period solely, and in the subsequent interest terms the fixed deposits will revert to interest rates in line with the terms and conditions of standard deposits effective at the time.

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