

**Consolidated financial statements for the six-month period ended
30 June 2024 based on non-audited figures**

in accordance with International Financial Reporting Standards as adopted by the European Union

ERSTE BANK HUNGARY ZRT. (Budapest, XIII. Népfürdő street 24-26.) has prepared its consolidated half-year report as required by 2.§ (1) b) part of 24/2008.(VIII.15.) decree of the Ministry of Finance.

The issuer declares that the half-year report includes true and reliable information and statements, does not conceal any fact that is relevant to the assessment of the issuer's position, the interim management report gives a reliable picture of the financial position of the issuer and the companies included in the consolidation.

The consolidated financial statements for the six-month period ended 30 June 2024 are not audited.

The issuer declares that the consolidated financial statements give a true and reliable picture of the assets, liabilities, financial position and the profit or loss of Erste Bank and the companies included in the consolidation. The issuer also states that the consolidated management report provides a reliable picture of the financial position, development and performance of Erste Bank and the companies included in the consolidation and describes the main risks and uncertainties affecting the remaining six months of the financial year.

Persons authorized to represent Erste Bank Hungary Zrt. who are obliged to sign the report:

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Radován Jelasity
Chairman and CEO

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Manfred Schmid
Chief Financial Officer

Non-audited consolidated figures for the six-month period ended 30 June 2024

Consolidated Statement of Financial Position

Data in HUF million	12/31/2023	06/30/2024	Change compared to prior year %
Cash and cash balances	604,510	816,900	35%
Financial assets held for trading	110,488	170,372	54%
Derivatives	61,766	57,412	-7%
Other financial assets held for trading	48,722	112,960	132%
Non-trading financial assets at fair value through profit or loss	389,236	420,551	8%
Equity instruments	2,136	3,099	45%
Debt securities	814	890	9%
Loans and advances to customers	386,286	416,562	8%
Financial assets at fair value through other comprehensive income	264,630	278,480	5%
Debt securities	264,630	278,480	5%
Financial assets at amortised cost	3,243,865	3,164,850	-2%
Debt securities	1,137,340	1,080,858	-5%
Loans and advances to banks	288,882	255,151	-12%
Loans and advances to customers	1,817,643	1,828,841	1%
Finance lease receivables	33,453	33,761	1%
Property and equipment	29,690	26,602	-10%
Investment properties	14,951	15,228	2%
Intangible assets	32,955	33,429	1%
Current tax assets	486	285	-41%
Deferred tax assets	413	485	17%
Assets held for sale	0	4,188	n/a
Trade and other receivables	20,821	14,587	-30%
Other assets	44,254	47,923	8%
TOTAL ASSETS	4,789,752	5,027,641	5%

Data in HUF million	12/31/2023	06/30/2024	Change compared to prior year %
Financial liabilities held for trading	65,459	61,166	-7%
Derivatives	65,459	61,166	-7%
Other financial liabilities held for trading	0	0 na	
Financial liabilities at fair value through profit or loss	0	0	na
Debt securities issued	0	0	na
Financial liabilities at amortised cost	4,067,111	4,250,485	5%
Deposits from banks	553,073	646,179	17%
Deposits from customers	3,155,379	3,167,381	0%
Debt securities issued	354,149	417,488	18%
Other financial liabilities	4,510	19,437	331%
Finance lease liabilities	19,413	19,353	0%
Provisions	10,302	11,567	12%
Current tax liabilities	7,328	7,336	0%
Deferred tax liabilities	7	22	214%
Other liabilities	57,743	77,366	34%
Total equity	562,389	600,346	7%
Equity attributable to owners of the parent	562,389	600,346	7%
TOTAL LIABILITIES AND EQUITY	4,789,752	5,027,641	5%

Consolidated Income Statement

Data in HUF million	06/30/2023	06/30/2024	Change compared to prior year %
Net interest income	66,454	96,990	46%
Net fee and commission income	46,282	55,640	20%
Dividend income	17	0	n/a
Net trading result	28,488	22,292	-22%
Rental income from investment properties & other operating leases	1,970	2,603	32%
Personnel expenses	-22,504	-25,575	14%
Other administrative expenses	-20,948	-25,063	20%
Depreciation and amortisation	-6,150	-6,581	7%
Other gains/losses from derecognition of financial instruments not measured at fair value th	41	606	1378%
Gains/losses from derecognition of financial assets measured at amortised cost	-27	0	-100%
Impairment result from financial instruments	-1,142	2,514	-320%
Other operating result	-40,765	-37,557	-8%
Pre-tax result from continuing operations	51,716	85,869	66%
Taxes on income	-5,004	-11,476	129%
Net result for the period	46,712	74,393	59%
Net result attributable to owners of the parent	46,712	74,393	59%

Consolidated Statement of Comprehensive Income

Data in HUF million	06/30/2023	06/30/2024	Change compared to prior year %
Net result for the period	46,712	74,393	59%
Items that may be reclassified to profit or loss			
Fair value reserve change of debt instruments at fair value through other comprehensive income	0	0	n/a
Deferred taxes relating to items that may be reclassified to profit or loss	0	0	n/a
Total other comprehensive income	0	0	n/a
Total comprehensive income	46,712	74,393	59%
Total comprehensive income attributable to owners of the parent	46,712	74,393	59%

The financial statements are published and available in Hungarian on the website of the Bank (www.erstebank.hu) and the National Bank of Hungary (www.kozzetetelek.hu).

Budapest, 24 September 2024

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Radován Jelasity
Chairman and CEO

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Manfred Schmid
Chief Financial Officer