

## PRESS RELEASE

Budapest, 10 December 2009

### Erste voted Brokerage of the Year

Erste Befektetési Zrt. sweeps three awards at Best of Stock Exchange Gala

**Budapest, 10 December 2009 – Based on its performance this year, Erste Befektetési [Erste Investment Hungary] has been awarded Brokerage Company of the Year in the Prompt Market, Brokerage Company of the Year in the Derivatives Market and Most Dynamically Developing Data Provider of the Year. The awards were handed out this Tuesday at the Best of Stock Exchange Gala, the most prestigious event of the financial community. It is a unique success in the history of the gala for an investment service provider to be awarded in not one but three categories.**

In respect of the awards, Róbert Cselovszki, president and CEO of Erste Befektetési said he was particularly proud for the company to win the two most important awards, one granted to the brokerage company for the largest turnover in the prompt market, the other, for the largest turnover on the derivatives market – an unprecedented achievement in the history of the company. The president and CEO says the key to the success is the fact that while earlier the company focused on serving international institutional customer efficiently, the emphasis of activity has been shifted in recent years to meet the demands of Hungarian minor investors. In line with the demands of that customer scope and in order to service them more efficiently, a number of novel features have been implemented in the scope of classic brokerage services and online trading as well.

A successful company can only be successful with a sufficient number of professional and reliable staff, the CEO said. While downsizing has been the main topic recently regarding brokerage companies, Erste has recruited new specialists to increase the number of staff to eighteen that are engaged exclusively in dealing with private investors, but most of the company's stockbrokers have worked for Erste Befektetési since the beginning, for more than ten years. They have been servicing customers in extended business hours from 8.30 a.m. to 10.00 p.m. since January 2008.

The brokerage firm has made developments in recent years to meet the demands of online stock traders in addition to classic brokerage services, as a result of which Erste NetBroker has become market leader by now in terms of several indicators in the area of online stock trading and investments. This is also evidenced by the award Most Dynamically Developing Data Provider of the Year which the company has won this year.

Róbert Cselovszki underlined that Erste-issued certificates were the most popular products of the company in addition to leveraged stock and futures contracts established on the Budapest Stock Exchange. By constantly expanding the product range, the company offers certificates with the highest number of underlying products in the Hungarian market. Many are still unfamiliar with this instrument which is regarded a novelty in Hungary, but has been a top hit in international markets for years, although certificates are the most popular investment products in the world. The Budapest Stock

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Exchange offers certificates for convenient forint-denominated investments in gold, oil, EUR/HUF and USD/HUF.

In addition to an efficient business strategy, success is also due to an unflattering trust on the part of customers. In an attempt at sharing this success with customers, Erste Befektetési has implemented an account package with even more favourable conditions. Bróker EXTRA Account is designed for customers that want to trade in the Hungarian and international stock exchanges actively, but require the expertise of Erste brokers to earn returns on their investments.

### Main conditions of the account Bróker EXTRA:

|  |                           |
|--|---------------------------|
| BSE commission   | 0.3%                      |
| BUX futures commission   | HUF 200                   |
| USA commission   | 0.5%                      |
| Europe commission  | 0.4%                      |
| Short finance  | 7%                        |
| Investment loan, futures finance                                   | Benchmark + 7%            |
| Account management with NetBroker account and e-mail notifications | Free                      |
| Minimum assets   | HUF 20 million            |
| Minimum trading limit  | HUF 100 million per month |

In addition to a favourable fee structure, the account package Bróker EXTRA offers additional services. For instance, Erste organises free multi-day training for customers, because know-how of equity markets, trading strategies and techniques are inevitable to successful stock trading. In addition to ensuring an insight into the cutthroat world of investments, the company organises entertainment programs as well. Wine tasting, broker poker, or Trabant Rally give customers a chance to meet brokers up close.

The year 2009 has delivered outstanding successes to Erste Befektetési. Róbert Cselovszki underlines that it is an important objective for the company in 2010 to encourage customers to saving and investing in addition to trading, because one of the most important lessons learnt from the crisis is that anyone, be they private or institutional investors, may find themselves in a very vulnerable position if they have no reserves. One of the biggest novelties the company plans to implement next year will be Tartós Befektetési Számla [Long-term Investment Account], which ensures better taxes on savings invested in the medium and long term. This new account design will be available to Erste Befektetési's customers from the beginning of next year.

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