

PRESS RELEASE

Budapest, 21 May 2010

Erste OTP Bonus Certificate to debut

Unique bonus certificate marketed by Erste Befektetési Zrt. [Erste Investments Co. Ltd.]

Budapest, 21 May 2010: Erste OTP Bonus Certificate, Erste's latest addition to its already impressive line of certificates, will be available for subscription as of Tuesday 25 May. A unique product in the Hungarian market, bonus certificates could be a good choice for investors planning to garner higher yields than the current average market rates through the stagnation, slight rise or slight drop of OTP share price.

In respect of the new securities product, Erste Befektetési Zrt. Managing Director Géza Ráner has said Erste OTP Bonus Certificate is designed for customers that expect OTP's share price to be moving sideways in a six-month horizon and want to earn yields in an idling market that exceed the average market rates currently on offer.

Erste OTP Bonus Certificate has a six-month maturity, and should OTP's share price never reach 73 per cent of the closing price on the Budapest Stock Exchange on 28 May 2010 until the maturity of the certificate, then investors are paid a 12-percent annual yield upon maturity. If OTP's share price hits 73 per cent of the closing price on the Budapest Stock Exchange on 28 May 2010 even once before the certificate matures, then investors get a payment upon maturity in line with OTP's closing share price at the time of maturity, but no more than a 12-percent annual yield. In this latter case, however, investors may even lose some of their investment.

Erste OTP Bonus Certificates are open to subscription by investors holding accounts with Erste Befektetési Zrt. from 25 May until 13.00 hours on 28 May .

More detailed information about the product is available at <http://www.erstebroker.hu/hu/certifikatok.html>.

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