MBH Bank Nyrt.

Flash Report on
3Q 2026 results

Budapest, 17th November 2026

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1 MBH GROUP 3Q 2026 RESULTS – OVERVIEW

Main components of P&L and balance sheet, key performance indicators

Main components of P&L (in HUF million)	Period					YTD		
	3Q 2025	2Q 2026	3Q 2026	Q/Q	Y/Y	9M 2025	9M 2026	Y/Y
TOCI accounting (Total Comprehensive Income)	**66,000**	**20,603**	**29,383**	**42.6%**	**-55.5%**	**109,137**	**20,219**	**-81.5%**
Other comprehensive income	2,777	23,732	-17,918	-175.5%	-	-7,612	-4,545	-40.3%
Consolidated Profit after tax (accounting)	**63,223**	**-3,129**	**47,301**	**-**	**-25.2%**	**116,749**	**24,764**	**-78.8%**
Adjustments total on PAT	-25	23,796	-4,262	-117.9%	-	44,151	92,997	110.6%
Adjusted TOCI	**65,975**	**44,399**	**25,121**	**-43.4%**	**-61.9%**	**153,288**	**113,216**	**-26.1%**
Adjusted Other comprehensive income (OCI)	2,777	23,732	-17,918	-175.5%	-	-7,612	-4,545	-40.3%
Adjusted Consolidated Profit after tax	**63,198**	**20,667**	**43,039**	**108.3%**	**-31.9%**	**160,900**	**117,761**	**-26.8%**
Profit before tax (adjusted)	**72,966**	**24,538**	**50,962**	**107.7%**	**-30.2%**	**189,674**	**143,730**	**-24.2%**
Gross Operating Income (adjusted)	**135,830**	**134,367**	**142,336**	**5.9%**	**4.8%**	**411,335**	**425,714**	**3.5%**
Net Interest Income (adjusted)	112,719	100,512	97,566	-2.9%	-13.4%	350,705	312,545	-10.9%
Net Fee Income (adjusted)	27,812	26,636	23,529	-11.7%	-15.4%	76,724	77,211	0.6%
Net Other Income (adjusted)	-4,701	7,219	21,242	194.3%	-	-16,094	35,958	-
Operating Expenses (adjusted)	-86,770	-95,239	-85,075	-10.7%	-2.0%	-252,996	-266,930	5.5%
Provision for losses on loans (adjusted)	23,905	-14,590	-6,300	-56.8%	-126.4%	31,335	-15,054	-148.0%
Main components of Balance sheet (in HUF million)	**Volumes at the end of period**					**YTD average**		
	3Q 2025	2Q 2026	3Q 2026	Q/Q	Y/Y	9M 2025	9M 2026	Y/Y
Total Assets	**12,280,517**	**12,926,354**	**13,040,926**	**0.9%**	**6.2%**	**12,519,066**	**13,029,038**	4.1%
Customer Loans (net)	5,952,747	6,113,407	6,141,500	0.5%	3.2%	5,897,095	6,129,477	3.9%
Customer Loans (gross)	6,217,051	6,337,048	6,371,398	0.5%	2.5%	6,182,697	6,355,912	2.8%
Provision for Customer loans	-264,304	-223,641	-229,898	2.8%	-13.0%	-285,602	-226,435	-20.7%
Deposits & C/A	7,909,884	7,751,525	7,623,190	-1.7%	-3.6%	7,951,379	7,890,789	-0.8%
Subordinated debt	170,292	152,101	155,097	2.0%	-8.9%	145,637	158,673	9.0%
Shareholders' Equity	1,207,253	1,236,796	1,265,938	2.4%	4.9%	1,163,913	1,240,528	6.6%
KPIs based on adjusted and unadjusted PAT (%)	**Period**					**YTD**		
	3Q 2025	2Q 2026	3Q 2026	Q-Q	Y-Y	9M 2025	9M 2026	Y-Y
ROAE (Return on Average Equity - accounting)	21.4%	-1.0%	15.0%	16.0%-pt	-6.4%-pt	13.6%	2.7%	-10.9%-pt
ROAE (Return on Average Equity - adjusted)	21.4%	6.8%	13.6%	6.9%-pt	-7.7%-pt	18.7%	12.7%	-6.0%-pt
ROMC (Return on Minimum Capital - adjusted)	35.1%	9.2%	17.6%	8.4%-pt	-17.5%-pt	28.8%	17.7%	-11.1%-pt
ROAA (Return on Average Assets - adjusted)	2.0%	0.6%	1.3%	0.7%-pt	-0.7%-pt	1.7%	1.2%	-0.5%-pt
TRM (Total Revenue Margin - adjusted)	4.4%	4.1%	4.3%	0.2%-pt	0.0%-pt	4.4%	4.4%	0.0%-pt
CIM (Core income margin - adjusted)	4.5%	3.9%	3.7%	-0.2%-pt	-0.8%-pt	4.6%	4.0%	-0.5%-pt
NIM (Net Interest Margin - adjusted)	3.6%	3.1%	3.0%	-0.1%-pt	-0.6%-pt	3.7%	3.2%	-0.5%-pt
NFM (Net Fee Margin - adjusted)	0.9%	0.8%	0.7%	-0.1%-pt	-0.2%-pt	0.8%	0.8%	0.0%-pt
C/TA (Cost to Total Assets - adjusted)	2.8%	2.9%	2.6%	-0.3%-pt	-0.2%-pt	2.7%	2.7%	0.1%-pt
CIR (Cost Income Ratio - adjusted)	63.9%	70.9%	59.8%	-11.1%-pt	-4.1%-pt	61.5%	62.7%	1.2%-pt
Risk% (Risk cost rate - adjusted)	-1.6%	0.9%	0.1%	-0.8%-pt	1.7%-pt	-0.7%	0.2%	0.9%-pt
GOI/RWA (RWA efficiency - adjusted)	10.4%	9.5%	9.9%	0.4%-pt	-0.5%-pt	10.6%	10.1%	-0.5%-pt
EPS (Earning Per Share - adjusted)	777.4	257.0	529.4	272.4	-248.0	667.0	488.2	-178.8
Volume KPIs (%)	**Period**					**YTD**		
	3Q 2025	2Q 2026	3Q 2026	Q-Q	Y-Y	9M 2025	9M 2026	Y-Y
Provision/Total Assets	2.2%	1.7%	1.8%	0.0%-pt	-0.4%-pt	2.2%	1.8%	-0.4%-pt
CAR (Capital Adequacy Ratio)	22.1%	20.9%	20.8%	-0.2%-pt	-1.3%-pt	22.1%	20.8%	-1.3%-pt
RWA/Total Assets	41.6%	44.0%	43.8%	-0.1%-pt	2.2%-pt	41.6%	43.8%	2.2%-pt
LTD (Loan to Deposit)	78.6%	81.8%	83.6%	1.8%-pt	5.0%-pt	78.6%	83.6%	5.0%-pt
DPD90+ rate	1.5%	1.8%	1.8%	0.0%-pt	0.4%-pt	1.5%	1.8%	0.4%-pt

The report is based on "Adjusted" figures presenting the indicators of the underlying business performance, the list of correction factors is included in Chapter 3.1. In order to comprehensive present the financial performance of the MBH Group, all data in the report and in the investor presentation are - unless otherwise indicated - alternative performance measurement indicators (Alternative Performance Measure - APM).

Methodology update: In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

The interest rate cap was introduced by Government Decree No. 782/2021 (24 December) to apply from 01.01.2022 to 30.06.2022 and was subsequently extended on several occasions. Government Decree No. 84/2026 (17 April) repealed the expiry date for the mandatory application of the interest rate cap. In accordance with the legislation currently in force, in 2Q 2026, the expected loss on the full remaining term of loans subject to the interest rate cap was recognised.

For definition and calculation methodology of alternative performance measurement indicators used to depict the underlying business performance please refer to the Report for 3Q 2026 chapter 4.1 – Financial indicators.

KPIs are calculated using the actual number of days.

In 3Q 2026 the following main factors were instrumental:

- In September 2026, **inflation** reached 1.6% higher on average than a year earlier and in 3Q 2026 prices were up by 1.4%, on average compared to the previous year.
- According to the estimate of the Hungarian Central Statistical Office (KSH), the **performance of the Hungarian economy grew** by 1.5% in 3Q compared to the same period of the previous year and grew by 0.1% compared to 2Q.
- The Monetary Council has **reduced the base rate by 25 basis points to 5.5%,** the overnight deposit rate to 4.5%, and the overnight lending rate to 6.5%, effective from 26 August 2026.
- The National Assembly has **adopted amendments to certain laws necessary for accessing European Union funds**, with the aim of fulfilling the commitments undertaken toward the European Union.
- **The Government is reviewing the amortization schedules for all state counter-guarantees with the aim of gradually reducing the stock of state guarantees by limiting new guarantee commitments. The objective is to bring the total volume of state guarantees—relative to GDP—below the average level across EU member states within seven years.** As a further component of this reform, the transaction interest rates (net of interest subsidies) for the Széchenyi Card Current Account Loan MAX+, Széchenyi Tourism Card MAX+, and Széchenyi Liquidity Loan MAX+ products will be adjusted to the 3-month BUBOR rate; furthermore, a mandatory joint and several guarantee from a guarantee institution may no longer be required for these loan products.
- On 15 July 2026, MBH Bank Nyrt. published **Supplement No. 2 to the Base Prospectus** prepared for its issuance programme entitled 'MBH BANK ISSUANCE PROGRAMME 2025/2026', with a total framework amount of HUF 500 billion, which was approved by the MNB by its decision No. H-KE-III-544/2026 dated 14 July 2026.
- MBH Bank Nyrt. issued **Senior Preferred Notes with a total nominal value of EUR 500 million**, with the value date of 16 July 2026. The pricing of the 6-year Senior Preferred Notes (callable at par 5 years after the issue date) has taken place on 8 July 2026.
- Aurum Magántőkealap and its manager, QUARTZ Befektetési Alapkezelő Zrt. (hereinafter jointly the "Notifying Parties"), hereby notify, pursuant to Section 61(1) and (3) of Act CXX of 2001 on the Capital Market (the "Tpt."), that on 17 September 2026 the proportion of voting rights attached to series "A" ordinary shares issued by MBH Bank Plc. held indirectly by the Notifying Parties reached and exceeded the 5% threshold.

  The crossing of the threshold was triggered by the acquisition by Aurum Magántőkealap of the shares representing 100% of the share capital of MATAK PRIME Zrt.
  MATAK PRIME Zrt. is the 100% owner of Pinnacle Asset Group Zrt., which holds 19,990,761 series "A" ordinary shares of MBH Bank Plc. Through this chain, following the triggering transaction the Notifying Parties indirectly hold 19,990,761 voting rights, corresponding to 6.20% of the Issuer's voting rights. Prior to the triggering transaction, the Notifying Parties' voting rights in MBH Bank Plc. were below the 5% threshold.
- In compliance with the framework and conditions set out in Decision No. H-EN-I-436/2025, MBH Bank repurchased its own shares until 17 October 2026: 383,738 shares at a price of HUF 1,094,856,690. Following the transactions, the MBH Group owned 387,531 treasury shares, meaning that the treasury share portfolio was 0.1202%.

The main performance indicators of 3Q 2026:

- **HUF 13,040.9 bn total assets** (+6.2% y/y; +0.9% q/q) in 3Q 2026 which was characterised by an annual decrease in deposit portfolios (-3.6% y/y) and the growth gross loan volumes (+2.5% y/y).
- **HUF 117.8 bn adjusted profit after taxes (-26.8% y/y)** in 9M 2026 and **12.7% adjusted ROE** (12.2% based on adjusted total comprehensive income), mainly driven by high net interest income in 9M 2026. The 3Q 2026 accounting profit after tax (HUF 47.3 bn) was significantly increased by the lower operating costs and risk costs.
- **5.5% y/y cost increase (without impact of the acquisition: +4.8%), C/I of 62.7% in 9M 2026**.
- **HUF 15.1 bn adjusted risk cost** (provisions and other impairments) was charged in 9M 2026 and HUF 6.3 bn in 3Q 2026, as a result of several one-off transactions falling into default in 3Q.
- **Loan-to-deposit ratio** stood at 83.6%, while **LCR** (154.4%) and **NSFR** (125.3%) ratios were well above the regulatory minimum.
- **Sound capital position: 20.8% capital adequacy and 18.6% CET1 ratio** at the end of 3Q.

Main business events in 3Q 2026:

- **Retail segment:**

  Significant annual growth in the retail loan (+9.3% y/y) supported by strong market growth and business boosting activities. Decreasing deposit portfolio (-3.4% y/y), other savings moderating by 1.0% y/y.

  During 3Q, in addition to standard savings products, customers had access to a dedicated deposit offer providing retail customers with an attractive interest rate on new funds. As a result, the volume of new funds placed in deposits exceeded HUF 29 billion by the end of the quarter.

  Personal loan disbursements increased by more than 10% in 3Q 2026 compared to the previous quarter and were close to 50% above the level recorded in the same period of the previous year. From 3Q onwards, the Bank took further steps to expand sales through digital channels. Following the launch of the pre-approved process in the mobile app in 2Q, the Bank introduced the non-pre-approved personal loan application process from July. As a result, personal loan applications became available in-app to all customers using an MBH mobile application.

- **Corporate segment:**

  Moderating loan portfolio (-2.2% y/y) and stagnating deposit volumes (-0.6% y/y).

  In 3Q 2026, subsidized loan products continued to receive exceptional attention from the Bank's clients compared to market-rate loans.

- **Leasing segment:**

  Leasing volume of MBH Group amounted to HUF 652.2 bn at the end of 3Q 2026 which means an increase of 5.1% compared to 3Q 2025.

The leasing group has a nationwide network and based on the newly placed, aggregated leasing portfolio, a market share exceeding 25%[1], making it the number one player in the leasing market.

MBH Group's **unadjusted** total comprehensive income was HUF 20.2 bn (HUF -88.9 bn y/y) in 9M 2026, profit after tax (9M 2026: HUF 24.8 bn, HUF -92.0 bn y/y) decreased, other comprehensive income (9M 2026: HUF -4.5 bn, HUF +3.1 bn y/y) increased year-on-year. The unadjusted total comprehensive income (TOCI) in 3Q drop by HUF 36.6 billion y/y, as a result of a HUF 15.9 billion decrease y/y in the accounting profit after taxes and a HUF 20.7 billion y/y decline in the other comprehensive income (OCI). The 9M 2026 results were negatively impacted by the banking tax and higher lump-sum extra-profit tax paid for the full year in 1Q 2026 furthermore, in 2Q, an expected loss resulting from the extension of the interest rate cap due to legislative changes was recognised, calculated over the entire remaining term of the loans at a total of HUF 23.8 bn, of which HUF 6.9 bn had a negative impact on net interest income, HUF 8.5 bn on other income and HUF 8.3 bn on risk costs, of which HUF 2.3 bn was released in 3Q.

In 9M 2026 the **adjusted** total comprehensive income (TOCI) was HUF 113.2 bn (-26.1% y/y), including HUF +93.0 bn profit adjustments. The adjusted profit after tax was HUF 117.8 bn (HUF -43.1 bn y/y), adjusted other comprehensive income amounted to HUF -4.5 (HUF +3.1 bn y/y) in 9M 2026. From 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments.

Total assets amounted to HUF 13,040.9 bn (+0.9% q/q; +6.2% y/y) by the end of 3Q 2026. The Group's customer **deposits portfolio** was HUF 7,623.2 bn by the end of 3Q which means a 1.7% decrease q/q (HUF -128.3 bn q/q; HUF -286.7 bn y/y). Quarterly decrease was influenced by the decline in the stock due to strong market competition**. Gross customer loans** portfolio changed to HUF 6,371.4 bn (+0.5% q/q), the annual growth amounted HUF +154.3 bn. Securities portfolio together with trading portfolio increased by 13.0% y/y (+3.1% q/q). In 3Q 2026 the loans to deposits ratio increased to 83.6% (+1.8%-pt q/q) by the end of the period due to the decrease in deposit volumes, the customer deposit-loans surplus was HUF 1,252 bn. The **shareholders' equity** increased from HUF 1,236.8 bn at the end of 2Q 2026 to HUF **1,265.9 bn** (+2.4% q/q). Capital adequacy ratio was at 20.8% (-0.2%-pt q/q, -1.3%-pt y/y). MBH Group's adjusted return on shareholders' equity (ROE) was 12.7% (the unadjusted ROE was 2.7%) in 9M 2026. ROE on adjusted total comprehensive income reached 12.2% in 9M 2026 compared to 17.8% in 9M 2025. The volume-weighted average price of the MBH share for the full trading period of 3Q 2026 was HUF 2,688.

Changes in the composition of Managers and strategic employees:

- MBH Bank renewed and streamlined its organisational structure and senior management. As of 2 November 2026, the Bank operate with six independent divisions, each headed by a Chief Officer.
- The general meeting of the Bank appointed Kitti Dobi as a member of the Supervisory Board of the Company for a fixed term from 25 July 2026 to 31 May 2030, pursuant to MBHB general meeting resolution No. 11/2026 (27 April).

[1] Source: Hungarian Leasing Association

- The Board of Directors of MBH Bank has appointed Dr. Tamás Ákos as Deputy Chief Executive Officer responsible for standard servicing at MBH Bank. MNB has granted the relevant approval for the appointment on 17 August 2026.
- Mr. Miklós Vasily has resigned from his membership and chairman status held in the Supervisory Board of MBH Bank Plc. on 24 September 2026. The Company will subsequently inform the capital market participants of the effective date of resignation.
- The Board of Directors of MBH Bank has appointed Gergely Gózon as Deputy Chief Executive Officer responsible for Finance of MBH Bank (CFO). MNB has granted the relevant approval for the appointment as of 8 October 2026.
- The general meeting of the Company appointed István Hamecz as a member of the Supervisory Board of the Company for a fixed term from 12 October 2026 to 12 October 2031., which was approved by the MNB in its resolution No. H-EN-I-388/2026 of 9 October 2026.
- The general meeting of the Company appointed Gábor Csaba Fenyvesi as a member of the Supervisory Board of the Company from 12 October 2026 until 31 May 2030, provided that if the license issued by the Central Bank of Hungary has not been issued by that date, his mandate shall commence on the date on which the license concerning the position of Member of the Supervisory Board is issued.
- Dr. Beatrix Mészáros employment as Deputy Chief Executive Officer has been terminated with effect from 16 October 2026.
- The appointment of Ádám Egerszegi as Deputy Chief Executive Officer of MBH Bank Plc. terminated with effect from 2 November 2026. Simultaneously with the termination of his employment, pursuant to Section 149(3) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, the membership of Ádám Egerszegi in the Board of Directors of the Company also terminates.
- The appointments of Kitti Dobi and Andras Puskas as Deputy Chief Executive Officers of MBH Bank Plc. terminated with effect from 2 November 2026; thereafter, they will continue to work at the Company in the position of Managing Director.
- The Board of Directors of the Company has appointed Mr András Both as Deputy Chief Executive Officer responsible for IT and Digitalisation, with effect from the date of issue of the required approval resolution of MNB. The Company will inform capital market participants in due course of the appointment taking effect.

Post-closing events:

- MBH Bank Plc. exercised its optional redemption right with the prior approval of the National Bank of Hungary and redeemed the "€350,000,000 8.625% Senior Preferred Fixed-to-Floating Callable Notes due 2027" (ISIN: XS2701655677) in full on 19 October 2026.
- At its meeting on 20 October 2026, the Monetary Council left the base rate unchanged; it remained at 5.50%, whilst the O/N deposit rate stood at 4.50% and the O/N lending rate at 6.50%.
- Bálint Gulyás became the contact person of the MBH Bank's investor relations as of October 2026.
- On 9 October 2026, Scope Ratings affirmed Hungary's credit rating at the "BBB" level and upgraded the outlook to positive.

- **The government has announced its new housing policy measures. The Otthon Start scheme is being replaced—effectively immediately—by Wekerle+, which features stricter conditions** (a 5-year residency requirement; a maximum loan interest rate of 3% for new homes, rising to 5% for existing homes) and a more restricted eligibility pool (with an upper age limit of 45). **The Wekerle+ Energy Renovation Grant and Loan is also being launched**: this includes a loan at a 3% interest rate (up to 15 million HUF), which can be supplemented by a non-repayable grant of up to 7.5 million HUF, depending on the energy savings achieved. Additionally, the **state-subsidized housing savings accounts are returning** (the state will provide a subsidy—on top of the deposit interest—equal to 10% of contributions for the first five years, and 20% from the sixth year onwards), **and the 5% VAT rate on the construction of new homes will remain in place** indefinitely. Rather than focusing on stimulating general demand in the housing market, the program prioritizes supporting young people in acquiring their first homes, encouraging the construction of new housing, and improving the quality of the existing housing stock.
- **The government has modified the level of state interest subsidies provided for supported loans.** The previous multipliers based on the Government Debt Management Agency (ÁKK) rates have been removed; consequently, for the Wekerle+ purchase and construction loan, the state will pay the bank—in addition to the fixed interest rate paid by the client—an amount equal to the average yield on 5-year government bonds plus 0.5 percentage points (up to this maximum). The same applies to new CSOK Plusz and Baby-expecting loan agreements. For the Falusi CSOK, the additional margin is 1 percentage point higher—specifically, the average yield on 5-year government bonds plus 1.5 percentage points.
- **The government has developed a new framework for holders of Baby-expecting loans who are currently in a grace period.** This grace period expires at the end of 2026 but may be extended depending on specific life circumstances; furthermore, the deadline for paying penalty interest can be pushed back, and options for instalment payments are available.
- Key changes to corporate programs during this period include a **reduction in the interest subsidy budget for the Széchenyi Card Program**, which will decrease from 345 billion forints this year to 250 billion forints next year. Furthermore, **EU-cofinanced funds—currently available under the National Champions, SME Technology Plus, and SME Technology Plus Budapest loan programs—are being consolidated under the Ábrahám Ganz Program**. The Government also supports a **revision of the Sándor Demján Equity Program**, which includes setting the investment period for the program to run from 15 January 2025 to 10 December 2026, or until the available funds are exhausted.
- **Measures in the new budget directly affecting banks include to retain the special taxes imposed on the sector; in fact, an increase in the tax burden is expected regarding the financial transaction duty, corporate income tax, the contribution to innovation, and the company car tax.** Starting in 2027, the cap on the financial transaction duty payable on bank transfers will rise from HUF 20,000 to 30,000, while the upper limit for duty-free transfers will increase from HUF 50,000 to 150,000. Consequently, revenue from the financial transaction duty—projected at HUF ~600 bn for this year—is expected to grow by HUF 40 bn next year. For large enterprises (including major banks) with annual revenues exceeding HUF 180 bn, the effective corporate income tax rate will rise to 11%, and the rate of the innovation contribution will increase from the current 0.3% to 0.5%.
- On 3 November 2026, the Hungarian National Assembly adopted the bill entitled “Amendments to Certain Acts Necessary for the Protection and Strengthening of State-Related Assets and State-Backed Financing” (hereinafter the “Amending Act”), which, among other things, amends Act

CXXXV of 2013 on the Integration of Cooperative Credit Institutions and Certain Amendments to Economic Legislation (hereinafter the "Integration Act").

According to the text of the Amending Act as adopted by the National Assembly, the membership of the members of the Central Organization of Integrated Credit Institutions (hereinafter the "Integration Organization") will terminate on the second day following the promulgation of the Amending Act, upon the entry into force of the relevant provisions thereof. At the same time, the Integration Organization will cease to exist without legal succession. In addition, the functions of the integration business management organisation as defined under the Integration Act, together with the rights and obligations arising therefrom, as well as the joint and several liability between the Integration Organization and its members under the Integration Act, will also terminate. The assets of the Integration Organization will be transferred to the Hungarian State, subject to the obligation to satisfy any claims held by third parties.

On 9 November 2026, the President of Hungary referred the adopted Act to the Constitutional Court for a review of the constitutionality of certain provisions that do not relate to the amendments of the Integration Act. The Constitutional Court has not yet rendered a decision on the President's petition. The Constitutional Court's proceedings may affect both the timing and the legislative framework under which the provisions amending the Integration Act enter into force.

Should the provisions amending the Integration Act enter into force in their current form, the Integration Organization will cease to exist and will therefore be removed from the prudential consolidation perimeter of MBH Bank Plc. Consequently, the subsidiaries of the Integration Organization, MBH Mortgage Bank Plc. and MBH Duna Bank Ltd., will be directly included in the prudential consolidation perimeter of MBH Bank Plc.

Based on the preliminary assessment of MBH Bank Plc., the Group's consolidated regulatory own funds are expected to decrease by approximately HUF 44 billion as a result of the legislative change. Consequently, the capital adequacy ratio is expected to decline only marginally, by approximately 0,77 percentage points.

Financial and capital market developments and the macroeconomic environment in 3Q:

During 3Q, investor sentiment continued to be primarily shaped by the ongoing conflict in the Middle East, its prolonged nature, and the related movements in energy prices. In addition to rising inflation risks, fiscal concerns in Europe also intensified toward the end of the quarter. In September, the U.S. Federal Reserve (Fed) announced an interest rate hike for the first time in three years in order to achieve its inflation target, while in October policymakers left the interest rates unchanged. By year-end, the Federal Open Market Committee is expected to be in a better position to assess the appropriate direction of monetary policy based on additional information. Financial markets continue to price in further rate increases in the United States over the next six months. The European Central Bank implemented its second rate hike of the year in September. Although short-term inflation expectations have increased, longer-term inflation expectations remain stable and well anchored, helping to stabilize euro area inflation over the medium term. The future path of interest rates will clearly depend on developments in energy prices and inflation.

The outlook for the Hungarian economy has become more encouraging again after a prolonged period. One of the key reasons is the significant improvement in sentiment indicators and the more favourable international perception of Hungary. Nevertheless, due to external shocks, full-year GDP growth may remain limited despite the strong start of the year. Based on the dispersion of market expectations, real GDP growth in 2026 may range between 1.6% and 2.2%. Following weak third-

quarter data, the economy would need to contract substantially in the fourth quarter for annual average growth to fall below 1.5%, while growth above 2% for the year would require an exceptionally strong acceleration. Neither scenario appears likely. The forecast of the MBH Research Centre is consistent with this assessment: **we expect GDP growth of 1.8% in 2026 and 2.5% in 2027**. Hungary's economic performance in 3Q was subdued and fell short of analysts' consensus expectations. The economy expanded by 0.1% quarter-on-quarter and by 1.5% year-on-year. Detailed figures will only become available in December, but agriculture likely made the largest negative contribution to growth. Nevertheless, we continue to regard GDP growth of 1.8% for 2026 as achievable. An important factor may be the expected start of production at BYD's plant in Szeged during the final quarter of the year, which could support industrial output and export performance even in the short term.

In 2026, the consumer price index remained almost continuously below the lower bound of the central bank's tolerance band (2%). According to the latest available data, inflation stood at 2.0% in October, while the third-quarter average remained below 1.4%. Under our current baseline scenario, **we expect inflation to gradually accelerate through the summer of 2027**. Key drivers include higher energy prices and rising food prices resulting from the summer drought. In addition, the government's budget plan contains several measures with inflationary effects, such as the phase-out of the retail margin cap and increases in excise taxes. As a result, average inflation may reach 1.8% in 2026 and 3.5% in 2027.

In the summer of 2026, the National Bank of Hungary (MNB) implemented a mini rate-cutting cycle, reducing the base rate to 5.50% by the end of August. As in recent months, **we continue to expect that the policy rate will not fall below the current level of 5.50% by the end of 2026**. Rising inflation is likely to encourage caution approach of the MNB, particularly as markets are also pricing in higher rates not only by the Fed and the ECB but also in Poland and the Czech Republic. Looking further ahead, we are more optimistic than current market pricing. While FRA markets currently imply no rate cuts in 2027, we believe that the **Hungarian base rate could decline to 5.00% during 2027**.

The EUR/HUF exchange rate traded within a range of 353 to 370 between July and September, ending the quarter close to 366. Volatility increased during this period; however, no significant nominal depreciation occurred. Investor confidence in Hungary's convergence process continues to provide support for the forint against adverse international developments. If the convergence process proves successful, it could result in greater exchange-rate stability than observed in previous years. This trend may also be supported by an expected improvement in the country's net external financing capacity from 2027 onward. According to MBH Research Centre, however, **caution remains warranted in the short term.** As the likelihood of a meaningful easing of geopolitical risks and a significant decline in energy prices appears limited for the remainder of 2026, the euro exchange rate could remain around HUF 370 by year-end. Thereafter, a gradual reduction in geopolitical risks combined with strengthening credibility of euro convergence could place the forint back on a modest appreciation path. **External balance developments do not pose significant medium-term concerns**. Net external financing capacity may improve in 2027 as EU funds begin to flow into the economy; however, the current account surplus is expected to increase only moderately. This is because the strong forint, still-robust household consumption and its associated import demand, as well as the high import content of investments financed by EU funds, are all likely to boost imports.

The Hungarian government's budget deficit target for 2027 stands at 4.9% of GDP, while its medium-term economic and fiscal programme **indicates a projected deficit of 2.8% of GDP by 2030**. The planned measures for 2027 include several revenue-enhancing initiatives that **are inflationary and less supportive of investment activity**, including higher corporate income taxes, wealth taxes, public health product taxes, financial transaction levies, excise duties, sector-specific taxes, the retail surtax

and the advertising tax. The government plans to achieve savings equivalent to 1.5% of GDP through reductions in government overpricing and bureaucracy. However, in our view, it is uncertain whether these measures can be implemented in full. At the same time, the government has announced additional deficit-increasing measures of a similar magnitude (1.5% of GDP), a substantial portion of which is likely to feed into household consumption and therefore contribute to inflationary pressures. We currently forecast a budget deficit of 5.3% of GDP in 2027, indicating upside risks relative to the government's 4.9% target. The government's medium-term program is broadly consistent with its euro adoption ambitions. Nevertheless, it is important to conclude that these plans are ambitious, and maintaining investor confidence will require the government to avoid significant deviations from its deficit targets, both in 2027 and in the years thereafter.

2 MANAGEMENT REPORT ON THE 3Q 2026 RESULTS OF MBH GROUP

2.1 P&L development

MBH Group								
Consolidated, IFRS P&L (in HUF million)	Period					YTD		
	3Q 2025	2Q 2026	3Q 2026	Q/Q	Y/Y	9M 2025	9M 2026	Y/Y
TOCI accounting (Total Comprehensive Income)	**66,000**	**20,603**	**29,383**	**42.6%**	**-55.5%**	**109,137**	**20,219**	**-81.5%**
Other comprehensive income	*2,777*	*23,732*	*-17,918*	*-175.5%*	-	*-7,612*	*-4,545*	-40.3%
Profit after tax (accounting)	**63,223**	**-3,129**	**47,301**	**-**	**-25.2%**	**116,749**	**24,764**	**-78.8%**
Adjustments total on PAT	**-25**	**23,796**	**-4,262**	**-117.9%**	-	**44,151**	**92,997**	**110.6%**
Banking tax	*-25*	*0*	*0*	*-100.0%*	*-100.0%*	*19,770*	*20,827*	*5.4%*
Extra profit tax	*0*	*16*	*0*	*-100.0%*	-	*19,556*	*52,653*	*169.2%*
Impact of interest rate cap	*0*	*23,779*	*-4,262*	*-117.9%*	-	*4,826*	*19,517*	-
Adjusted TOCI	**65,975**	**44,399**	**25,121**	**-43.4%**	**-61.9%**	**153,288**	**113,216**	**-26.1%**
Adjusted Other comprehensive income (OCI)	*2,777*	*23,732*	*-17,918*	*-175.5%*	-	*-7,612*	*-4,545*	-40.3%
Adjusted Profit after tax	**63,198**	**20,667**	**43,039**	**108.3%**	**-31.9%**	**160,900**	**117,761**	**-26.8%**
Adjusted Profit before tax	**72,966**	**24,538**	**50,962**	**107.7%**	**-30.2%**	**189,674**	**143,730**	**-24.2%**
Gross Operating Income (adjusted)	**135,830**	**134,367**	**142,336**	**5.9%**	**4.8%**	**411,335**	**425,714**	**3.5%**
Net Interest Income (adjusted)	**112,719**	**100,512**	**97,566**	**-2.9%**	**-13.4%**	**350,705**	**312,545**	**-10.9%**
Interest Income (adjusted)	*253,475*	*252,083*	*257,227*	*2.0%*	*1.5%*	*764,704*	*777,548*	*1.7%*
Interest Expense (adjusted)	*-140,756*	*-151,571*	*-159,661*	*5.3%*	*13.4%*	*-413,999*	*-465,003*	*12.3%*
Net Fee Income (adjusted)	**27,812**	**26,636**	**23,529**	**-11.7%**	**-15.4%**	**76,724**	**77,211**	**0.6%**
Net Other Income (adjusted)	**-4,701**	**7,219**	**21,242**	**194.3%**	**-**	**-16,094**	**35,958**	**-**
FX and FV result (adjusted)	*-4,784*	*4,332*	*18,299*	-	-	*-17,665*	*29,461*	*-266.8%*
Other Income (adjusted)	*83*	*2,887*	*2,943*	*1.9%*	-	*1,571*	*6,497*	-
Operating Expenses (adjusted)	**-86,770**	**-95,239**	**-85,075**	**-10.7%**	**-2.0%**	**-252,996**	**-266,930**	**5.5%**
Personnel Expenses (adjusted)	*-40,470*	*-40,316*	*-34,983*	*-13.2%*	*-13.6%*	*-115,341*	*-114,369*	*-0.8%*
Operating Expenses (adjusted)	*-35,981*	*-41,729*	*-37,477*	*-10.2%*	*4.2%*	*-104,766*	*-115,633*	*10.4%*
Amortisation and depreciation (adjusted)	*-10,319*	*-13,194*	*-12,615*	*-4.4%*	*22.3%*	*-32,889*	*-36,928*	*12.3%*
Provisions (adjusted)	**23,905**	**-14,590**	**-6,300**	**-56.8%**	**-126.4%**	**31,335**	**-15,054**	**-148.0%**
Corporate income tax (adjusted)	**-9,768**	**-3,872**	**-7,923**	**104.6%**	**-18.9%**	**-28,774**	**-25,969**	**-9.7%**
KPIs based on adjusted PAT (%)	Period					YTD		
	3Q 2025	2Q 2026	3Q 2026	Q-Q	Y-Y	9M 2025	9M 2026	Y-Y
ROAE (Return on Average Equity - adjusted)	21.4%	6.8%	13.6%	6.9%-pt	-7.7%-pt	18.7%	12.7%	-6.0%-pt
ROAA (Return on Average Assets - adjusted)	2.0%	0.6%	1.3%	0.7%-pt	-0.7%-pt	1.7%	1.2%	-0.5%-pt
TRM (Total Revenue Margin - adjusted)	4.4%	4.1%	4.3%	0.2%-pt	0.0%-pt	4.4%	4.4%	0.0%-pt
CIM (Core income margin - adjusted)	4.5%	3.9%	3.7%	-0.2%-pt	-0.8%-pt	4.6%	4.0%	-0.5%-pt
NIM (Net Interest Margin - adjusted)	3.6%	3.1%	3.0%	-0.1%-pt	-0.6%-pt	3.7%	3.2%	-0.5%-pt
NFM (Net Fee Margin - adjusted)	0.9%	0.8%	0.7%	-0.1%-pt	-0.2%-pt	0.8%	0.8%	0.0%-pt
C/TA (Cost to Total Assets - adjusted)	2.8%	2.9%	2.6%	-0.3%-pt	-0.2%-pt	2.7%	2.7%	0.1%-pt
CIR (Cost Income Ratio - adjusted)	63.9%	70.9%	59.8%	-11.1%-pt	-4.1%-pt	61.5%	62.7%	1.2%-pt
Risk% (Risk cost rate - adjusted)	-1.6%	0.9%	0.1%	-0.8%-pt	1.7%-pt	-0.7%	0.2%	0.9%-pt

The presentation of financials in this report is based on Total Comprehensive Income ("TOCI"), which is an IFRS category aimed at presenting the economic impact for the given period by incorporating "fair value through other comprehensive income" (FVTOCI) results. Based on the fact that MBH Bank holds a large securities portfolio, part of which is valued against capital (FVTOCI), and hedges its interest risk position with IRS transactions, TOCI figures should only be used to evaluate the results.

Methodology update: In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

The interest rate cap was introduced by Government Decree No. 782/2021 (24 December) to apply from 01.01.2022 to 30.06.2022 and was subsequently extended on several occasions. Government Decree No. 84/2026 (17 April) repealed the expiry date for the mandatory application of the interest rate cap. In accordance with the legislation currently in force, in 2Q 2026, the expected loss on the full remaining term of loans subject to the interest rate cap was recognised.

In 9M 2026 and in 3Q the adjusted profit after tax of MBH Group amounted to HUF 117.8 bn and HUF 43.0 bn, mostly driven by high net interest income. Impact of other comprehensive income in 3Q (HUF -17.9 bn) the adjusted 9M total comprehensive profit amounted to HUF 113.2 bn (-26.1% y/y).

The (adjusted) **ROAE** was 12.7% (-6.0%-pts y/y), ROAE on adjusted total comprehensive income reached 12.2%.

The core income increased by 3.5% y/y, with the decrease in interest income (-10.9% y/y) compensated by the increase in **fee and commission income** (+0.6% y/y) and in the **results from financial operations** (HUF +47.1 bn y/y) in 9M 2026. The adjusted **total revenue margin** (TRM) remained unchanged year-on-year (4.4%).

HUF 15.1 bn **provisions and impairments were charged** in 9M 2026 and HUF 6.3 bn in 3Q 2026. The adjusted 9M credit risk cost rate was +0.2%.

Operating expenses increased by 5.5% compared to the same period last year, the **cost-to-income** ratio for 9M 2026 rose to 62.7% (+1.2%-pts y/y).

2.1.1 Adjusted profit after taxation

Adjusted consolidated profit after tax of MBH Group in 3Q 2026 reached HUF 43.0 billion (HUF +22.4 bn q/q), while in 9M 2026 profit amounted to HUF 117.8 bn (HUF -43.1 bn y/y).

Adjustments amounted to HUF +93.0 bn in 9M 2026, relating to the extra profit tax, banking tax and the impact of interest rate cap.

In accordance with the legislation of interest rate cap currently in force, in 2Q 2026, the expected loss on the full remaining term of loans subject to the interest rate cap was recognised. As the MBH Bank regards this as a temporary effect, it has been excluded from the result, it is also included in the adjustments.

2.1.2 Total comprehensive income

MBH Group's **accounting** (unadjusted) **total comprehensive income** (TOCI) in 9M 2026 amounted to HUF 20.2 bn, down HUF 88.9 bn compared to the same period last year. The change was mainly driven by higher banking taxes, decreasing income, higher operating cost level and risk costs.

Booking items related to the change in the interest rate cap regulations – specifically, the removal of the expiry date of 30 June 2026 from the interest rate cap regulations – had a negative impact on the result. An expected loss of HUF 23.8 bn was recognised in respect of the full remaining term of loans subject to the interest rate cap, of which HUF 6.9 bn had a negative impact on net interest income, HUF 8.5 bn on other income and HUF 8.3 bn on risk costs, of which HUF 2.3 bn was released in 3Q.

The HUF 25.1 bn 3Q **adjusted total comprehensive income** (HUF -19.3 bn q/q) was a result of the HUF 43.0 bn profit after tax and the HUF -17.9 bn other comprehensive income (OCI). The 3Q adjusted total comprehensive income decreased by HUF 40.9 bn y/y. The adjusted total comprehensive income in 9M amounted to HUF 113.2 bn (HUF -40.1 bn y/y).

2.1.3 Net interest income

MBH Group's cumulated **adjusted net interest income** was HUF 312.5 bn in 9M 2026 (HUF -38.2 bn y/y), representing a 10.9% y/y decline due to the change in the yield environment, despite the expanding customer loan and securities portfolio. Net interest income decreased by 2.9% on a quarterly basis. Impact of interest rate cap applied to AC loans reduced the accounting profit by HUF 6.1 bn.

The interest income for 9M 2026 amounted to HUF 777.5 bn (HUF +12.8 bn, +1.7% y/y). The interest income in 3Q increased by HUF 5.1 bn (+2.0% q/q) compared to 2Q. Despite the growth in securities portfolio (+13.0% y/y), interest income from securities (+2.4% y/y) rose by a smaller margin due to the fall in forint yields.

The **interest expense** amounted to HUF 465.0 bn in 9M 2026, up HUF 51.0 bn (+12.3% y/y), due to increased funding costs.

The net interest margin (NIM) decreased to 3.0% in 3Q (-0.6%-pt y/y) because of decrease in net interest income. The 9M accumulated ratio was 3.2%, decreased by 52 bps year-on-year. Pressure on the net interest margin remains, driven not only by the continuing decline in interest rates but also by increased funding costs – including the base effect of the LTRO facility' termination, a decline in deposits, and an increase in the bond portfolio required to meet MREL requirements.

2.1.4 Net fee and commission revenues

The **net fee and commission income** amounted to HUF 77.2 bn in 9M 2026. The commission income for 3Q decreased by HUF 3.1 bn (-11.7% q/q) relative to the previous quarter. The year-on-year YTD increase (+0.6% y/y) can be explained by the growth in commission income from investment services.

2.1.5 Profit/loss on financial transactions (FX and FV result)

In 9M 2026 the **profit on financial transactions** amounted to HUF +29.5 bn, higher by HUF 47.1 bn year-on-year thanks to more favourable FV results. The negative impact of the interest rate cap applied to FV loans amounted to HUF 9.3 bn, which was excluded from the profit.

As a result of volatility in yields, the exchange and revaluation result increased by HUF 14.0 bn q/q in 3Q, the OCI effect due to revaluation of the fixed rate government securities portfolio was decreased to HUF -17.9 bn (HUF -41.7 bn q/q; HUF -20.7 bn y/y). The quarterly **net revaluation result and exchange rate gain** – as a result of the two impacts – was HUF +0.4 bn.

2.1.6 Other results

Other revenues/expenses related to the MBH Group's core business operations, dividend income and contributions to the results of subsidiaries are reported as part of other results. Other results were HUF 6.5 bn in 9M (HUF +4.9 bn y/y), and HUF 2.9 bn in 3Q 2026 (HUF +0.1 bn q/q, HUF +2.9 bn y/y). Quarterly growth is mainly due to contribution to profit from subsidiaries (HUF 1.9 bn).

2.1.7 Operating expenses

MBH Group's general administrative expenses were HUF 266.9 bn in 9M 2026 (3Q: HUF 85.1 bn, -10.7% q/q, -2.0% y/y). The +5.5% (HUF +13.9 bn) y/y increase is largely due to higher expert fees, IT costs and higher marketing and events costs, property-related costs and the expansion of the consolidation group with Otthon Centrum. Operating expenses adjusted for the impact of the acquisition would have increased by 4.8% in 9M 2026. The cost-to-income ratio increased to 62.7% in

9M 2026 (+1.2%-pts y/y). 3Q cost-to-asset ratio (C/A) decreased to 2.6% (-33 bps q/q, -18 bps y/y) due to lower operating costs on quarterly basis.

The **personnel expenses** amounted to HUF 35.0 bn in 3Q 2026 (-13.2% q/q), decreased by 13.6% compared to the same quarter of the previous year impact of decrease in FTE numbers. 9M PEREX reached HUF 114.4 billion, decreased by 0.8% y/y. Quarterly change was influenced by a reduction in FTE and organisational restructuring.

The number of employees of MBH Group at the end of September 2026 was 8,552.8 FTE (-398.7 FTE; -4.5% y/y).

Other operating expenses in 3Q 2026 were HUF 37.5 bn, increased by 4.2% y/y (-10.2% q/q). 9M 2026 OPEX increased by HUF 10.9 bn (+10.4%) y/y partly driven by higher expert fees and increased IT costs (software maintenance, operation, support fees), higher marketing- and property-related costs. Quarterly decrease was due to lower IT (lincence-costs) and marketing costs.

Depreciation increased by 22.3% y/y in 3Q 2026, amounted to HUF 12.6 bn, driven by IT investments in the past periods.

2.1.8 Risk costs

HUF 15.1 bn adjusted risk cost (provisions and other impairments) was charged in 9M 2026 and HUF 6.3 bn in 3Q 2026. In 3Q, impairment losses were recognised as a result of several one-off transactions falling into default. In addition, HUF 8.3 bn expected loss (modification loss) was accounted for in 2Q due to the extension of the interest rate cap due to legislative changes was recognised, of this amount, HUF 2.2 bn was released in 3Q; however, these were excluded from the adjusted profit.

The **NPL closing portfolio** was HUF 242.1 bn at the end of 3Q 2026, increased by HUF 12.4 bn during the quarter (+5.4% q/q). **IFRS-based NPL ratio** increased to 3.8%. The **NPL coverage** stood at 96.4%; the **total coverage** was 3.6%.

2.1.9 Corporate income tax

In 9M 2026 HUF 16.8 bn unadjusted **corporate income tax expense** was recorded, as a result of HUF 2.5 bn current corporate income tax expense, HUF -0.4 bn deferred tax expense, HUF 12.7 bn local business tax and HUF 2.0 bn innovation contribution.

The adjustments in the flash report had a tax effect of HUF 9.2 bn, therefore the **adjusted corporate income tax** was HUF 26.0 bn expenses.

2.2 Balance sheet

MBH Group					
Adjusted balance sheet (in HUF million)	3Q 2025	2Q 2026	3Q 2026	P/P	Y/Y
Financial assets	**1,269,629**	**1,266,072**	**1,168,888**	**-7.7%**	**-7.9%**
Trading portfolios - Assets	**193,156**	**158,687**	**165,140**	**4.1%**	**-14.5%**
Securities	**4,286,551**	**4,700,020**	**4,844,523**	**3.1%**	**13.0%**
Loans and advances to customers/Customer Loans (net)	**5,952,747**	**6,113,407**	**6,141,500**	**0.5%**	**3.2%**
Loans and advances to customers/Customer Loans (gross)	6,217,051	6,337,048	6,371,398	0.5%	2.5%
Retail business segment	*2,505,801*	*2,661,631*	*2,737,634*	*2.9%*	*9.3%*
Corporate business segment	*3,005,038*	*2,977,220*	*2,939,609*	*-1.3%*	*-2.2%*
Leasing	*620,402*	*637,782*	*652,196*	*2.3%*	*5.1%*
Other	*85,811*	*60,415*	*41,958*	*-30.6%*	*-51.1%*
Provision for Customer loans	-264,304	-223,641	-229,898	2.8%	-13.0%
Total other assets	**578,434**	**688,167**	**720,874**	**4.8%**	**24.6%**
Investments in jointly controlled entities and associates	*151,566*	*149,714*	*155,986*	*4.2%*	*2.9%*
Intangibles, property and equipment	*269,041*	*344,611*	*360,169*	*4.5%*	*33.9%*
Other assets	*157,826*	*193,842*	*204,719*	*5.6%*	*29.7%*
Total Assets	**12,280,517**	**12,926,354**	**13,040,925**	**0.9%**	**6.2%**
Interbank liabilities	**1,800,512**	**2,083,922**	**2,196,634**	**5.4%**	**22.0%**
Deposits & C/A	***7,909,884***	***7,751,525***	***7,623,190***	***-1.7%***	***-3.6%***
Retail business segment	*3,094,974*	*2,989,444*	*2,990,044*	*0.0%*	*-3.4%*
Corporate business segment	*4,545,770*	*4,647,006*	*4,518,627*	*-2.8%*	*-0.6%*
Other	*269,141*	*115,075*	*114,519*	*-0.5%*	*-57.5%*
Issued debt securities	**1,053,240**	**1,371,638**	**1,568,907**	**14.4%**	**49.0%**
Other liabilities	**309,629**	**482,472**	**386,256**	**-19.9%**	**24.7%**
Shareholders' Equity	**1,207,253**	**1,236,796**	**1,265,938**	**2.4%**	**4.9%**
Total Liabilities & Equity	**12,280,517**	**12,926,354**	**13,040,925**	**0.9%**	**6.2%**
Loan commitments given	1,982,945	2,248,998	2,194,605	-2.4%	10.7%
Financial guarantees given	109,246	76,267	74,505	-2.3%	-31.8%
Other Commitments given	249,649	330,092	329,988	0.0%	32.2%
Customer off Balance items	**2,341,840**	**2,655,356**	**2,599,099**	**-2.1%**	**11.0%**

The balance sheet of the MBH Group is presented on the basis of consolidated financial statements prepared according to IFRS.

MBH Group's **total assets** amounted to HUF 13,040.9 bn by the end of 3Q 2026 (HUF+114.6 bn; +0.9% q/q), with a yearly increase of HUF 760.4 bn (+6.2% y/y).

Loan portfolio increased by HUF 154.3 bn (+2.5%) in a yearly comparison, primarily driven by the performance of the retail business. On quarterly basis the portfolio stagnated (+0.5%), as a result of growing retail (+2.9% q/q) and leasing segment portfolios (+2.3% q/q) and declining corporate portfolio (-1.3% q/q).

The **deposit portfolio** amounted to HUF 7,623.2 bn at the end of 3Q 2026 (-3.6% y/y, -1.7% q/q). The quarterly drop primarily related to the corporate segment while the retail segment's deposit portfolio stagnated.

Loan-to-deposit ratio reached 83.6%, 5.0%-pts higher than in the same period of the previous year (+1.8%-pts q/q) due to decrease in deposit volumes. **LCR** (154.4%) and **NSFR** (125.3%) ratios are above the regulatory minimum.

Shareholders' equity changed to HUF 1,265.9 bn (+2.4% q/q; +4.9% y/y). Stable capital position, **20.8% capital adequacy ratio** and **18.6% CET1 ratio** at the end of the period.

2.2.1 Loans

Gross loans amounted HUF 6,371.4 bn, up by 0.5% (HUF +34.4 bn) compared to the previous quarter, while year-on-year the loans growth reached 2.5% (net: +3.2% y/y).

The **retail** customer loans increased by 2.9% q/q to HUF 2,737.6 bn at the end of September. On yearly basis, the growth rate reached 9.3% due to the favourable business activity.

Corporate gross loan portfolio decreased by 1.3% compared to the previous period - more selective approach applied in case of new large corporate lending -, reaching HUF 2,939.6 bn at the end of 3Q 2026 (-2.2% y/y).

The **leasing** portfolio increased by 5.1% y/y (+2.3% q/q), reaching HUF 652.2 bn at the end of the quarter.

Provisions for customer loans was 2.8% higher than at the end of the previous quarter, while the year-on-year decrease reached 13.0%.

2.2.2 Securities

Securities portfolio together with trading portfolio increased by HUF 558.0 bn (+13.0%) y/y, - due to optimalization of the extra-profit tax and the partial investment of the euro funding surplus - and as a result, the **portfolio of securities** amounted to HUF 4,844.5 bn at the end of 3Q 2026. The securities portfolio also increased in quarterly comparison (+3.1% q/q).

2.2.3 Financial assets

The **portfolio of financial assets** fell by HUF 97.2 bn during the quarter (-7.7% q/q), while the year-on-year decrease was HUF 100.7 bn (-7.9% y/y). The quarterly decrease can be explained by lower interbank lending volumes. The stock stood at HUF 1,168.9 bn at the end of the period.

2.2.4 Deposits and C/A

Customer deposit portfolio amounted to HUF 7,623.2 bn (-1.7% q/q) at the end of the quarter. **Corporate deposit portfolio** decreased by HUF 128.4 bn (-2.8% q/q), reaching HUF 4,518.6 bn at the end of the quarter. **Deposits in the retail segment** stood at HUF 2,990.0 bn (+0.02% q/q) at the end of 3Q.

Quarterly decrease (-1.7% q/q) was driven primarily by a reduction **in corporate deposits**. This decline is partly due to the centralisation of Public interest asset management foundation performing public duty (KEKVAs). On an annual basis, customer deposit portfolio fell by 3.6%, the decline largely driven by outflows from **the retail segment' volume** (-3.4% y/y) influenced by strong market competition.

Loan-to-deposit ratio increased to 83.6%, 5.0%-pts higher than in the same period of the previous year (+1.8%-pts q/q) due to decrease in deposit volumes. The deposit-loans surplus was HUF 1,252 bn at the end of 3Q 2026.

2.2.5 Interbank liabilities

The portfolio of **interbank liabilities** amounted to HUF 2,196.6 bn (HUF +112.7 bn q/q; HUF +396.1 bn y/y) at the end of 3Q 2026, the yearly increase can be explained by the rise in repo transactions.

2.2.6 Issued securities

The stock of issued securities increased by 14.4% (HUF +197.3 bn q/q) over the quarter to HUF 1,568.9 bn at the end of 3Q 2026 (HUF +515.7 bn y/y).

During 3Q 2026, MBH Bank Nyrt. announced 3 subscription periods for the placement of senior bonds, mainly sold to retail customers, during which a total of HUF 16.6 bn and EUR 1.2 million bonds were placed. In addition to the foregoing, the Bank issued EUR 500 million MREL capable bonds under its EUR 2.5 billion EMTN Programme in July.

2.2.7 Capital

MBH Group's **capital amounted to HUF 1,265.9 bn** at the end of 3Q 2026. Capital accumulation continued in y/y terms: +4.9% y/y respectively, increasing the shock absorbing capabilities of the Bank (+2.4% q/q).

2.2.8 Off-balance sheet exposures to customers

MBH Group's **off-balance sheet exposure** reached HUF 2,599.1 bn at the end of 3Q 2026, corresponding to a 2.1% (HUF -56.3 bn q/q) decrease on a quarterly basis (+11.0%; HUF +257.3 bn y/y). The year-on-year growth was attributable to an increase in the volume of loan commitments given (+10.7% y/y).

2.2.9 Capital adequacy

The capital adequacy of MBH Bank Group remains stable, with a **capital adequacy ratio (CAR)** of **20.8%** at the end of 3Q 2026 (-16 bps q/q, -135 bps y/y), and **CET1** ratio of **18.6%**.
In 3Q 2026, T2 capital decreased by 1.2% over the quarter, thus regulatory capital decreased minimally (-0.2% q/q, HUF-2.5 bn).

RWA increased on quarterly basis (HUF +31.2 bn q/q) due to increase in the capital requirements for credit risk, standing at HUF 5,716.9 bn at the end of the period.

2.3 Presentation of business segment results

In this chapter, MBH Group's customer portfolio and market share are presented by segments. The segments are formed according to the requirements used in the reports prepared for the National Bank of Hungary (HNB), and the portfolios are presented accordingly.

2.3.1 Corporate and institutional customers

MBH Bank continues to be an important and active participant in the Széchenyi Card Programme, whose subsidised financing schemes make a significant contribution to enhancing the competitiveness of Hungarian small and medium-sized enterprises (SMEs). The Széchenyi Card Programme MAX+ series has been supporting Hungarian SMEs since January 2023. Following the discontinuation of the temporary crisis aid framework as of 1 July 2024, changes were also introduced to the terms and conditions and eligibility criteria of the Programme. As of 15 July 2026, BUBOR-based pricing (3-month BUBOR) was reintroduced for overdraft and liquidity loan facilities, while fixed interest rates remained applicable to investment loans. Currently, these products are available exclusively under de minimis aid framework.

The Garantiqa InvestEU Guarantee Programme, a guarantee scheme provided by Garantiqa Hitelgarancia Zrt. to support small and medium-sized enterprises, has been available at MBH Bank since October 2024, making the Bank one of the first institutions to offer the Programme. The objective of the Garantiqa InvestEU Guarantee Programme is to accelerate productivity growth and improve the efficiency of beneficiary enterprises, thereby strengthening their competitiveness and facilitating access to and availability of financing, primarily for higher-risk SMEs or those lacking adequate collateral.

This on-demand guarantee solution does not utilise customers' already limited de minimis aid ceilings, as the Garantiqa InvestEU guarantee is provided under the InvestEU framework of the General Block Exemption Regulation (GBER). The InvestEU guarantee benefits from a 95% EU counter-guarantee and is available on favourable terms, with a short turnaround time. It may be applied to overdraft facilities, working capital loans and investment loans, provided that both the customer and the underlying transaction meet the relevant eligibility criteria of the Programme.

By the end of 2028, approximately 17,000 Hungarian SMEs may gain access to a total of HUF 600 billion in financing with the involvement of Garantiqa Hitelgarancia Zrt., supported by guarantees with a total framework amount of nearly HUF 400 billion under the Garantiqa InvestEU Guarantee Programme.

In the first nine months of 2026, MBH Bank increased its trade finance volumes by nearly 50% year-on-year, partly driven by the expansion of its product portfolio. Growth in trade finance significantly outpaced the overall growth of the corporate lending market. In the pre-financing of agricultural subsidies, MBH Bank holds a strong market position, offering its subsidy pre-financing solution to agricultural businesses across the full spectrum, from the smallest farms to the largest agricultural enterprises. The Bank aims to provide businesses with immediate access to working capital financing through its proprietary financing solution, targeting companies with a solid customer base and exposure to growing end-markets.

In the fourth quarter of 2024, the Ministry for National Economy launched the Sándor Demján Programme as part of the New Economic Policy Action Plan. The Programme was a key focus of corporate financing activities in 2025 and during the first three quarters of 2026. As a committed

partner of businesses, MBH Bank seeks to make available all financing schemes that can support their development. Accordingly, in December 2024 MBH Bank joined the subsidised lending programmes announced under the Programme and refinanced by Eximbank, namely the Future Exporters (JEA) and Export Promotion (EXA) programmes. MBH Bank was among the first banks to make the EXIM schemes available, thereby supporting the competitiveness of Hungarian businesses in 2025. Both standard and green EXIM investment loans were introduced under the Demján Programme. MBH Bank places particular emphasis on supporting its customers in achieving their green financing objectives.

Owing to the traditionally close cooperation between MBH Bank and Eximbank, customers can also benefit from EXIM's preferential subsidised funding facilities. In order to provide flexible and comprehensive services to its customers, the Bank actively participates in all subsidised lending programmes announced by Eximbank, including the Sándor Demján Programme continued in 2026. Customers of the Bank have applied for substantial amounts under these schemes, including financing for green investment purposes.

From 1Q 2026, the Future Exporters Investment Loan Programme, the Future Exporters Investment Programme, which may be used to finance acquisitions of ownership interests abroad, and the Future Exporters Working Capital Loan Programme were available to customers. Eximbank's working capital facility proved highly successful, with the entire HUF 50 billion allocation being fully utilised within one day, reflecting strong demand for subsidised working capital financing. After the HUF 600 billion allocation had been fully utilised in November 2025, Eximbank increased the available amount by a further HUF 100 billion, followed by an additional HUF 200 billion increase in March 2026. The respective funding allocations continue to be available to corporate customers through the Bank.

In 3Q 2026, demand among the Bank's customers continued to be particularly strong for subsidised lending products compared with market-priced loans. This was primarily attributable to the considerably lower interest burden associated with subsidised products, which contributes significantly to strengthening the domestic and international competitiveness of Hungarian businesses.

MBH Bank continues to place particular emphasis on providing high-quality services to customers operating in the agricultural sector in 2026. As of 1 January 2025, a counter-guarantee provided under the InvestEU Programme also became available through the Rural Credit Guarantee Foundation (AVHGA) for transactions backed by an AVHGA guarantee. At the Bank, InvestEU counter-guarantees may be applied for in respect of transactions falling within the scope of AVHGA's Business Regulations, provided that the relevant transaction meets the conditions applicable to counter-guarantees granted under the InvestEU Programme pursuant to AVHGA's Business Regulations. Transactions secured by a guarantee issued by the Foundation and backed by an InvestEU counter-guarantee benefit from the support of the European Union through the InvestEU Fund. The primary objective of the Programme is to facilitate access to financing for SMEs in cases where a state counter-guarantee is not available for any reason, where the financing transaction involves a higher level of risk, or where the enterprise lacks adequate collateral. The guarantee scheme enables a broader range of enterprises to become eligible for financing, while offering favourable guarantee fees.

In the pre-financing of agricultural subsidies, MBH Bank continues to be a key market participant, serving agricultural businesses ranging from the smallest to the largest farmers through its dedicated subsidy pre-financing product. The Bank's objective is to provide readily available working capital financing through its proprietary products to businesses with a strong customer base and growing target markets.

This year, participants in the agricultural sector have high expectations regarding investment projects to be implemented under the CAP Strategic Plan, while investment activity outside grant-supported schemes currently remains subdued. MBH Bank supports its customers in several areas in implementing investment projects under the CAP Strategic Plan. On the one hand, MBH Forrás Zrt. provides assistance with the preparation of grant applications; on the other hand, the Bank offers comprehensive financing solutions for successful applications throughout all phases of the investment.

For this purpose, the Bank has established a dedicated group of lending products under the name MBH VP AGRO – KAP ST. Through subsidy pre-financing loans, businesses can gain faster access to funding by obtaining financing against awarded grants prior to their disbursement. Through investment loans with interest cost subsidies announced under the CAP Strategic Plan, as well as the Bank's proprietary market-priced investment loans, and by optimising the combination of these products, customers awarded investment grants can gain access to long-term financing on favourable interest terms.

In addition to interest-subsidised investment loans, institutional guarantee fee subsidies are also available under the relevant call for applications of the CAP Strategic Plan. These subsidies can reduce the fee payable for guarantees provided by AVHGA in connection with investment loans where the applicant is unable to provide collateral acceptable to the Bank.

The interest cost subsidy may cover up to 10% of the eligible costs of the activities specified in the grant decision relating to the investment subsidy, while the institutional guarantee fee subsidy may amount to up to 5%, provided that the combined investment subsidy, interest cost subsidy and guarantee fee subsidy does not exceed the maximum aid intensity of 65% applicable to the relevant activity.

To accelerate the implementation of investments under the CAP Strategic Plan, the Bank has also made available a dedicated bank guarantee product, enabling beneficiaries to draw down up to 50% of the grant awarded in the form of an advance payment. For both investment loans and bank guarantees, AVHGA guarantees are now available not only with a state counter-guarantee but also with an InvestEU counter-guarantee. This enables a broader range of applicants to provide adequate collateral and may therefore increase the number of enterprises able to access bank financing.

In 3Q, the Bank continued to enhance its digital banking services and customer information functionalities. Customers can now manage their notification settings independently, while new instant notifications have been introduced for important events affecting their accounts and login credentials. In addition, the error messages and notifications displayed in connection with transfers and the exceeding of daily and transaction limits have been revised. Instead of the previously used technical messages, customers now receive clearer and more user-friendly information on the reasons for unsuccessful transactions and the further actions required. These enhancements contribute to providing customers with faster and more accurate information, facilitating the identification of potential issues and supporting secure digital banking.

Among the corporate loans, the portfolio of non-financial enterprises (based on the segmentation as per the HNB's statistics requirements) amounts to HUF 2,533.5 bn, 1.2% higher than in the previous quarter, on an annual basis the decrease was 0.5% (HUF -12.0 bn y/y). The Bank's market share reached 17.8% at the end of the quarter.

The non-financial corporate deposit portfolio (based on the segmentation as per the HNB's statistics requirements) decreased by 1.4% q/q to HUF 3,064.3 bn (HUF -208.4 bn y/y). The Bank's market share reached 18.3% at the end of the quarter.

Agricultural clients

Market environment:

Market trends and key factors are creating a moderately negative, increasingly risky environment for financing in the agricultural and food industries.

- Agriculture was hit by a severe drought; total rainfall in 3Q did not exceed 60–80 millimetres in most parts of the country, but in the central region it was only 20–40 mm; by way of comparison, this is 130–160 millimetres below the long-term average.
- The harvest results reflect the known effects of climate change: despite the extreme drought, the average wheat yield was 'only' 19–20% below the five-year average; however, preliminary results for maize show yields of only about one-third of the average 8–9 tonnes, and preliminary figures indicate a significant drop in sunflower production as well.
- Global commodity prices rose significantly during the quarter, partly due to weaker harvest prospects and partly due to specific factors (e.g. disruptions to Black Sea shipping routes) (MATIF maize +12%, wheat +17%), so where there were no production shortfalls, farmers were able to achieve relatively good results.
- Following a temporary easing of tensions in mid-summer, the conflict in Iran escalated once again during the quarter under review, causing WTI crude oil prices to rise temporarily above $100 and close the quarter with a 30% increase. European natural gas prices rose by 65% during the quarter (72.4 EUR/MWh). Energy and fuel costs for agricultural production could rise significantly should prices continue to rise.
- Among animal products, the price of milk rose by €1.08 (+2.7%) on the German market in July–August, whilst it fell (-4.7%) in Hungary. The situation on the European pigmeat market continues to be dominated by African swine fever and the oversupply trapped within the EU due to Chinese tariffs; consequently, following significant volatility during the quarter in question, prices essentially stagnated (EU, 'S' minimum grade: +0.9%, whilst on the German market – which is decisive for domestic prices – they fell by -2.8%.
- Food production in July and August remained below the levels recorded 12 months earlier (-2.3% and -6.8% respectively).

Business results:

- During the quarter under review, the gross on-balance-sheet loan portfolio essentially stagnated (a change of less than ±1%) in both agriculture and the food industry. The normal seasonal pattern usually brings a slight increase in 3Q (the summer harvest and the subsequent crop sales period typically reduce the loan portfolio, whilst the start of autumn work typically increases it); this year, this pattern was modified downwards by the bringing forward of payments of agriculture EU subsidies, which began in September rather than October.
- Broken down by sub-sector, among the production sectors, vegetable growing, pig and poultry farming showed above-average quarter-on-quarter growth, whilst in the food industry, the production of bread and bakery products, as well as the animal feed sector, stood out. Significant growth (4–5%) was also observed among other agribusiness enterprises (input distributors, agricultural traders).
- The 12-month change in the loan portfolio in agriculture, adjusted for seasonal effects, shows a single-digit but significant decline, reflecting the challenges facing the sector, which are

prompting some farmers to reconsider or postpone their investments. There was a slight increase in the food industry; in addition to the sub-sector mentioned in the quarterly assessment, the above-average growth in the loan portfolio of dairy processors is worth highlighting.

- The agricultural factoring portfolio has stabilised at a high level, with fluctuations typical of the sector's seasonal pattern observed within the year. A year-on-year (12-month) comparison shows that the portfolio has remained stable.
- The trend in agricultural businesses' deposit balances was significantly influenced by the bringing forward of payments of agriculture EU subsidies. The payment period, which in previous years had begun in mid-October, started as early as September 2026, meaning that already tens of billions of forints have been paid to our customers' accounts during the quarter in question.
- Thanks to the above factor, the deposit portfolio of the agricultural customer base showed significant, high single-digit growth both in the quarter under review and on a 12-month basis. At the same time, however, the food industry and other agribusiness sectors showed a decline both in the quarter under review and on a 12-month basis, amounting to several billion forints. Overall, of the two effects, the positive impact on agriculture was stronger in both the quarterly and 12-month comparisons, enabling the total portfolio for the business segment to grow.
- MBH Bank remains the clear market leader in the Agrár Széchenyi Programme. In the case of Agrár Széchenyi Cards (ASZK), the amount secured by existing guarantees fell by 1% in the quarter under review and by 2% year-on-year. The total market portfolio of Agrár Széchenyi investment loans (ASZB) continued to grow, with the Bank's share of this portfolio increasing proportionally.

State administration relations, Municipal clients, Churches

MBH Bank gives priority to providing high quality services to higher education institutions, foundations, public foundations, associations, priority sports organizations and their closely affiliated business entities, as well as other public benefit organisations, and has an independent team of experts to provide unique financial solutions to its public administration, public service and priority social clients. In response to the specific needs of the segment, in addition to the continuous development of financial solutions, MBH Bank's key strategic goal is to maintain a socially responsible approach, which it supports through strategic agreements, educational initiatives and unique specialized educational and cultural projects. Finding and exploiting synergies is one of the foundations of efficient operation and shared business success.

At the end of 3Q 2026 MBH Bank serves more than 300 university and foundation, sports organizations, as well as non-profit clients and their subsidiaries in Budapest and the countryside, with stable savings portfolio, that demonstrates the effectiveness of customer service and partnerships that extend beyond the traditional banking sphere.

MBH Bank retained its second-place position but continues to strive for market leader in the entire municipal segment and continued to successfully implement its municipal strategy in 3Q 2026. At the end of 3Q 2026 MBH Bank manages the accounts of more than 1,200 municipalities and their institutions (primary education institutions, kindergartens, nurseries, etc.).

On 1 October 2025, MBH Bank successfully introduced the so-called MÁK decentralized municipal account management model, thereby complying with Act XXI of 2025 and Government Decrees 194/2025 (VII.8.) and 195/2025 (VII.8.) in serving its clientele in cities with county rights. (VII.8.) and 195/2025 (VII.8.) Government Decrees.

In 3Q 2026, MBH Bank actively participated in consultations regarding the further development of the decentralized municipal account management model in accordance with the requirements of the Hungarian State Treasury and continued its preparations for the next milestone in compliance with the relevant legislation, to be implemented on 18 January 2027, which will extend its operations to include municipal governments. MBH Bank organised informational meetings for its relevant local municipal clients to ensure that the transition took place without any difficulties and in accordance with the legal requirements.

During 3Q, MBH Bank continued to enhance its business services for municipal and institutional clients in order to provide a high standard of service to meet our customers' needs, resulting in further improvements in the customer experience and a stronger customer-centric approach.

In 3Q 2026, the specialised area of MBH Bank dedicated to serving church clients further strengthened its position and deepened its network of relationships within the church and church institutional client base, in line with the strategy already underway. At the end of 3Q 2026 MBH Bank manages nearly 2,000 church clients with stable savings portfolio.

Following the strategic agreements reached with the national leadership of established churches, the Bank is further expanding its cooperation with regional, district, and county organizations that carry out operational tasks. During the quarter, MBH Bank, in cooperation with its church clients, installed a number of new additional donation kiosks, thereby promoting the modernization and digitization of donation practices.

In addition to financial service, MBH Bank is actively involved in the daily life of church organisations through social responsibility initiatives, financial awareness programmes and sponsorship of various events.

2.3.2 Retail customers

Daily banking and related credit products

In retail current account products, the trend that started in May continued into 3Q, with a further increase in the share of current accounts subject to salary/income crediting requirements. Post Office distribution delivered record performance in terms of new account openings in 3Q.

Card penetration among new current account customers continued to increase, rising by 7% compared to the second quarter, also supported by a promotion launched jointly with the card scheme.

In overdrafts, the positive trend continued, primarily driven by the standalone overdraft product.

In 3Q, the Bank achieved outstanding results in credit card issuance compared to the previous quarter, supported by record performance in partner sales.

To further enhance customer satisfaction, MBH Bank provides employees of employers participating in its Fleet Partner Programme with access to preferential banking products and services, while also contributing to simpler and more efficient management of their financial needs.

MBH SZÉP card

The number of MBH SZÉP Cardholders exceeded 286 thousand by 30 September 2026. Between 1 July and 30 September 2026, cardholders received HUF 6.54 billion in employer contributions through 194.3 thousand transactions. The number of employer contribution transactions decreased by 0.7%, while the total amount of contributions increased by 5.0% compared to the same period of 2025.

Between 1 July and 30 September 2026, MBH SZÉP Cardholders spent HUF 8.18 billion through 1.15 million transactions. The number of spending transactions decreased by 7.6%, while the total amount spent declined by 8.7% compared to the same period of 2025.

Since 1 January 2025, the SZÉP Card has operated with two sub-accounts: the Accommodation sub-account and the Active Hungarians sub-account, the latter being available exclusively for sports-related activities. Between 1 July and 30 September 2026, close to HUF 21.6 million in employer contributions was credited to the Active Hungarians sub-account.

Savings

The closing volume of retail deposits (based on segmentation according to the HNB's statistics criteria) was HUF 2,338.1 bn, which means a decrease of 0.2% q/q (-3.4% y/y). The Bank’s market share reached 15.3% at the end of the quarter.

During 3Q, in addition to standard savings products, customers had access to a dedicated deposit offer providing retail customers with an attractive interest rate on new funds. As a result, the volume of new funds placed in deposits exceeded HUF 29 billion by the end of the quarter.

For selected investment funds, the successful fee-refund promotion initially launched in the first quarter was relaunched in 3Q and extended until the end of 2026. Under the promotion, customers investing in participating investment funds may receive a refund of the fund purchase fee upon meeting certain conditions, such as increasing their invested assets.

Secured and Unsecured Lending

In 3Q 2026, the Bank's mortgage sales focus remained on the Otthon Start Mortgage Loan. Uniquely in the market, the new product is also available in an offset variant, while preferential interest rates are offered to customers eligible for the Fleet Priority Partner Programme and to Premium customers. Mortgage sales continued to be supported by promotional offers, including fee waivers, fee refunds and cash credits subject to certain conditions. From 1 October 2026, the Bank extended the promotion again on unchanged terms. MBH Bank Group aims to serve its customers by providing a comprehensive range of state-subsidised lending products. In 3Q 2026, MBH offered one of the most attractive promotions for Otthon Start loans, providing customers with cash credits of up to HUF 500,000.

The Bank also continued to offer its DUO product structure, combining market-rate and state-subsidised loans. The Otthon Start Mortgage Loan was included in the programme upon its launch, and the promotion was subsequently extended beyond 1 January 2026. Under the programme, customers taking out a subsidised mortgage may also obtain an additional market-rate mortgage as supplementary financing for the same transaction at preferential published interest rates.

To strengthen the market position of the Babaváró Loan, the Bank continues its joint Babaváró Loan promotion with Brendon, which was extended again from 1 October 2026 on unchanged terms.

To further enhance the customer experience, the Bank continues to allocate significant resources to optimising its mortgage lending process. The Bank is also participating in the implementation of the E-Ing system, the electronic land registry system supporting, among other functions, access to title deeds, in cooperation with the Hungarian Banking Association and the Lechner Knowledge Centre.

Personal loan disbursements increased by more than 10% in 3Q 2026 compared to the previous quarter and were close to 50% above the level recorded in the same period of the previous year. From 3Q onwards, the Bank took further steps to expand sales through digital channels. Following the launch of the pre-approved process in the mobile app in 2Q, the Bank introduced the non-pre-approved personal loan application process from July. As a result, personal loan applications became available in-app to all customers using an MBH mobile application. In parallel, from 21 July the Bank introduced preferential pricing for digital channels, available for both web-based and mobile app applications. To support mobile app sales, additional points can be earned under the branch sales incentive scheme for personal loans disbursed through the mobile app.

In 3Q, demand for point-of-sale loans through the Bank's partners picked up again, with disbursements exceeding the 2Q level by 25%. Financing schemes with a 0% APR continued to be popular among customers.

The volume of MBH Group's retail loans (based on segmentation according to the HNB's statistics criteria) at the end of 3Q 2026 amounted to HUF 2,607.9 bn, which represents an increase of HUF 76.9 bn compared to the previous quarter. On a year-on-year basis, the increase reached HUF 231.3 bn. The market share of the Bank reached 18.4% at the end of 3Q 2026.

The closing portfolio of housing loans amounted to HUF 1,668.5 bn at the end of 3Q 2026 (HUF+193.1 bn y/y, HUF +57.0 bn q/q). The Bank’s market share reached 20.2%. The portfolio of consumer and other unsecured loans increased by 6.8% year on year, thus amounting to HUF 805.0 bn at the end of the period (+51.0 bn y/y).

The new housing loan contracts amounted to HUF 113.8 billion in 3Q 2026, which is higher by 54.3% than the same quarter of the previous year (-6.5% q/q). In 9M 2026, the Bank contracted new housing loans totalling HUF 334.1 billion (+26.8% y/y). The Bank's market share reached at 16.4% in 3Q 2026. The new personal loans contracts amounted to HUF 56.9 billion in 3Q 2026, which is 50.7% higher than in 3Q 2025 (9M 2026: HUF 150.4 bn, +24.0% y/y). The Bank's market share reached at 13.1% in 3Q 2026.

Insurances

From 5 May 2026, a three-month campaign was launched for the CIG360 Life, Accident and Health Insurance risk life insurance product, which was subsequently extended until year-end. During the promotional period, customers receive an automatic 20% premium discount.

In 3Q 2026, overall performance across the full insurance portfolio was broadly unchanged compared to the same period of the previous year. Group insurance products recorded 10% growth, primarily driven by an increase in payment protection insurance linked to mortgage and personal loans. Travel insurance grew by 30%, supported by the increasing number of insurance policies available for purchase through the MBH Bank App. Supported by strong mortgage lending activity, home insurance performance reached 169% of the level recorded in the corresponding period of the previous year.

Premium segment

Growth in the Premium Banking segment continued in 3Q 2026 in terms of both the number of customers and assets under management. Premium customer assets amounted to HUF 1,316 billion at the end of September, representing an increase of 1.3% compared to 2Q. The number of customers was close to 60 thousand, up 1.6% compared to the previous quarter. A focused upgrade process from Premium Banking to Private Banking commenced in 3Q, resulting in an approximately HUF 20 billion reduction in Premium Banking assets. Investment penetration within the portfolio stood at 77%. In 3Q, volumes invested in funds managed by MBH Asset Management increased significantly, by 5.4% quarter-on-quarter. Absolute return strategies and balanced funds were the main investment preferences among customers.

MBH Private Banking

In the last year, with the professional support of MBH Bank's Private Banking division and based on a cooperation agreement between MBH Forrás Zrt., a member of the MBH Group, and its partners, family wealth planning services became available to the MBH Group's private banking clients. This makes the MBH Group a pioneer in the domestic market, offering solutions to clients interested in holistic family wealth planning services. The new service closely matches the market demand that different assets (such as shares, precious metals or investment-purpose works of art) need to be managed in a unified, integrated way, taking into account the aspects of multi-generational coordination of family wealth or the issue of inheritance between generations.

In 2026, further expansion of the strategic partnership network has been proceeded by entering into cooperation agreements with four new partners. These partners complement the existing network by providing expertise in investment real estate advisory, business coaching supporting generational transitions, mergers and acquisitions (M&A) advisory, genealogical research, tracing noble inheritance and family history, as well as longevity consulting, including development and implementation of personalized protocols for a longer, healthier, and higher quality life. Through these specialized services, the partners support Private Banking clients in their comprehensive family wealth planning and management.

As a result of the interest rate cuts implemented and anticipated by the MNB, client demand for government securities has waned, yet the yield expectations of private banking clients have remained unchanged. Consequently, lower-risk investment funds, certificates, and in some cases Hungarian and international equities have gained a more significant role in client portfolios.

Despite the changing capital market conditions, the private banking portfolio under management did not change significantly, so the Bank continued to maintain its market position.

As a result, at the Private Banking Hungary Awards Gala organised by Blochamps Capital, MBH Bank Private Banking was awarded second place in the “Largest Asset Under Management” category. In addition, one of the senior colleagues received the “Senior Banker of the Year” award, based on votes of the private banking industry peers and competitors.

Micro and small business segment

In 3Q 2026, the Bank's customer acquisition proposition continued to be built around two key pillars. The first is the Referral Programme, focusing on new account openings referred by existing retail and corporate customers. The second is the preferential Lépték GO service package, which also supports

customer acquisition. Combined with Iránytű, the preferential Lépték GO package provides a unique proposition in the Hungarian banking market.

The two pillars allow both new customers, whether acquired through walk-in traffic or referrals, and existing customers to benefit from significant account maintenance discounts. A further promotional term-deposit offer is available for new funds brought in by new customers and can be combined with the Lépték GO x Iránytű discount, further strengthening the joint value proposition.

In 3Q 2026, demand for subsidised loan products declined following changes to the pricing conditions of the SZKP programme. However, the longer-term impact of these changes on the structure of the lending market has not yet become clearly visible.

MBH BUPA Platform: An AI Assistant was launched as an artificial intelligence-based chatbot to help entrepreneurs better understand available funding opportunities and related financial information. The assistant provides support on topics including the eligibility criteria of GINOP and DIMOP programmes, the operation of MFB Points, MBH Bank's micro and small business products, as well as information related to the BUPA platform and the Demján Sándor Programme. The objective is to reduce information uncertainty through AI-based support and enable businesses to navigate funding opportunities more quickly and efficiently.

Through BUPA Forrás solutions, including automated pre-qualification for GINOP and DIMOP programmes, application-writing assistance and free online workshops, BUPA has contributed nearly HUF 500 million to the disbursement of products available through MFB Points so far in 2026.

In 3Q 2026, a subscription-based software service for micro and small businesses, called BUPA Iránytű, was launched. Iránytű provides businesses with a consolidated overview of their bank account data, National Tax and Customs Administration (NAV) information and outstanding tasks, independently of their banking and invoicing service providers. The solution enables entrepreneurs to manage their revenues, costs, taxes and receivables transparently, while providing up-to-date VAT analytics to support informed decision-making. The service is already used by nearly 800 customers.

In 3Q 2026, an AI-based grant pre-screening function was launched on the BUPA Platform. Based on publicly available company data, the solution automatically performs personalised pre-screening of businesses for grant schemes available through MFB Points. The platform identifies relevant funding opportunities and provides an indicative funding amount.

Within non-financial corporations, the loan portfolio of microenterprises stood at HUF 620.8 bn (-1.0% q/q; +4.4% y/y) at the end of the period.

MFB Points

At the end of 3Q 2026, the Bank operated 155 MFB Point Plus branches.

For retail MFB Point Plus products, the suspension of new application intake introduced in 2Q due to the exhaustion of available funding was not lifted. The available funding was insufficient to finance all submitted applications, and no additional funding was made available by the end of the reporting period. Consequently, the focus remained on processing applications already received and supporting their progression towards contract signing. The Bank continued to hold a market share of close to 40% in the retail MFB Point Plus market[2].

[2] Based on the accepted portfolio data published in the Steering Committee meeting presentation issued by MFB at the beginning of each month.

The corporate product portfolio remained unchanged in 3Q 2026, with no new schemes introduced and no significant product modifications implemented.

Following the oversubscription in Q1 for the working capital financing purpose under Component "B" of the SME Technology Plus Loan Programme, no additional funding had been made available for the programme by the end of the reporting period. The Bank remained a key player in the corporate MFB Point Plus lending market, with a market share exceeding 42%[3].

Branch and ATM network

In 3Q 2026, in line with its strategic objectives, MBH Bank Group implemented several programmes and initiatives aimed at enhancing both internal and external customer experience and improving the operational and service efficiency of the branch network.

To improve the external customer experience, the Network Sales area introduced a broad range of customer-centric solutions enabling personalised, discretionary offers to be provided from the early stages of customer servicing. With a view to strengthening long-term customer relationships, proactive customer engagement was intensified. At the same time, through internal communication initiatives, increased emphasis was placed on promoting shared values, a collaborative culture and commitment to common objectives across the network. A new information and support interface was also introduced for branch network employees to facilitate their day-to-day activities and further enhance the professionalism of customer service.

Building on the positive results of the previous quarter, the Banking Group expanded the application of its cash management optimisation operating model across the branch network, supporting more cost-efficient cash management processes.

The Banking Group aims to ensure that the continuous development of digital services and the preservation of the value of face-to-face customer relationships complement each other in providing high-quality, customer-centric services. In line with this objective, MBH Banking Group further strengthened both its physical branch and digital presence in recent months. In Budapest, it opened a new branch at the Zenit Corso shopping and service centre, equipped with modern digital technologies and self-service solutions. In addition, three further branches were modernised at the MOM Park shopping and service centre in Budapest, as well as in Sopron and on Nagy Imre Street in Szolnok. The upgraded branches offer a consistent visual identity and high-quality customer service environment.

As a result of enhancements to its digital service offering, the Bank made the end-to-end digital personal loan application process available to current account customers using the MBH Bank App, enabling their financing needs to be met quickly, simply and conveniently.

Through the continued development of its ATM network, MBH Banking Group further expanded its nationwide coverage, with the total number of ATMs operated directly or through partners exceeding 1,300. During 3Q, enhancements to the Banking Group's customer flow management system introduced a new data-entry feature into the appointment-booking process for corporate customers, an automatic customer call-forward function, and expanded functionality for displaying real-time customer information messages relating to terminal operations. These enhancements support more efficient branch operations and capacity management, while contributing to more transparent customer communication and a consistently high standard of service.

[3] Based on the accepted portfolio data published in the Steering Committee meeting presentation issued by MFB at the beginning of each month.

2.3.3 Leasing

Euroleasing

The consolidated MBH Group includes two key participants in the Hungarian leasing market, Euroleasing Ltd. and Euroleasing Ingatlan Ltd. The leasing group operates through a nationwide network and holds a market share of more than 25%[4] based on aggregate new leasing volumes.

Car Financing Activity

The automotive market continued to expand in 2026. In the first nine months of the year, 108,422 new passenger cars were registered, nearly 13% more than in the corresponding period of the previous year. New passenger car registrations reached 33,509 in 3Q, 12% growth year on year, while September growth exceeded 20%. New light commercial vehicle sales, however, remained below the level recorded a year earlier, declining by 3% in the first nine months and by 10% in 3Q compared with the corresponding periods of the previous year. The domestic used car market expanded by 4.8% in the first eight months, while used car imports increased at a substantially higher rate. Chinese brands continued to gain ground: 12,143 passenger cars from Chinese brands were registered in the first nine months of 2026, accounting for 11.2% of the market. More than 16% of new vehicles sold were exported. Within actual domestic sales, approximately 34% of new vehicles were sold using leasing finance. The uptick in vehicle sales continues to underpin growth within the leasing market; however, intensifying price competition and the entry of new brands with more competitive pricing positioning continue to restrain increases in average sales prices and financed amounts.

Euroleasing Ltd.'s successful operations continue to be supported by an extensive set of partnership agreements concluded with importers and major dealer networks, which has continued to expand in recent years.

Asset Financing Activity

The leasing group continues to hold a prominent position in the asset finance leasing market, with strong market share in key segments, including agricultural machinery and heavy commercial vehicles. According to the latest published market data for the first half of 2026, financing volumes increased in both the heavy commercial vehicle and agricultural machinery segments, while financing of other machinery and construction equipment declined. Across the Hungarian leasing market, new business volume rose 8.7% to HUF 519.7 billion, while the number of contracts rose 5.3% to 42,536. Third-quarter data were not yet available when this report was prepared.

Strong cooperation with the largest agricultural machinery distributors, financing for returning clients under predefined credit limits, efficient cross-selling within the bank group, and rapid, innovative product development supported the increase in market share and the achievement of a market-leading position.

[4] Hungarian Leasing Association

The decline in investment appetite also affected the asset financing market. To date, however, economic stimulus measures, interest-subsidised refinancing programmes, and sales-support solutions offered by manufacturers and distributors have largely offset these effects.

Euroleasing Group remains clearly the most significant participant in the leasing market in the intermediation of transactions financed from subsidised funding source.

Changes in the Economic Environment Affecting the Leasing Group

The Group places significant emphasis on monitoring and continuously reviewing client portfolios in order to mitigate potential losses. The substantial diversification of the Group's financing portfolio plays an important role in offsetting adverse external impacts, while its deliberate development constitutes a key pillar of the company's strategy. Considering external environmental factors, the Group is paying particular attention to the construction sector and developments in the solvency of agricultural businesses. Euroleasing Group also supports participants in the agricultural sector through the voluntary agricultural moratorium and other measures.

In response to changing customer behaviour, the Group allocates significant resources to continue improving service quality and to diversify business acquisition channels, including further developing online customer acquisition capabilities and digital services.

2.3.4 Investment services and Treasury activities

Treasury Trading

In 3Q 2026 the division made good use of the opportunities presented by the market situation, while keeping its risk exposure low.

The Treasury Trading area effectively managed short-term interest rate positions arising from counterparty positions.

The Bank was an active participant in the bond market, with a significant share in the auctions of the ÁKK (Government Debt Management Agency) as primary dealer.

ALM & Liquidity service

In terms of operational liquidity management, the business unit continuously adapted to the changing monetary environment and fully executed the transactions necessary for the smooth functioning of the bank's payment flows.

Treasury Sales

In 3Q 2026, corporate treasury trading was characterised by the low market activity typical of the summer months. Moderate exchange rate volatility reduced clients' motivation to hedge and limited the number of trading opportunities. At the same time, the low nominal exchange rate level primarily curbed the activity of client exporters. The seasonally weaker summer period further exacerbated these effects due to low corporate activity, with turnover in July and August falling short of previous levels. In September, however, client interest began to pick up again, which had a positive impact on

foreign exchange market activity. In addition, one or two significant interest rate hedging transactions also contributed to revenue. Taken together, these partly offset the adverse impact on turnover during the summer months.

Corporate Finance

During 3Q 2026, MBH Bank Nyrt. announced 3 subscription periods for the placement of senior bonds, mainly sold to retail customers, during which a total of HUF 16.6 bn and EUR 1.2 million bonds were placed. In addition to the foregoing, the Bank issued EUR 500 million MREL capable bonds under its EUR 2.5 billion EMTN Programme in July.

Investment services - sales

In 3Q 2026, secondary market sales of retail government securities declined; the Hungarian State Treasury is once again exercising its option right, meaning that secondary market sales of retail government securities with higher coupons than those currently available for subscription are more restricted. Trading in FIX securities continues to dominate compared with Bonus and other variable-rate securities, thanks to interest rate cuts (and related communications) and the fall in short-end yields (DKJ); however, it is unclear how the interest rate path will change by the end of the year. Currency movements in 3Q, as in 2Q, also favoured options trading. Turnover in futures trading also increased.

Business Development, Support and Channel Management

In 3Q 2026, MBH Group continued to operate one of the largest securities distribution networks in the Hungarian market, which it is constantly developing in line with its objectives.

In accordance with its long-term investment services strategy, several major projects and tasks have been implemented at the Banking Group:

- In 3Q 2026, MBH Bank issued three HUF-denominated and three EUR-denominated bond series, in a total amount of HUF 16.56 billion and EUR 1.24 million, respectively.
- In 3Q 2026, the MBH Group continued to distribute mortgage bonds issued by MBH Jelzálogbank Nyrt. to retail customers. During the quarter, the MBH Group started selling a new fixed-rate mortgage bond to retail customers – as part of the 2026–2027 Mortgage Bond and Bond Issuance Programme – alongside the forint-denominated variable-rate mortgage bonds marketed in the previous quarter. A total of HUF 610.85 million worth of mortgage bonds were subscribed during the quarter.
- In line with its commitment to digital development, the MBH Group has developed the MBH Netbroker and MBH Mobilbroker platforms.
- In 3Q 2026, MBH Investment Bank maintained its promotion offering a discount on purchase fees for the Priority Investment Funds.

  During the promotional period, eligible retail clients are entitled to a refund of up to HUF 40,000 per client from the transaction (purchase) fees actually paid in connection with the purchase of Featured Investment Funds, provided that the specified conditions are met.
- In 2026, MBH Fund Management's priorities are to continue optimising its product range, proactively responding to investor needs by creating new investment products and structures,

and working closely with its peers. Another priority is to manage existing investment funds and portfolios as efficiently and effectively as possible in order to maximize the yields of the funds and managed portfolios.

During 3Q, MBH Fund Management converted the investment strategy of one of its funds to an absolute return approach and further rationalized its mixed-fund product range, thereby supporting more efficient portfolio management and the realization of economies of scale.

As of 30 September 2026, MBH Fund Management oversaw investments with a total net asset value of HUF 2,245.9 billion, adjusted for duplications, representing a net market share of 8.24%[5]. At the end of the quarter, MBH Fund Management ranked fourth among pension fund asset managers in Hungary in terms of assets under management.[6]

Custody Sales

Institutional custody portfolio decreased significantly in 3Q 2026 compared with the figure for the same period last year, nevertheless the business line still manages net assets worth over HUF 3,000 bn. However, due to the restructuring measures, fee income generated by the service was only slightly lower in 3Q than in the same period last year. MBH Banking Group currently provides custody services for 155 individual portfolios, covering all key segments of the institutional market.

2.4 Updates on ESG

MBH Bank Provides Financial Support for Two Habitat Restoration Projects in Hungary While Becoming the First Company to Join WWF Hungary's Green Academy Program

MBH Bank and WWF Hungary have launched their cooperation by supporting the development of two outstanding Hungarian natural habitats with distinct characteristics and conservation values, while also strengthening employees' sustainability awareness. As part of the joint initiative, a new forest will be established in Kőszeg, and water-retention measures will be implemented in the Nagy-rét floodplain near Tiszajenő to improve the condition of this valuable wetland habitat.

In addition, 50 MBH employees will participate in the Green Academy program developed by WWF Hungary. This interactive corporate e-learning platform, built on modern knowledge-sharing methods, helps bring sustainability issues, which often seem distant or abstract, closer to everyday life and daily decision-making.

CDP Assessment

MBH Bank is participating in the CDP assessment process for the fourth consecutive year. The questionnaires have been completed and submitted, and the evaluation process is currently underway.

CDP (formerly the Carbon Disclosure Project) is a global non-profit organization established through an investor-led initiative that annually collects and assesses companies' environmental and climate-related data. CDP scores provide a comprehensive view of corporate environmental performance, covering strategies, governance frameworks, and operational practices aimed at addressing climate change, deforestation, and water security-related risks.

[5] Source: BAMOSZ - Association of Hungarian Investment Fund and Asset Management Companies (market share)

[6] Source: BAMOSZ - Association of Hungarian Investment Fund and Asset Management Companies (market share)

This year marks an important milestone for MBH, as its CDP disclosure was carried out at the Group level for the first time. This reflects the increasing integration and coordination of ESG considerations across the Group and demonstrates the strengthening of a unified sustainability approach.

The CDP assessment provides more than just a snapshot of a company's environmental performance in a given year. It also enables the long-term tracking and comparison of corporate progress, offering valuable insights into the effectiveness of sustainability initiatives and helping identify opportunities for further improvement.

2.5 Awards and recognitions



Euromoney Awards for Excellence

"Best for Consumer Lending"

MBH Bank



Blochamps Capital

"Senior Private Bankers of the Year" – István Gregor, Senior Private Banker in Family Wealth Planning at MBH Bank Private Banking



European Covered Bond Label – MBH Mortgage Bank

MBH Mortgage Bank Covered Bond Programme



Portfolio / KSH Comparison

Most Accurate Economic Forecaster – 2nd Place

- Zoltán Árokszállási, Director of the MBH Analysis Centre
- Márta Balog-Béki, Senior Analyst at MBH Bank

Declaration

MBH Bank Nyrt. (hereinafter Bank) issues the following declaration in relation to its report on the 3Q 2026 results (Flash Report):

The Bank declares that the Flash Report has been prepared in compliance with the applicable accounting regulations. The Flash Report, prepared according to the best knowledge and information of the experts and decision-making managers of the Bank concerned reflects a true and fair view of the assets and liabilities, financial position and profit and loss of the Bank as securities issuer and the consolidated companies, furthermore the 3Q 2026 financial statements give a fair view of the position, development and performance of the Bank, disclosing the risks and the factors of uncertainty.

No independent audit report has been prepared for the Flash Report.

Budapest, 17th November 2026

MBH Bank Nyrt.

Mr Zsolt Barna, dr.
Chairman Chief Executive

Mr Gergely Gózon
Deputy Chief Executive Officer for Finances

3 FINANCIAL FIGURES

3.1 Correction factors 3Q 2026

P&L (in HUF million)	3Q 2026 Accounting Report	Structure corrections	Business correction			Adjusted PAT
			Banking tax	Extra profit tax	Impact of interest rate cap	
Interest income	771,432.0				6,115.8	777,547.8
Interest expense	-465,003.0					-465,003.0
Net interest income	306,429.0				6,115.8	312,544.8
Net income from commissions and fees	145,541.0	-68,329.5				77,211.5
Other operating income	26,668.0		5.9		9,284.0	35,957.9
Results from financial instruments	20,177.0				9,284.0	29,461.0
Dividend income	1,447.0					1,447.0
Share of jointly controlled and associated companies' profit / (loss)	2,896.0					2,896.0
Other operating income / (expense), net	2,148.0		5.9			2,153.9
Operating expenses	-416,001.0	68,329.5	22,881.4	57,860.2		-266,929.9
Impairments and provisions for losses	-21,101.0				6,047.1	-15,053.9
Profit / (Loss) before taxation	41,536.0	0.0	22,887.2	57,860.2	21,446.9	143,730.3
Income tax expense / (income)	-16,772.0	0.0	-2,059.8	-5,207.4	-1,930.2	-25,969.5
PROFIT/ (LOSS) FOR THE YEAR	24,764.0	0.0	20,827.4	52,652.8	19,516.7	117,760.8
Other comprehensive income	-4,545.0	0.0				-4,545.0
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	20,219.0	0.0	20,827.4	52,652.8	19,516.7	113,215.8

Methodology update: In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

The interest rate cap was introduced by Government Decree No. 782/2021 (24 December) to apply from 01.01.2022 to 30.06.2022 and was subsequently extended on several occasions. Government Decree No. 84/2026 (17 April) repealed the expiry date for the mandatory application of the interest rate cap. In accordance with the legislation currently in force, in 2Q 2026, the expected loss on the full remaining term of loans subject to the interest rate cap was recognised.

in HUF million	3Q 2026 Report	Structure corrections Assets Intangibles, property and equipment and other assets reclassification	Adjusted BS structure
Total Assets	**13,040,925**	**0**	**13,040,925**
Cash reserves	83,733		83,733
Loans and advances to banks	1,085,154		1,085,154
Trading portfolio	224,756		224,756
Securities	4,784,907		4,784,907
Loans and advances to customers	6,141,500		6,141,500
Other assets	204,719		204,719
Investment in associates and other investments	155,986		155,986
Intangibles, property and equipment	360,169		360,169
Total liabilities and equity	**13,040,925**	**0**	**13,040,925**
Total liabilities	**11,774,987**	**0**	**11,774,987**
Amounts due to other banks	2,196,634		2,196,634
Deposits and current accounts	7,623,190		7,623,190
Derivate financial liabilities	166,781		166,781
Other liabilities and provisions	219,475		219,475
Issued debt securities	1,568,907		1,568,907
Shareholders' Equity	**1,265,938**	**0**	**1,265,938**
Share capital	322,530		322,530
Other equity items	943,408		943,408

3.2 Consolidated, non-audited financial statements of the MBH Group according to IFRS

3.2.1 Income statement

in HUF million	9M 2025	9M 2026
Interest and similar to interest income	762,743	771,432
Interest and similar to interest expense	(413,999)	(465,003)
Net interest income	**348,744**	**306,429**
Net income from commissions and fees	148,455	145,541
Results from financial instruments	(18,965)	20,177
Other operating income / (expense), net	(368)	5,044
(Impairment) / Reversal on financial and non-financial instruments	29,293	(21,101)
Dividend income	1,770	1,447
Operating expense	(367,773)	(416,001)
Profit before taxation	**141,156**	**41,536**
Income tax income / (expense)	(24,407)	(16,772)
PROFIT FOR THE YEAR	**116,749**	**24,764**
Other comprehensive income	(7,612)	(4,545)
TOTAL COMPREHENSIVE INCOME	**109,137**	**20,219**

3.2.2 Balance sheet

in HUF million	YE 2025	3Q 2026
Assets		
Cash and cash equivalents	**1,453,064**	**1,033,688**
Financial assets measured at fair value through profit or loss	**904,826**	**1,083,855**
Loans and advances to customers mandatorily at fair value through profit or loss	668,910	877,316
Securities held for trading	74,186	59,599
Securities mandatorily at fair value through profit or loss	40,516	33,872
Derivative financial assets	121,214	113,068
Hedging derivative assets	**57,215**	**42,680**
Financial assets measured at fair value through other comprehensive income (Securities)	**722,604**	**716,260**
Financial assets measured at amortised cost	**9,314,102**	**9,626,546**
Loans and advances to banks	144,659	116,965
Loans and advances to customers	5,446,133	4,695,743
Financial leasing receivables		568,441
Repurchase assets	0	2,237
Securities	3,585,668	4,087,423
Other financial assets	137,642	155,737
Investment in associates and other investments	**91,188**	**103,355**
Intangible assets, Property and equipment	**300,024**	**360,169**
Other assets	**47,245**	**74,372**
Total assets	**12,890,268**	**13,040,925**
Liabilities		
Financial liabilities measured at fair value through profit or loss	**120,456**	**217,463**
Financial liabilities measured at amortised cost	**11,390,606**	**11,391,075**
Amounts due to banks	814,963	596,090
Amounts due to customers	8,343,691	7,623,190
Repurchase liabilities	972,408	1,449,894
Issued debt securities	934,691	1,413,811
Subordinated debt	168,247	155,097
Other financial liabilities	156,606	152,993
Hedging derivative liabilities	**30,438**	**59,550**
Provisions	**18,127**	**21,734**
Other liabilities	**69,460**	**85,165**
Total liabilities	**11,629,087**	**11,774,987**
Equity		
Share capital	322,530	322,530
Other equity items	938,651	943,408
Total equity	**1,261,181**	**1,265,938**
Total liabilities and equity	**12,890,268**	**13,040,925**

3.2.3 Shareholders' assets

in HUF million	Share capital	Repurchased own shares	Share premium	Retained earnings	Other reserves	Accumulated other comprehensive income	Non-controlling interests	Total equity
At 1 January 2025	322,530	(55,440)	348,894	351,159	75,689	11,602	69,559	1,123,993
Profit/ (loss) for the year	-	-	-	154,471	-	-	10,638	**165,109**
Other comprehensive income for the year	-	-	-	-	-	(4,628)	(147)	**(4,775)**
Total comprehensive income	**-**	**-**	**-**	**154,471**	**-**	**(4,628)**	**10,491**	**160,334**
Sale of treasury shares	-	55,440	-	10,606	-	-	-	**66,046**
Repurchased treasury shares	-	(48,427)	-	-	-	-	-	**(48,427)**
Dividend paid	-	-	-	(36,894)	-	-	(3,168)	**(40,062)**
General reserve for the year	-	-	-	(13,883)	13,883	-	-	**-**
Effect of changes in ownership of other subsidiaries	-	-	-	(129)	-	129	(703)	**(703)**
Transactions with owners	**-**	**7,013**	**-**	**(40,300)**	**13,883**	**129**	**(3,871)**	**(23,146)**
At 31 December 2025	322,530	(48,427)	348,894	465,330	89,572	7,103	76,179	1,261,181
At 1 January 2026	322,530	(48,427)	348,894	465,330	89,572	7,103	76,179	1,261,181
Profit/ (loss) for the year	-	-	-	22,567	-	-	2,197	**24,764**
Other comprehensive income for the year	-	-	-	-	-	(4,530)	(14)	**(4,544)**
Total comprehensive income	**-**	**-**	**-**	**22,567**	**-**	**(4,530)**	**2,183**	**20,220**
Sale of treasury shares	-	-	-	-	-	-	-	**-**
Repurchased treasury shares	-	(1,098)	-	-	-	-	-	**(1,098)**
Dividend paid	-	-	-	-	-	-	(2,385)	**(2,385)**
General reserve for the year	-	-	-	-	-	-	-	**-**
Effect of changes in ownership of other subsidiaries	-	-	-	6,121	-	(1,212)	(16,889)	**(11,980)**
Equalization reserve	-	-	-	-	-	-	-	
Other increases and decreases from business combinations	-	-	-	-	-	-	-	
Transactions with owners	**-**	**(1,098)**	**-**	**6,121**	**-**	**(1,212)**	**(19,274)**	**(15,463)**
At 30 September 2026	322,530	(49,525)	348,894	494,018	89,572	1,361	59,088	1,265,938

3.3 Individual, non-audited financial statements of MBH Bank Nyrt. according to IFRS

3.3.1 Income statement

in HUF million	9M 2025	9M 2026
Interest and similar to interest income	728,328	761,231
Interest and similar to interest expense	(439,570)	(499,284)
Net interest income	**288,758**	**261,947**
Net income from commissions and fees	121,275	115,418
Results from financial instruments	(18,863)	33,779
Other operating income / (expense), net	(3,253)	(1,412)
(Impairment) / Reversal on financial and non-financial instruments	25,476	(20,705)
Dividend income	20,179	37,847
Administrative and other operating expense	(323,510)	(371,744)
Profit before taxation	**110,062**	**55,130**
Income tax income / (expense)	(17,826)	(11,359)
PROFIT FOR THE YEAR	**92,236**	**43,771**
Other comprehensive income	(8,086)	3,306
TOTAL COMPREHENSIVE INCOME	**84,150**	**47,077**

3.3.2 Balance sheet

in HUF million	YE 2025	3Q 2026
Assets		
Cash and cash equivalents	1,476,800	1,029,164
Financial assets measured at fair value through profit or loss	878,068	1,107,374
Loans and advances to customers mandatorily at fair value through profit or loss	648,299	855,210
Securities held for trading	40,014	42,646
Securities mandatorily at fair value through profit or loss	64,099	74,781
Derivative financial assets	125,656	134,737
Hedging derivative assets	56,832	42,415
Financial assets measured at fair value through other comprehensive income (Securities)	778,190	760,181
Financial assets measured at amortised cost	8,807,762	9,426,936
Loans and advances to banks	417,978	453,035
Loans and advances to customers	4,813,880	4,657,930
Repurchase assets	38,268	161,464
Securities	3,435,251	4,036,127
Other financial liabilities at AC	102,385	118,380
Investment in subsidiaries and insassociates	482,695	556,370
Intangible assets, Property and equipment	145,746	153,465
Other assets	32,440	43,621
Total assets	**12,658,533**	**13,119,526**
Liabilities		
Financial liabilities measured at fair value through profit or loss	116,970	220,622
Financial liabilities measured at amortised cost	11,295,703	11,562,348
Amounts due to banks	1,550,833	1,744,340
Amounts due to customers	7,677,258	6,968,742
Repurchase liabilities	1,119,181	1,641,211
Issued debt securities	644,685	926,359
Subordinated debt	175,808	161,381
Other financial liabilities	127,938	120,315
Hedging derivative liabilities	30,438	59,550
Provisions	16,039	19,447
Other liabilities	51,677	63,671
Total liabilities	**11,510,827**	**11,925,638**
Equity		
Share capital	322,530	322,530
Reserves	825,176	871,358
Total equity	**1,147,706**	**1,193,888**
Total liabilities and equity	**12,658,533**	**13,119,526**

3.3.3 Shareholders' assets

in HUF million	Share capital	Own shares	Share premium	Retained earnings	Other reserve	Accumulated other comprehensive income	Total equity
On 31 December 2024	**322,530**	**(55,440)**	**348,894**	**355,501**	**66,941**	**(5,133)**	**1,033,293**
Profit/ (loss) for the year	-	-	-	138,833	-	-	**138,833**
Other comprehensive income	-	-	-	-	-	(5,142)	**(5,142)**
Total comprehensive income for the year	**-**	**-**	**-**	**138,833**	**-**	**(5,142)**	**133,691**
Transfer of the previous year's profit	-	-	-	-	-	-	-
Sale of treasury shares	-	55,440	-	10,603	-	-	**66,043**
Repurchased treasury shares	-	(48,427)	-	-	-	-	**(48,427)**
Dividend paid	-	-	-	(36,894)	-	-	**(36,894)**
General reserve for the year	-	-	-	(13,882)	13,882	-	-
At 31 December 2025	**322,530**	**(48,427)**	**348,894**	**454,161**	**80,823**	**(10,275)**	**1,147,706**
Profit/ (loss) for the year	-	-	-	43,771	-	-	**43,771**
Other comprehensive income for the year	-	-	-	-	-	3,306	**3,306**
Total comprehensive income	**-**	**-**	**-**	**43,771**	**-**	**3,306**	**47,077**
Transfer of the previous year's profit	-	-	-	-	-	-	-
Sale of treasury shares	-	(1,090)	-	-	-	-	**(1,090)**
Repurchased treasury shares	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-
General reserve for the year	-	-	-	-	-	-	-
Other effects	-	-	-	195	-	-	**195**
At 30 June 2026	**322,530**	**(49,517)**	**348,894**	**498,127**	**80,823**	**(6,969)**	**1,193,888**

*Due to the application of uniform accounting policy principles, the general reserve is separated in the other reserve.

3.4 Other information

Consolidated companies

Name of Company	Country of incorporation	Brief description of activities	MKB's share of ownership, total, according to Credit Institutions Act (%)	MKB's share of voting right, total (%)
OC Magyarország Holding Kft.	Hungary	Business Management	80.00	80.00
OC Pénzügyek Hitelközvetítő Kft.	Hungary	Other auxiliary financial activities	100.00	100.00
Otthon Centrum Franchising Kft.	Hungary	Leasing of intangible assets, excluding assets subject to copyright licence fees	100.00	100.00
Fundamenta-Lakáskassza Lakás-takarékpénztár Zrt.	Hungary	Other monetary intermediation services	92.62	92.62
Fundamenta-Lakáskassza Pénzügyi Közvetítő Kft.	Hungary	Other auxiliary financial activities	100.00	100.00
Fundamenta Értéklánc Ingatlanközvetítő és Szolgáltató Kft.	Hungary	Real estate brokerage	100.00	100.00
MBH DOMO Kft.	Hungary	Renting and operating of own or leased real estate	100.00	100.00
MBH Befektetési Alapkezelő Zrt.	Hungary, Czech	Fund management	83.70	83.70
Euroleasing Ingatlan Zrt.	Hungary	Other credit granting	100.00	100.00
Euroleasing Zrt.	Hungary	Financial leasing	100.00	100.00
MBH eFin Technologies Zrt.	Hungary	Computer programming	100.00	100.00
MBH Szolgáltatások Zrt.	Hungary	Renting and operating of own or leased real estate	100.00	100.00
MBH Bank MRP Szervezet	Hungary	Entity operating based on the ESOP Act	100.00	100.00
MBH Befektetési Bank Zrt.	Hungary	Other monetary intermediation services	80.55	100.00
MBH Duna Bank Zrt.	Hungary	Other monetary intermediation services	98.46	98.46
MBH Jelzálogbank Nyrt.	Hungary	Issuance of mortgage bonds, refinancing of mortgage loans	48.46	48.57
MBH Blue Sky Kft.	Hungary	Asset management (holding)	100.00	100.00
MITRA Informatikai Zrt.	Hungary	Computer infrastructure, data processing, hosting and related services	96.47	96.47
Magyar Strat-Alfa Befektetési Zrt.	Hungary	Buying and selling of own real estate Renting and operating of own or leased real estate	50.00	50.00

List and presentation of owners with more than 5% participation (30.09.2026)

Name	Number of shares	Ownership share (%)	Voting rights (%)
Zenith Asset Management Zrt.	80,123,046	24.84%	24.87%
Corvinus BHG Vagyonkezelő Zrt.	48,397,682	15.01%	15.02%
CEE Horizon Capital Zrt.	36,706,059	11.38%	11.39%
CEE Paramount Equity Zrt.	34,300,495	10.63%	10.65%
Hungary Apex Investments Zrt.	19,994,628	6.20%	6.21%
Pinnacle Asset Group Zrt.	19,990,761	6.20%	6.21%
MBH Employee Share Scheme	16,126,481	5.00%	5.01%

Full-time employees

FTE, end of period	31.12.2024	30.09.2025	31.12.2025	31.03.2026	30.06.2026	30.09.2026
MBH Bank Nyrt.	7,965.8	7,556.0	7,593.2	7,545.0	7,278.9	7,242.8
MITRA Informatikai Zrt.	121.1	111.3	111.0	66.0	58.0	43.7
MBH Ingatlanfejlesztő Kft.	22.9	10.1	4.1	0.0	0.0	0.0
MBH DOMO Kft.	10.3	10.8	9.8	9.8	9.8	9.8
Euroleasing Zrt.	338.2	336.4	336.5	332.8	327.8	333.3
MBH Befektetési Alapkezelő Zrt.	41.5	42.9	48.1	45.0	46.3	46.3
MBH eFin Technologies Zrt.	11.5	11.5	11.5	11.5	11.8	11.8
MBH Bank MRP Szervezet	2.0	2.0	2.0	2.0	2.0	2.0
MBH Duna Bank Zrt.	165.8	166.0	167.3	166.8	165.5	165.3
MBH Befektetési Bank Zrt.	180.6	170.6	171.7	173.5	176.0	169.0
MBH Jelzálogbank Nyrt.	15.6	16.2	16.2	16.5	17.3	16.3
Fundamenta-Lakáskassza Lakás-takarékpénztár Zrt.	551.8	508.6	518.6	510.6	494.6	473.9
Fundamenta Értéklánc Ingatlanközvetítő és Szolgáltató Kft.	5.0	5.0	5.0	5.0	4.0	4.0
MBH Szolgáltatások Zrt.	54.5	4.2	2.2	6.2	5.2	5.2
OC Magyarország Holding Kft.	0.0	0.0	0.0	11.1	13.1	12.1
OC Pénzügyek Hitelközvetítő Kft.	0.0	0.0	0.0	6.9	6.9	7.9
Otthon Centrum Franchising Kft.	0.0	0.0	0.0	10.8	10.8	9.7
MBH Group	**9,486.4**	**8,951.5**	**8,997.0**	**8,919.2**	**8,627.7**	**8,552.8**

Managers and strategic employees

Type[1]	Name	Position	Beginning of mandate	End/termination of mandate	Number of shares held
IT, SP	Dr. Zsolt Barna	Chairman and CEO	01.01.2026	31.05.2030	0
IT	Marcell Tamás Takács	member	01.01.2026	31.05.2030	0
IT, SP	Ádám Egerszegi	member	01.01.2026	31.05.2030	12,535
IT, SP	Levente László Szabó	member	01.01.2026	31.05.2030	81,473
IT	Dr. Attila Tamás Tajthy	member	01.01.2026	31.05.2030	0
IT	Dr. Koppány Tibor Lélfai	member	01.01.2026	31.05.2030	6 982
IT	Dr. Csaba István Kandrács	member	08.04.2026	31.05.2030	2 060
FB	Miklós Vaszily	Chairman	01.01.2026	31.05.2030	0
FB	Rita Feodor	member	01.01.2026	31.05.2030	0
FB	Árpád Czene	member	01.01.2026	31.05.2030	0
FB, SP	Kitti Dobi	member	25.07.2026	31.05.2030	1,393
FB	Dr. Ilona Török	member	01.04.2026	31.05.2030	4,655
FB	Balázs Bechtold	member	01.01.2026	31.05.2030	3 482
SP	Ildikó Ginzer	Deputy CEO	21.12.2016		6,962
SP	Ádám Egerszegi	Deputy CEO	10.12.2021		12,535
SP	Levente László Szabó	Deputy CEO	10.12.2021		81,473
SP	Péter Krizsanovich	Deputy CEO	02.02.2023	30.09.2026	6,979
SP	Dobi Kitti	vezérigazgató-helyettes	09.12.2021		1 393
SP	András Bakonyi	Deputy CEO	15.06.2023		4,654
SP	András Puskás	Deputy CEO	16.06.2023		41,892
SP	Dr. Beatrix Mészáros	Deputy CEO	10.02.2022		86,546
SP	Dr. Tamás Ákos	Deputy CEO	17.08.2026		0,000

[1] Employee in strategic position (SP), Board of Directors member (IT), Supervisory Board member (FB)

Other additional information

1. Adjusted P&L (HUF bn)

ADJUSTED P&L (HUF bn)	2023 FY	2024 FY	2025 3Q	2025 9M	2025 FY	2026 1Q	2026 2Q	2026 3Q	2026 9M	Y-Y (Y)	Y/Y	Q/Q
Net operating income	**370.2**	**310.0**	**49.1**	**158.3**	**192.1**	**62.4**	**39.1**	**57.3**	**158.8**	**0.3%**	**16.7%**	**46.3%**
Gross operating income	**664.1**	**639.6**	**135.8**	**411.3**	**553.3**	**149.0**	**134.4**	**142.3**	**425.7**	**3.5%**	**4.8%**	**5.9%**
Net interest income	565.6	496.3	112.7	350.7	454.3	114.5	100.5	97.6	312.5	-10.9%	-13.4%	-2.9%
Net fee and commission income	87.6	97.5	27.8	76.7	107.5	27.0	26.6	23.5	77.2	0.6%	-15.4%	-11.7%
Other operating income	11.0	45.8	-4.7	-16.1	-8.5	7.5	7.2	21.2	36.0	-	-	194.3%
Operating expenses	**-293.9**	**-329.6**	**-86.8**	**-253.0**	**-361.1**	**-86.6**	**-95.2**	**-85.1**	**-266.9**	**5.5%**	**-2.0%**	**-10.7%**
Provisions and impairments[1]	**-75.9**	**-35.3**	**23.9**	**31.3**	**54.1**	**5.8**	**-14.6**	**-6.3**	**-15.1**	**-**	**-**	**-56.8%**
Adjusted PBT	**294.3**	**274.7**	**73.0**	**189.7**	**246.2**	**68.2**	**24.5**	**51.0**	**143.7**	**-24.2%**	**-30.2%**	**107.7%**
Taxes	-45.2	-41.4	-9.8	-28.8	-33.8	-14.2	-3.9	-7.9	-26.0	-9.7%	-18.9%	104.6%
Adjusted PAT	**249.1**	**233.3**	**63.2**	**160.9**	**212.4**	**54.1**	**20.7**	**43.0**	**117.8**	**-26.8%**	**-31.9%**	**108.3%**
Adjustments total on PAT[2]	65.9	33.9	0.0	44.2	47.3	73.5	23.8	-4.3	93.0	110.6%	-	-
Profit after tax (PAT, unadjusted)	**183.2**	**199.4**	**63.2**	**116.7**	**165.1**	**-19.4**	**-3.1**	**47.3**	**24.8**	**-78.8%**	**-25.2%**	**-**
Other comprehensive income (OCI)	57.9	-25.1	2.8	-7.6	-4.8	-10.4	23.7	-17.9	-4.5	-40.3%	-	-
Total Comprehensive Income (unadjusted)	**241.1**	**174.3**	**66.0**	**109.1**	**160.3**	**-29.8**	**20.6**	**29.4**	**20.2**	**-81.5%**	**-55.5%**	**42.6%**
Adjustments total on TOCI	65.9	33.9	0.0	44.2	47.3	73.5	23.8	-4.3	93.0	110.6%	-	-
Total Comprehensive Income	**307.0**	**208.2**	**66.0**	**153.3**	**207.6**	**43.7**	**44.4**	**25.1**	**113.2**	**-26.1%**	**-61.9%**	**-43.4%**

[1] Includes provision for losses on loan, as well as other provisions and impairments
[2] The 3.1. chapter of the Report contains the list of adjustments.
In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

2. Balance sheet (HUF bn)

STATEMENT OF BALANCE SHEET (HUF bn)	2023 4Q	2024 4Q	2025 3Q	2025 4Q	2026 1Q	2026 2Q	2026 3Q	Y/Y	Q/Q
Financial assets	1,516.9	1,249.4	1,269.6	1,621.4	1,230.7	1,266.1	1,168.9	-7.9%	-7.7%
Trading portfolio	274.6	259.1	276.1	256.0	288.9	230.1	224.8	-18.6%	-2.3%
Securities	3,907.2	4,596.2	4,203.6	4,288.7	4,802.4	4,628.6	4,784.9	13.8%	3.4%
Loans and advances to customers (net)	4,901.4	5,811.0	5,952.7	6,115.0	6,133.5	6,113.4	6,141.5	3.2%	0.5%
Loan and advances to customers (gross)	5,170.6	6,121.2	6,217.1	6,346.0	6,359.3	6,337.0	6,371.4	2.5%	0.5%
Allowance for loan and lease losses	-269.2	-310.2	-264.3	-231.0	-225.8	-223.6	-229.9	-13.0%	2.8%
Other assets	506.9	573.4	578.4	609.2	664.4	688.2	720.9	24.6%	4.8%
TOTAL ASSETS	**11,107.0**	**12,489.2**	**12,280.5**	**12,890.3**	**13,119.8**	**12,926.4**	**13,040.9**	**6.2%**	**0.9%**
Interbank liabilities	2,153.8	2,352.5	1,800.5	1,849.8	1,943.5	2,083.9	2,196.6	22.0%	5.4%
Customer deposits	6,957.1	8,052.5	7,909.9	8,343.7	8,297.7	7,751.5	7,623.2	-3.6%	-1.7%
Debt securities issued	*629.2*	*629.3*	*1,053.2*	*1,102.9*	*1,292.7*	*1,371.6*	*1,568.9*	49.0%	14.4%
Other liabilities	*343.5*	*330.9*	*309.6*	*332.7*	*367.1*	*482.5*	*386.3*	24.7%	-19.9%
Shareholders' equity	1,023.4	1,124.0	1,207.3	1,261.2	1,218.9	1,236.8	1,265.9	4.9%	2.4%
TOTAL LIABILITIES AND EQUITY	**11,107.0**	**12,489.2**	**12,280.5**	**12,890.3**	**13,119.8**	**12,926.4**	**13,040.9**	**6.2%**	**0.9%**
Off-Balance sheet customer items (gross)	**1,601.8**	**2,000.6**	**2,341.8**	**2,474.4**	**2,649.3**	**2,655.4**	**2,599.1**	**11.0%**	**-2.1%**

3. Adjusted KPI's (%)

KPIs based on adjusted PAT and Balance Sheet (HUF bn)	2023 FY	2024 FY	2025 3Q	2025 9M	2025 FY	2026 2Q	2026 3Q	2026 9M	Δ%-p Y-Y (Y)	Δ%-p Y-Y	Δ%-p Q-Q
Profitability											
TRM - Total Revenue Margin	6.25%	5.38%	4.36%	4.38%	4.40%	4.14%	4.35%	4.38%	0.00%	-0.01%	0.21%
NIM - Net Interest Margin	5.32%	4.18%	3.62%	3.74%	3.62%	3.10%	2.98%	3.21%	-0.52%	-0.63%	-0.11%
NFM - Net Fee Margin	0.82%	0.82%	0.89%	0.82%	0.86%	0.82%	0.72%	0.79%	-0.02%	-0.17%	-0.10%
Efficiency											
C/I - Cost-to-Income Ratio	44.26%	51.53%	63.88%	61.51%	65.28%	70.88%	59.77%	62.70%	1.20%	-4.11%	-11.11%
C/TA - Cost-to-Total Assets	2.76%	2.77%	2.78%	2.69%	2.87%	2.93%	2.60%	2.74%	0.05%	-0.18%	-0.33%
C/CV- Cost-to-avg. gross loans and deposits	2.56%	2.47%	2.44%	2.39%	2.54%	2.66%	2.40%	2.48%	0.09%	-0.03%	-0.25%
ROAE - Return on Average Equity	27.42%	21.04%	21.35%	18.71%	18.13%	6.75%	13.65%	12.70%	-6.01%	-7.71%	6.89%
ROMC - Return on Minimum Capital Required	46.18%	31.13%	35.12%	28.76%	28.39%	9.21%	17.60%	17.67%	-11.09%	-17.51%	8.39%
Risk% - Risk Cost Ratio	1.18%	0.6%	-1.6%	-0.7%	-0.94%	0.9%	0.1%	0.2%	0.91%	1.66%	-0.83%
Equity share information											
EPS - Earning Per Share (HUF, annualized)	781.1	723.4	777.4	667.0	658.4	257.0	529.4	488.2	-178.8	-248.0	272.4
Volume KPIs											
LTD - Loan-to-Deposit ratio	74.3%	76.0%	78.6%	78.6%	76.1%	81.8%	83.6%	83.6%	5.0%-p	5.0%-p	1.8%-p
Secutities ratio	35.2%	36.9%	34.9%	34.9%	33.8%	36.4%	37.1%	37.1%	2.2%-p	2.2%-p	0.8%-p
Client volumes / Total assets	46.6%	49.0%	50.6%	50.6%	49.2%	49.0%	48.9%	48.9%	-1.8%-p	-1.8%-p	-0.2%-p
Allowance for losses/ Total assets	-2.4%	-2.5%	-2.2%	-2.2%	-1.8%	-1.7%	-1.8%	-1.8%	0.4%-p	0.4%-p	0.0%-p
RWA/TA - RWA/Total assets	42.6%	44.2%	41.6%	41.6%	41.8%	44.0%	43.8%	43.8%	2.2%-p	2.2%-p	-0.1%-p
CAR - Capital adequacy ratio	22.1%	19.6%	22.1%	22.1%	22.9%	20.9%	20.8%	20.8%	-1.3%-p	-1.3%-p	-0.2%-p
CET1	20.3%	18.2%	19.2%	19.2%	20.2%	18.7%	18.6%	18.6%	-0.7%-p	-0.7%-p	-0.1%-p
LCR	152.5%	144.2%	147.0%	147.0%	144.7%	145.0%	154.4%	154.4%	7.4%-p	7.4%-p	9.4%-p
NSFR	135.0%	132.1%	125.5%	125.5%	126.0%	123.9%	125.3%	125.3%	-0.2%-p	-0.2%-p	1.4%-p
Portfolio quality											
Stage 1 gross loans	4,208	4,765	4,986	4,986	5,194	5,190	5,197	5,197	211	211	7
Stage 2 gross loans	790	1,190	1,014	1,014	931	923	937	937	-77	-77	14
Stage 3 gross loans	172	166	218	218	220	224	238	238	20	20	13

In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

4. Unadjusted KPI's (%)

KPIs based on unadjusted PAT (HUF bn)	2023 FY	2024 FY	2025 3Q	2025 9M	2025 FY	2026 1Q	2026 2Q	2026 3Q	2026 9M	Δ%-p Y-Y (Y)	Δ%-p Y-Y	Δ%-p Q-Q
Profitability												
TRM - Total Revenue Margin	6.74%	5.99%	5.11%	5.11%	5.14%	5.37%	4.36%	5.04%	4.92%	-0.19%	-0.06%	0.68%
NIM - Net Interest Margin	5.32%	4.16%	3.62%	3.71%	3.58%	3.57%	2.88%	3.01%	3.15%	-0.56%	-0.61%	0.12%
NFM - Net Fee Margin	1.31%	1.47%	1.64%	1.58%	1.63%	1.56%	1.52%	1.41%	1.50%	-0.08%	-0.23%	-0.11%
Efficiency												
C/I - Cost-to-Income Ratio	58.50%	61.39%	69.15%	76.68%	77.74%	110.65%	83.31%	65.23%	86.91%	10.24%	-3.92%	-18.08%
C/A - Cost-to-Total Assets	3.94%	3.68%	3.53%	3.92%	4.00%	5.94%	3.63%	3.29%	4.28%	0.36%	-0.24%	-0.34%
ROAE - Return on Average Equity	20.17%	17.99%	21.36%	13.57%	14.10%	-6.35%	-1.02%	15.00%	2.67%	-10.90%	-6.36%	16.02%
ROMC - Return on Minimum Capital Required	33.96%	26.60%	35.13%	20.86%	22.08%	-9.79%	-1.39%	38.85%	4.54%	-16.32%	3.72%	40.24%
Risk% - Risk Cost Ratio	1.17%	0.62%	-1.56%	-0.71%	-0.94%	-0.41%	0.91%	0.09%	0.20%	0.91%	1.64%	-0.83%
Equity share information												
EPS - Earning Per Share (HUF, annualized)	574.5	618.2	777.7	484.0	511.9	-	-	581.8	102.7	-381.3	-195.9	n/a

5. Customer deposits split by type (%, HUF bn)

(% of customer deposits, calculated based on balance sheet)

Customer deposits split by type (%, HUF bn)	YE 2023	YE 2024	1Q 2025	2Q 2025	3Q 2025	YE 2025	1Q 2026	2Q 2026	3Q 2026
Sight	58.9%	52.7%	53.7%	54.7%	53.6%	52.1%	50.8%	51.0%	50.3%
Term	41.1%	40.5%	39.6%	38.5%	39.7%	41.7%	43.0%	42.4%	43.1%
Fundamenta	0.0%	6.8%	6.8%	6.7%	6.6%	6.2%	6.2%	6.6%	6.6%
Deposits	**6,957.1**	**8,052.5**	**8,018.8**	**7,925.4**	**7,909.9**	**8,343.7**	**8,297.7**	**7,751.5**	**7,623.2**

6. Banking book securities portfolio breakdown (%, HUF bn)

Securities portfolio breakdown (%, HUF bn)	YE 2023	YE 2024	3Q 2025	YE 2025	3Q 2026
Currency					
HUF	87.9%	87.9%	88.4%	89.1%	83.4
FX	12.1%	12.1%	11.6%	10.9%	16.6
Instrument					
Government	75.0%	77.6%	84.9%	85.4%	85.7
Other	25.0%	22.4%	15.1%	14.6%	14.3
Accounting treatment					
Securities at AC	74.6%	71.3%	89.9%	83.7%	87.4
Securities at FVTOCI	25.4%	28.7%	10.1%	16.3%	12.6
Interest type					
Fix	66.5%	68.4%	65.7%	60.1%	61.9
Floating	33.5%	31.6%	34.3%	39.9%	38.1
Securities portfolio (book value)	**3,907**	**4,596**	**4,204**	**4,289**	**4,78**

Securities portfolio breakdown (%), 30.09.2026	AC	FVTOCI
Securities portfolio maturity profile		
< 1Y	12.1%	1.1%
1Y-3Y	29.2%	6.5%
4Y-5Y	12.5%	4.9%
5Y+	46.3%	87.4%
Securities effective average yield		
HUF	5.6%	5.7%
EUR	4.0%	3.8%
USD	5.3%	4.0%
JPY	0.5%	

7. Retail and corporate portfolio breakdown (HUF bn)

Retail portfolio (HUF bn)	YE 2023	YE 2024	1Q 2025	2Q 2025	3Q 2025	YE 2025	1Q 2026	2Q 2026	3Q 2026
Deposit portfolio	**2,647.8**	**3,197.8**	**3,138.1**	**3,135.5**	**3,095.0**	**3,140.2**	**3,176.6**	**2,989.4**	**2,990.0**
Term deposit	453.2	318.8	261.7	247.1	233.6	213.2	228.9	214.5	238.4
Sight deposit	2,194.6	2,334.4	2,334.4	2,354.4	2,336.3	2,408.6	2,433.0	2,266.5	2,249.8
Fundamenta deposit	-	544.7	542.0	534.0	525.1	518.4	514.6	508.4	501.9
Loan portfolio	**1,741.1**	**2,383.9**	**2,432.8**	**2,478.9**	**2,505.8**	**2,551.4**	**2,595.9**	**2,661.6**	**2,737.6**
Mortgage loans	919.2	1,532.7	1,575.9	1,606.3	1,623.5	1,664.3	1,698.8	1,748.9	1,803.5
Housing loan	731.8	1,372.5	1,420.4	1,455.4	1,475.4	1,519.1	1,557.9	1,611.5	1,668.5
of which Fundamenta	0.0	520.3	518.1	520.6	520.4	493.2	483.6	476.0	469.1
Home-equity loan	187.4	160.1	155.5	150.8	148.1	145.2	140.9	137.4	135.0
Unsecured loans	598.7	639.3	652.2	665.7	675.5	682.8	691.2	705.4	728.2
Other retail loans	223.2	212.0	204.7	207.0	206.8	204.3	205.9	207.3	205.9

Corporate portfolio (HUF bn)	YE 2023	YE 2024	3Q 2025	YE 2025	1Q 2026	2Q 2026	3Q 2026
Deposit portfolio	**3,990.0**	**4,640.5**	**4,545.8**	**5,005.5**	**4,951.8**	**4,647.0**	**4,518.6**
Term deposit	2,087.0	2,682.1	2,639.2	3,068.4	3,034.2	2,958.1	2,932.4
Sight deposit	1,903.0	1,958.4	1,906.5	1,937.1	1,917.6	1,688.9	1,586.2
Loan portfolio	**2,840.5**	**3,044.7**	**3,005.0**	**3,061.5**	**3,041.4**	**2,977.2**	**2,939.6**
Large corporates	1,413.0	1,535.2	1,488.3	1,498.5	1,514.6	1,405.7	1,378.0
SME	846.0	882.2	887.7	927.0	927.3	937.2	935.0
Agri	545.1	578.4	583.2	593.8	545.2	577.6	588.3
Other (Church, Municipal clients, State	36.5	48.9	45.8	42.3	54.4	56.7	38.3

8. Total assets under management and customer savings portfolio (HUF bn)

Total assets under management and customer savings portfolio (HUF bn)	YE 2023	YE 2024	3Q 2025	YE 2025	1Q 2026	2Q 2026	3Q 2026
Private individual and PB deposit portfolio	1,706.7	2,321.1	2,262.0	2,285.3	2,349.0	2,230.5	2,225.2
Retail savings	2,555.7	3,012.5	3,009.9	3,090.3	3,027.9	2,952.6	2,978.9
Assets under management (Alapkezelő)	1,084.6	1,135.9	1,184.4	1,164.5	958.9	977.7	972.5
Assets under management (Alapkezelő)	1,852.2	2,232.0	2,363.7	2,345.2	2,130.5	2,165.6	2,245.9
Own investment funds	767.6	1,096.1	1,179.3	1,180.7	1,171.6	1,187.9	1,273.4
Total assets under management and custor	***5,347.1***	***6,469.6***	***6,456.2***	***6,540.1***	***6,335.8***	***6,160.8***	***6,176.6***

9. Asset management (HUF tn, %)

Asset Management (%)	30.09.2026
Asset under Management breakdown (%)	
Debt	38%
Mixed	21%
Total return	28%
Equity	10%
Commodity	2%
Capital protected	0%
Property	2%
Asset under Management (HUF tn)	**2.2**

10. Retail and Private Banking investments (HUF tn, %)

Retail and Private Banking investments	30.09.2026
Asset under Management breakdown (%)	
Sight and term deposits	43%
Government securities	11%
Own units	35%
Other	11%
Asset under Management (HUF tn)	**5.2**

11. Total RWA breakdown (HUF bn)

Total RWA (HUF bn)	YE 2023	YE 2024	1Q 2025	2Q 2025	3Q 2025	YE 2025	1Q 2026	2Q 2026	3Q 2026
Credit risk RWA	3,584.3	4,138.6	4,220.9	4,343.2	4,254.0	4,453.0	4,737.5	4,745.0	4,778.7
Oprisk RWA	1,130.0	1,367.5	842.7	842.7	842.7	923.5	923.5	928.9	928.9
Market risk RWA	15.1	18.0	10.9	19.9	16.9	16.0	22.7	11.7	9.3

4 ANNEXES

4.1 Financial indicators

4.1.1 Adjusted KPIs on profit&loss

KPI	Short description	Formulation	Current cumulated figures
ROAE	Adjusted rate on average equities	Annualised adjusted PAT (HUF bn) / Average equities (HUF bn)	117,761 / 1,239,735 * 365/273 = **12.70%**
ROMC	Adjusted rate on minimum capital	Annualised adjusted PAT (HUF bn) / Average minimum capital (HUF bn)	117,761 / 728,870 * 365/273 = **21.60%**
ROAA	Adjusted rate on average total assets	Annualised adjusted PAT (HUF bn) / Average Total assets (HUF bn)	117,761 / 13,003,928 * 365/273 = **1.21%**
TRM	Adjusted total revenue margin	Annualised adjusted Gross Operating Income (HUF bn) / Average Total assets (HUF bn)	425,714 / 13,003,928 * 365/273 = **4.38%**
CIM	Adjusted core income margin	Annualised adjusted net interest + net fee (HUF bn) / Average Total assets (HUF bn)	(312,545 + 77,211) / 13,003,928 * 365/273 = **4.01%**
NIM	Adjusted net interest income margin	Annualised adjusted Net Interest Income (HUF bn) / Average Total assets (HUF bn)	312,545 / 13,003,928 * 365/273 = **3.21%**
NFM	Adjusted net fee margin	Annualised adjusted Net Fee Income (HUF bn) / Average Total assets (HUF bn)	77,211 / 13,003,928 * 365/273 = **0.79%**
C/A	Adjusted cost to total assets	Annualised adjusted General Admin. Expenses (HUF bn) / Average Total assets (HUF bn)	266,930 / 13,003,928 * 365/273 = **2.74%**
C/I	Adjusted cost-income ratio	Adjusted General Admin. Expenses (HUF bn) / Adjusted Gross Operating Income (HUF bn)	266,930 / 425,714 = **62.70%**
C/CV	Adjusted cost to avg. gross loans and deposits	Annualised adjusted General Admin. Expenses (HUF bn) / Average gross loans and deposits (HUF bn)	266,930 / 14,362,555 * 365/273 = **2.48%**
Risk%	Adjusted risk cost rate	Annualised adjusted provision for losses on loans (HUF bn) / Average gross loans (HUF bn)	-9,347 / 6,351,683 * 365/273 = **-0.20%**
GOI/RWA	Adjusted RWA efficiency	Annualised adjusted Gross Operating Income (HUF bn) / Average Total RWA (HUF bn)	425,714 / 4,688,538 * 365/273 = **12.14%**
EPS	Adjusted earnings per share	Annualised adjusted PAT (HUF bn) / Average number of shares (bn pcs)	117,761 / 323 * 365/273 = **488.2**

4.1.2 KPIs on profit&loss as in financial statement (unadjusted)

KPI	Short description	Formulation	Current cumulated figures
ROAE	Rate on average equities	Annualised PAT (HUF bn) / Average equities (HUF bn)	24,764 / 1,239,735 * 365 / 273 = **2.67%**
ROMC	Rate on minimum capital	Annualised PAT (HUF bn) / Average minimum capital (HUF bn)	24,764 / 728,870 * 365 / 273 = **4.54%**
ROAA	Rate on average total assets	Annualised PAT (HUF bn) / Average Total assets (HUF bn)	24,764 / 13,003,928 * 365 / 273 = **0.25%**
TRM	Total revenue margin	Annualised Gross Operating Income (HUF bn) / Average Total assets (HUF bn)	478,638 / 13,003,928 * 365 / 273 = **4.92%**
CIM	Core income margin	Annualised net interest + net fee (HUF bn) / Average Total assets (HUF bn)	(306,429 + 145,541) / 13,003,928 * 365 / 273 = **4.65%**
NIM	Net interest income margin	Annualised Net Interest Income (HUF bn) / Average Total assets (HUF bn)	306,429 / 13,003,928 * 365 / 273 = **3.15%**
NFM	Net fee margin	Annualised Net Fee Income (HUF bn) / Average Total assets (HUF bn)	145,541 / 13,003,928 * 365 / 273 = **1.50%**
C/A	Cost to total assets	Annualised General Admin. Expenses (HUF bn) / Average Total assets (HUF bn)	416,001 / 13,003,928 * 365 / 273 = **4.28%**
C/I	Cost-income ratio	General Admin. Expenses (HUF bn) / Gross Operating Income (HUF bn)	416,001 / 478,638 = **86.91%**
Risk%	Risk cost rate	Annualised provision for losses on loans (HUF bn) / Average gross loans (HUF bn)	-9,347 / 6,351,683 * 365 / 273 = **0.20%**
GOI/RWA	RWA efficiency	Annualised Gross Operating Income (HUF bn) / Average Total RWA (HUF bn)	478,638 / 4,688,538 * 365 / 273 = **13.65%**
EPS (1)	Earnings per share, IFRS	Annualised PAT (HUF bn) / Average number of shares (bn pcs)	24,764 / 323 * 365 / 273 = **102.66**
EPS (2)	Accounting net income per outstanding share, IFRS	Net income available to ordinary shareholders (HUF bn) / Average number of ordinary shares outstanding (bn pcs)	22,567 / 306 = **73.75**

4.1.3 Volume KPIs

KPI	Short description	Formulation	Current cumulated figures
Provision/ Total Assets	Provision to Total Assets	Provision for customer loans (HUF bn) / Total Assets (HUF bn)	229,898 / 13,040,925 = **1.76%**
Securities rate	Securities to Total assets	Securities (HUF bn) / Total Assets (HUF bn)	4,844,523 / 13,040,925 = **37.15%**
CAR	Capital adequacy ratio	Regulatory capital (HUF bn) / Total RWA (HUF bn)	1,187,439 / 5,716,904 = **20.77%**
RWA/ Total Assets	Risk weighted assets to Total assets ratio	Total RWA (HUF bn) / Total Assets (HUF bn)	5,716,904 / 13,040,925 = **43.84%**
DPD coverage	Rate of loans past due for more than 90 days covered by provision	Provision for customer loans (HUF bn) / Loans past due for more than 90 days (HUF bn)	229,898 / 117,792 = **195.17%**
NPL rate	Rate of non-performing loans	Non-performing customer loans (HUF bn) / Gross customer loans (HUF bn)	242,101 / 6,371,398 = **3.80%**
Direct NPL coverage	Rate of non-performing loans covered directly by provision	Provision for non-performing customer loans (HUF bn) / Non-performing customer loans (HUF bn)	132,605 / 242,101 = **54.77%**
NPL coverage	Rate of non-performing loans covered by provision	Provision for customer loans with management overlay (HUF bn) / Non-performing customer loans (HUF bn)	233,398 / 242,101 = **96.41%**
Total coverage	Rate of loans covered directly by provision	Provision for customer loans (HUF bn) / Gross customer loans (HUF bn)	229,898 / 6,371,398 = **3.61%**

4.2 Additional information to the 3Q 2026 report

- MBH Nyrt's information on its 3Q 2026 performance is based on data contained in the consolidated balance sheet and profit and loss statement prepared in accordance with the International Financial Reporting Standards (IFRS), as adopted by the EU. The analysis of the Bank's activity was based on audited data as at 31 December 2025 and unaudited data as at 30 September 2026.
- MBH Public Limited Company, according to the Act LIX of 2006, fully accounted the amount defined as a special tax on financial institutions for the year 2026 – as required by IFRS – in the first quarter of the year, as the amount determined by this law is not disputed and must be paid by the Bank till the end of 2026.
- The summary rows of the tables in the report do not necessarily sum to the subdivision rows, due to the application of the rounding formula.
- Methodology: The data and information contained in the stock exchange report are based on the data and information of MBH Bank Nyrt. The report is based on "adjusted" results showing the profitability of the underlying operations, which can be derived from the accounting statements through reclassifications and adjustments.

  Methodology update: In 2Q 2026, the scope of the adjustments applied in the Bank's quarterly flash report has changed with the inclusion of the impact of the interest rate cap among the adjustments. To ensure comparability, this report also includes data calculated retrospectively using the new methodology. We expect this to be only a temporary change.

  The adjusting items applied are as follows:
  - reclassification of transaction tax
  - elimination of extra profit tax and banking tax
  - elimination of the effect of interest rate cap

  The interest rate cap was introduced by Government Decree No. 782/2021 (24 December) to apply from 01.01.2022 to 30.06.2022 and was subsequently extended on several occasions. Government Decree No. 84/2026 (17 April) repealed the expiry date for the mandatory application of the interest rate cap. In accordance with the legislation currently in force, in 2Q 2026, the expected loss on the full remaining term of loans subject to the interest rate cap was recognised.

4.3 Abbreviations

MBH, MBH Bank, MBH Group	MBH Group
HNB, NBH, MNB	National Bank of Hungary (the central bank of Hungary)
y/y	Year on year
q/q	Quarter on quarter
bp	Basis point
CAGR	Compounded Annual Growth Rate
(Y), YTD	Year to date data
PAT	Profit after tax
PBT	Profit before tax
GOI	Gross Operating Income
GAE	General Administrative Expenses
OCI	Other comprenesive income
TOCI	Total other comprenesive income
FX	FX result
FV	Revaluation result
IRS	Interest rate swap
TA, A	Total assets
RWA	Risk weighted assets
Secured loans	Home Loans + Free-to-Use Mortgages
FVTOCI	Fair value through OCI
FVTPL	Fair value through P&L
FTE	Full time equivalent
NPL	Non performing loans
NPE	Non performing exposures
DPD90+	Days past due over 90 days
POCI	Purchased or Originated Credit Impaired Asset
ROE, ROAE	Return on average equity
ROMC	Return on minimum capital
ROA, ROAA	Return on average assets
C/I, CIR	Cost-to-income ratio
TRM	Total revenue margin
NIM	Net interest margin
NFM	Net fee margin
CIM	Core Income Margin
CAR	Capital adequacy ratio
LTD	Loans to deposits
EPS	Earning per share
AVA	Asset value adjustment – CRR specification
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
ÁKK	Price of government bond reference yields determined daily by the National Debt Management Center (ÁKK)
GDMA	Goverment Debt Management Agency
NHP	FGS, Funding for Growth Scheme
KSH	Hungarian Central Statistical Office
ESG	Environmental, Social, Governance