

**Consolidated financial statements for the six-month period ended
30 June 2025 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 2025 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 2025

Consolidated Statement of Financial Position

Data in HUF million	12/31/2024	06/30/2025	Change compared to prior year %
Cash and cash balances	673 283	590 227	-12%
Financial assets held for trading	115 353	142 950	24%
Derivatives	68 727	49 184	-28%
Other financial assets held for trading	46 626	93 766	101%
Non-trading financial assets at fair value through profit or loss	459 109	489 892	7%
Equity instruments	4 213	5 690	35%
Debt securities	10 565	529	-95%
Loans and advances to customers	444 331	483 673	9%
Financial assets at fair value through other comprehensive income	379 080	488 082	29%
Debt securities	379 080	488 082	29%
Financial assets at amortised cost	3 176 252	3 152 926	-1%
Debt securities	1 065 380	979 210	-8%
Loans and advances to banks	257 083	277 604	8%
Loans and advances to customers	1 853 789	1 896 112	2%
Finance lease receivables	34 078	37 601	10%
Property and equipment	55 895	56 537	1%
Investment properties	15 448	15 628	1%
Intangible assets	36 820	37 085	1%
Current tax assets	63	682	983%
Deferred tax assets	359	1 071	198%
Assets held for sale	0	0	n/a
Trade and other receivables	15 634	23 496	50%
Other assets	49 198	65 140	32%
TOTAL ASSETS	5 010 572	5 101 317	2%

Data in HUF million	12/31/2024	06/30/2025	Change compared to prior year %
Financial liabilities held for trading	55 953	55 488	-1%
Derivatives	55 953	55 488	-1%
Other financial liabilities held for trading	-	-	n/a
Financial liabilities at fair value through profit or loss	-	-	n/a
Debt securities issued	-	-	n/a
Financial liabilities at amortised cost	4 184 344	4 332 869	4%
Deposits from banks	367 134	388 465	6%
Deposits from customers	3 263 746	3 467 836	6%
Debt securities issued	552 834	475 123	-14%
Other financial liabilities	630	1 445	129%
Finance lease liabilities	10 230	9 286	-9%
Provisions	11 967	14 977	25%
Current tax liabilities	12 250	5 957	-51%
Deferred tax liabilities	109	137	26%
Other liabilities	77 020	72 010	-7%
Total equity	658 699	610 593	-7%
Equity attributable to owners of the parent	658 699	610 593	-7%
TOTAL LIABILITIES AND EQUITY	5 010 572	5 101 317	2%

Consolidated Income Statement

Data in HUF million	06/30/2024	06/30/2025	Change compared to prior year %
Net interest income	96 990	98 763	2%
Net fee and commission income	55 640	68 645	23%
Dividend income	-	-	n/a
Net trading result	22 292	18 493	-17%
Rental income from investment properties & other operating leases	2 603	1 649	-37%
Personnel expenses	-25 575	-27 454	7%
Other administrative expenses	-25 063	-29 168	16%
Depreciation and amortisation	-6 581	-7 416	13%
Other gains/losses from derecognition of financial instruments not measured at fair value thrc	606	69	-89%
Gains/losses from derecognition of financial assets measured at amortised cost	-	-	n/a
Impairment result from financial instruments	2 514	-1 153	-146%
Other operating result	-37 557	-42 843	14%
Pre-tax result from continuing operations	85 869	79 585	-7%
Taxes on income	-11 476	-10 337	-10%
Net result for the period	74 393	69 248	-7%
Net result attributable to owners of the parent	74 393	69 248	-7%

Consolidated Statement of Comprehensive Income

Data in HUF million	06/30/2024	06/30/2025	Change compared to prior year %
Net result for the period	74 393	69 248	-7%
Items that may be reclassified to profit or loss			
Fair value reserve change of debt instruments at fair value through other comprehensive income	-742	-3 095	317%
Deferred taxes relating to items that may be reclassified to profit or loss	72	277	285%
Total other comprehensive income	-670	-2 818	321%
Total comprehensive income	73 723	66 430	-10%
Total comprehensive income attributable to owners of the parent	73 723	66 430	-10%

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 2025

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Radován Jelasity
Chairman and CEO

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Manfred Schmid
Chief Financial Officer