

Capital instruments main features template			
Issuer	Erste Bank Hungary Zrt	Erste Bank Hungary Zrt	Erste Bank Hungary Zrt
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	HU0000073374	HU0000364039	HU0000364831
Public or private placement	Private	Private	Public
Governing law(s) of the instrument	Hungarian	Hungarian	Hungarian
Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment			
Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated	Solo and (sub-)consolidated
Instrument type (types to be specified by each jurisdiction)	Subscribed capital	Bearer notes	Bond
Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	HUF 263 492 mn	HUF 59 234 mn	HUF 73 663 mn
Nominal amount of instrument	146 000 000 000 HUF	150 000 000 EUR	170 000 000 EUR
Issue price	N/A	100	100
Redemption price	N/A	N/A	100
Accounting classification	Equity	Subordinated liabilities	Subordinated liabilities
Original date of issuance	N/A	2024.06.11	2024.12.18
Perpetual or dated	Perpetual	Perpetual	Dated
Original maturity date	No expiry date	No expiry date	2034.12.18
Issuer call subject to prior supervisory approval	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/A	2029.06.11	2029.12.18
Subsequent call dates, if applicable	N/A	Each year 06.11, starting from 2020.06.11	N/A
Coupons / dividends			
Fixed or floating dividend/coupon	N/A	Floating	Floating
Coupon rate and any related index	N/A	7,55% then 5Y Mid-Swap Rate + 4,65%	3M EURIBOR (floored) + 2,36%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	N/A	Mandatory	Mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	N/A	Mandatory	Mandatory
Existence of step up or other incentive to redeem	N/A	No	No
Noncumulative or cumulative	N/A	Cumulative	Cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down features	No	No	No
If write-down, write-down trigger(s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
Ranking of the instrument in normal insolvency proceedings	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	AT1	Tier 2	Senior preferred
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/A	N/A	N/A
Link to the full term and conditions of the instrument (signposting)	N/A	Link posted separately in the same Regulatory reports section as Capital instruments table	Link posted separately in the same Regulatory reports section as Capital instruments table
(1) Insert 'N/A' if the question is not applicable			