

PRESS RELEASE

Budapest, 27 September 2010

Erste Bank to launch green program

favourable finance for environment-friendly homes, buildings and vehicles

Budapest, 27 September 2010 – In order to encourage the employment of energy-saver technologies, Erste Bank Hungary Nyrt. is introducing loan designs with discount interest rates in the scope of financing solutions provided for real estate purchase or construction. Erste Leasing, another member of the Erste Group universe, also joins the program by offering discount financing products. In Erste Zöld Program [Erste Green Program], the bank provides a 0.2 to 0.4 per cent discount off loan rates in effect at the time for the purchase or construction of environment-friendly homes, and as of 1 October 2010 Erste Leasing shaves approximately 0.9 to 1.0 per cent off financing offers for the purchase of cars manufactured using environment-friendly technologies.

Imre Sztanó, Deputy CEO in charge of retail division at Erste Bank Hungary Nyrt., has said it is a priority objective for Erste Bank to support the expansion of environment-friendly technologies and methods in Hungary in a wider scale using the tools at its disposal. For that end, the bank is launching a green program, facilitating preferential financing to investments related to energy-saver real estate and also to eco-friendly vehicles—this latter by involving its leasing company Erste Leasing in the program.

Within the scope of Erste Zöld program, the financial institution provides a discount off interest rates for the entire maturity in the case of properties that classify as passive houses or have energy-saver rating (Energy Certificate, Grade A or A+). In the scope of passive houses the extent of interest discount is 0.4 per cent, and a respective 0.3 per cent and 0.2 per cent for properties with energy efficiency rating A+ or A.

Imre Sztanó underlines that, pursuant to Government Decree No. 176/2008, an Energy Certificate has been required for the occupancy permit or permanent lease of buildings since 1 January 2009. Said Energy Certificate is made available voluntarily to the purchase of existing buildings, separate facilities, or apartments until 31 December 2011, but subsequently all real estate sellers will be obliged to furnish such a certificate.

To be furnished by a licensed expert, an Energy Certificate, which is compliant with the contents and formal requirements as defined in the aforementioned Government Decree, shall in each case be the basis of eligibility for the discount specified in Erste Zöld Program.

Erste Leasing CEO István Megyeri emphasises that Erste Leasing will provide special-offer auto finance for energy-efficient hybrid vehicles in the program that aims to increase efficiency in energy consumption and enhance awareness of our environment. As part of the program, Erste Leasing will give customers a discount around one per cent off the total cost of finance—depending on the loan

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design selected—in any Erste branch when financing for vehicles manufactured using environment-friendly technologies is being applied for.

With respect to the debut of the Erste Zöld Program, Imre Sztanó emphasises Erste Bank's commitment to increase energy efficiency and reduce the economic footprint in its own premises, including headquarters and branch network. Completed in the summer of 2006, the financial institution's headquarters (Europe Tower) was constructed with heat insulation methods that complied with the construction industry standards of the time, including up-to-date fan-coil technology with automated control. In addition to a facility monitoring system, the headquarters is equipped with motion sensor lighting, which turns off automatically when no lighting is needed. The operation and optimum location of the elevators is also programmed in a user-friendly and at the same time energy saving way. Also, heating and air conditioning is operated at an increased level of energy saving mode at night and weekends, and internal temperature is controlled based on external temperature. Each workstation in the building has natural light, an important factor in respect of health prevention of employees and reduction of energy consumption at the same time.

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