

PRESS RELEASE

Budapest, 17 April 2009

Erste: A helping hand in the crisis

Eased repayment conditions for borrowers facing difficulties through no fault of their own

Budapest, 17 April 2009 – Erste Bank Hungary Nyrt. has implemented additional measures as of 6 April 2009 to ease loan repayment difficulties that have emerged on the back of the economic crisis and unfavourable changes in the forint's exchange rate. These measures offer tailored solutions to debtors that have gotten in financial trouble. Available in branches, the new complex bailout package facilitates special solutions for various loan designs. The bank underlines that this new package gives involved customers a wider scale of help than the package implemented in November 2008 could.

Imre Sztanó, head of Erste Bank's retail division, says loan repayment conditions have now been eased with the aim of helping make life easier for borrowers facing financial difficulties through no fault of their own before they would accumulate large arrears in loan repayment. To this effect, Erste Bank offers numerous opportunities for trouble-ridden mortgage debtors to straighten their finances.

The manager underlines Erste Bank's confidence in being able to lend a helping hand to customers that have been facing financial troubles due to deteriorating external financial conditions, providing them with some shelter to whether this stormy period, which has been tearing up family budgets, with as little damage as possible.

Further information on the details of the conditions of eased loan repayment are available in the bank's branches.

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