

## PRESS RELEASE

Budapest, 23 June 2009.

### Erste launches deposit campaigns

Back-to-back forint deposits and high euro rates

**Budapest, 23 June 2009 – Erste Bank Hungary Nyrt, has launched new deposit campaigns for the deposit designs Erste BetétPáros [Erste Deposit Duo], Erste Dupla [Erste Double] and Erste Duett Megtakarítás [Erste Duet Savings]. Erste Betétpáros is a simultaneous back-to-back savings design consisting of a three- and a twelve-month revolving fixed deposit, while Erste Dupla and Erste Duett Megtakarítás are deposit designs combined with investment notes, offering outstanding conditions. In addition to forint-denominated designs, euro deposits are also on offer with extremely high interest rates.**

Imre Sztanó, Managing Board member of Erste Bank in charge of the credit institution's retail division, said Erste BetétPáros is a savings opportunity that combines high yields of both short- and long-term special-offer deposits marketed by the bank. The new design represents an ideal solution to customers that want to withdraw part of their savings after a couple of months but can do without the larger part for a longer time.

Erste BetétPáros is a design where two revolving deposits—one having a term of three months, and the other 12 months—are fixed in combination. As a result, the advantages of both short and long terms are secured with attractive interest rates. Thirty per cent of the amount to be deposited will be allocated to the three-month design, and the remaining 70 per cent will be fixed for 12 months in a deposit account.

The interest rate of the three-month design in the first interest term is 14 per cent annually (EBKM [Standardised Deposit Rate; APY]: 14.97 per cent), and the 12-month component pays 11 per cent annually (EBKM: 11.16 per cent), also in the first interest term. A minimum of HUF 500,000 and up to HUF 50 million may be deposited in the new savings product. As a prerequisite, the entire sum to be deposited should originate from sources other than the bank.

The savings designs Erste Dupla and Erste Duett are combinations of fixed deposits and investment notes.

The minimum amount to be fixed in Erste Dupla, a design available for existing funds, is HUF 500,000, half of which will be invested in a fixed deposit and the other half in investment notes. The interest rate of the three-month design is 12 per cent annually (EBKM: 12.74 per cent), while at least HUF 250,000 should be fixed in Erste Duett, a savings plan applicable to funds newly transferred to the bank. The interest rate of this design, which also runs for three months, is 14 per cent per annum (EBKM: 14.97 per cent).

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Imre Sztanó added that in addition to this new forint-based design outstandingly high interest rates are being offered by Erste Bank on euro-denominated savings designs. When at least EUR 500 of new funds are deposited for a term of six months, 6.5 per cent (EBKM: 6.7 per cent) is paid annually, and a 12-month commitment yields 5.5 per cent annually (EBKM: 5.58 per cent). Besides, when customers are fixing forint funds in a euro deposit, the currency conversion will be done by Erste Bank at account conversion median rate, and no conversion commission is charged when the amount is transferred from a forint account held with the bank.

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