

PRESS RELEASE

Budapest, 17th May, 2007

Erste Bank launches Ráadás Betét

Credit card holders can earn 7 + 3 per cent interest

Budapest, 17th May, 2007 – Erste Bank Hungary launched a new special deposit scheme on 15th May, 2007 for clients who actively use their existing or new credit cards in the first deposit period. The Erste Ráadás Betét [Surplus Deposit] allows clients to achieve an annual interest premium of 3 per cent on a deposit fixed for consecutive three-month periods.

Erste Bank retail division head Imre Sztanó said clients could enter the Erste Ráadás Betét scheme from 15th May, 2007, until the bank ends the special offer. The deposits will run for three months. The minimum deposit is HUF 500,000, the maximum is HUF 50m. A condition is that the full amount that clients put in the deposit must come from sources other than accounts held with Erste Bank.

The Erste Ráadás Betét offers an annual interest of 7 per cent in the first three-month period, and a premium of 3 per cent, if the client holds and actively uses a credit card at the end of the first deposit period. In order to meet the conditions of the offer, clients must use their credit cards for some form of transaction (ATM withdrawals, purchases, or both) four times during the first deposit period, and the amount borrowed must be a minimum HUF 50,000. In the following deposit period clients will earn the standard fixed deposit interest rate.

Clients should not hesitate to put their savings in Erste Bank's new deposit scheme, as the credit card helps with day-to-day expenditure, while the deposited amount could earn an annual 10 per cent (AER: 10.53 per cent) interest.

Other special offers are attached to the scheme. For instance clients will not have to produce a utility bill when applying for a new credit card, and irrespective of the amount deposited, Erste Bank will waive the first year's credit card and co-card charges in case of newly issued credit cards. Furthermore, clients who deposit a minimum HUF 2m will automatically receive a credit card with a HUF 200,000 limit, Mr Sztanó said.

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Erste Bank Hungary in 2006 in figures:

Erste Bank Hungary is the **second** largest bank in terms of its branch network and the number of its clients. The bank follows a **three** brand strategy in order to ensure ease of access: the bank's services are available in its branches, in Post Offices and on the [origo] *klikkbank* website. The bank is the **third** largest in terms of its net income (HUF 21.6bn) and the **fifth** in terms of total assets (HUF 1,764bn). The bank's **twelve** subsidiaries ensure that all financial needs of the clients are satisfied, and **fifteen** branches are open six days a week. Corporate clients are served through **twenty-five** commercial centres, and retail clients are served in **182** branches, where the bank also offers the majority of its subsidiaries' products. The group manages assets worth over HUF **300bn**. A total **386** ATMs are available for clients, who hold close to **700,000** bank cards in total. Its **2005** performance won Erste Bank the "Financial Institution of the Year Award" at the Figyelő Top 200 gala. *Figures are for 31st December, 2006. The financial data are audited, unconsolidated figures prepared according to Hungarian Accounting Standards (HAS) and featured in the balance sheet.*

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