

PRESS RELEASE –

Erste banka creates Summer Package

Zagreb, 21 July 2010 – Erste&Steiermärkische Bank d.d. (Erste banka) has designed a special offer of products called the Summer Package for the summer days which have already arrived. The package includes a combination of products for all existing and future Erste banka clients who are planning to go away for their summer vacation. The offer will stand by September 15, and it includes a non-purpose cash loan, Erste current account, voluntary health insurance of persons during travel and stay abroad or travel insurance for tourist trips in the country, and short-term property insurance (Risk Package).

Cash loans from the Summer Package are available in the amount ranging from EUR 1,000 up to EUR 10,000, repayment period up to seven years, while the loan administration fee is 50% off the usual rate. No guarantors, guarantee deposits or life insurance policies are required for taking out the loan.

CASH LOANS FROM THE SUMMER PACKAGE

INTEREST RATE*	EFFECTIVE INTEREST RATE	FEE	CLIENT STATUS
8.99% 9.35% 9.90%	9.71% 10.10% 10.71%	1.00%	required

* interest rate depends on client's credit standing

Effective interest rate is calculated for the conditions stated above, the amount of the loan of EUR 10,000.00, repayment deadline 84 months.

NOTE – Cash loans with a 24-month repayment period are granted solely in HRK

Furthermore, the Summer Package brings clients a 15% discount on Kvarner VIG voluntary health insurance policies for travel and stay abroad, and travel insurance for tourist trips in the country. Also, by activating the Summer Package, clients have the opportunity to use the benefits of the Diners Club Travel for all payments made by August 31 this year. The benefits include 10% discount on foreign language courses abroad, on vacations in Croatia and the Mediterranean, cruise trips, European and world travel, as well as lower charges for issue of airplane tickets for all destinations (HRK 50.00).

In the first six months of 2010, Erste banka placed a total of 13,600 cash loans of the total value of around HRK 891 million. According to the latest available data on retail lending segment in general, Erste banka has recorded a growth of 0.5% in the first five months this year, while the banking market witnessed a decline of 0.1% on average in the same period. Thus, Erste banka expanded its market share in this segment from 13.09% at the end of 2009, to 13.17% by May 31, 2010.

For additional information:

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