



MKB Bank Plc. Key Data of the 2020 Consolidated and Separate Financial Statements

Pursuant to Section 3:272 (3) of Act V of 2013 on the Civil Code, the Board of Directors of MKB Bank Plc. (hereinafter: Company) hereby publishes, in relation to the Annual General Meeting scheduled to take place on 29 April 2021, the key data of its 2020 consolidated and separate financial statements prepared in accordance with the International Financial Reporting Standards, as well as those of the reports of the Board of Directors and the Supervisory Board as follows.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (HUF million)

	31 December 2020	31 December 2019
Assets		
Cash and cash equivalents	294 183	55 388
Loans and advances to banks	83 558	62 392
Derivative financial assets	23 262	18 193
Securities	1 174 027	600 894
Loans and advances to customers	1 113 962	930 313
Non-current assets held for sale and discontinued operations	1 533	4 075
Other assets	17 146	15 176
Current income tax assets	1 468	539
Deferred tax assets	6 979	8 008
Investments in jointly controlled entities and associates	7 295	5 911
Intangibles, property and equipment	58 194	58 907
Total assets	2 781 607	1 759 796
Liabilities		
Amounts due to other banks	575 097	195 810
Deposits and current accounts	1 862 261	1 226 529
Derivate financial liabilities	35 406	44 263
Other liabilities and provisions	54 249	55 222
Current income tax liabilities	3	3
Deferred tax liabilities	88	126
Subordinated debt	44 724	39 381
Total liabilities	2 571 828	1 561 334
Equity		
Share capital	100 000	100 000
Treasury shares	-	(35)
Reserves	109 779	98 462
Total equity attributable to shareholders of the Bank	209 779	198 427
Non-controlling interests	-	35
Total equity	209 779	198 462
Total liabilities and equity	2 781 607	1 759 796

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CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(HUF million)

	2020	2019
<i>Statement of profit or loss</i>		
Interest and similar to interest income	54 308	59 217
Interest expense	24 668	18 420
Net interest income	29 640	40 797
Net income from commissions and fees	23 568	27 316
Other operating income / (expense), net	6 071	10 108
Impairment / (Reversal) and provision for losses	7 968	(5 350)
Operating expense	45 042	43 240
Share of jointly controlled and associated companies' profit	2 949	3 037
Profit before taxation	9 218	43 368
Income tax (income) / expense	795	(780)
PROFIT FOR THE YEAR	8 423	44 148
<i>Other comprehensive income</i>		
<i>Items that may be reclassified subsequently to profit or loss</i>		
Revaluation on financial assets measured at FVTOCI	3 187	(3 281)
Other comprehensive income for the year net of tax	3 187	(3 281)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	11 610	40 867
Profit / (Loss) attributable to:		
Shareholders of the bank	8 423	44 148
Non-controlling interests	-	-
Total comprehensive income attributable to:		
Shareholders of the bank	11 610	40 867
Non-controlling interests	-	-
Net income available to ordinary shareholders	8 423	44 148
Average number of ordinary shares outstanding (thousands)	100 000	99 906
Earnings per Ordinary Share (in HUF)		
Basic	84	442
Diluted	84	442

SEPARATE STATEMENT OF FINANCIAL POSITION
(HUF million)

31 December 2020 31 December 2019

Assets

Cash and cash equivalents	294 183	55 388
Loans and advances to banks	83 558	62 392
Derivative financial assets	23 262	18 193
Securities	1 174 027	600 894
Loans and advances to customers	1 106 242	923 938
Non-current assets held for sale and discontinued operations	504	4 075
Other assets	15 149	14 256
Current income tax assets	1 418	455
Deferred tax assets	6 707	7 718
Investments in subsidiaries, jointly controlled entities and associates	48 373	46 708
Intangibles, property and equipment	39 213	38 439

Total assets	2 792 636	1 772 456
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Liabilities

Amounts due to other banks	574 825	195 683
Deposits and current accounts	1 877 454	1 237 260
Derivate financial liabilities	35 406	44 263
Other liabilities and provisions	54 910	60 983
Issued debt securities	2 343	1 331
Subordinated debt	44 724	39 381

Total liabilities	2 589 662	1 578 901
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Equity

Share capital	100 000	100 000
Reserves	102 974	93 555

Total equity	202 974	193 555
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Total liabilities and equity	2 792 636	1 772 456
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SEPARATE STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(HUF million)

	2020	2019
<i>Statement of profit or loss</i>		
Interest and similar to interest income	50 895	56 927
Interest expense	24 988	19 008
Net interest income	25 907	37 919
Net income from commissions and fees	23 731	27 371
Other operating income / (expense), net	6 121	11 612
Impairment / (Reversal) and provision for losses	7 204	(4 027)
Operating expense	41 602	39 590
Profit before taxation	6 953	41 339
Income tax (income) / expense	721	(673)
PROFIT FOR THE YEAR	6 232	42 012
<i>Other comprehensive income</i>		
<i>Items that may be reclassified subsequently to profit or loss</i>		
Revaluation on financial assets measured at FVTOCI	3 187	(3 281)
Other comprehensive income for the year net of tax	3 187	(3 281)
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	9 419	38 731
Net income available to ordinary shareholders	6 232	42 012
Average number of ordinary shares outstanding (thousands)	100 000	100 000
Earnings per Ordinary Share (in HUF)		
Basic	62	420
Diluted	62	420

The Board of Directors proposes that the General Meeting should adopt a resolution on keeping the distributable profit element of the profit after taxes in retained earnings.

The proposals and proposed resolutions included in the Annual General Meeting agenda will be disclosed on the Company's website (www.mkb.hu), the Budapest Stock Exchange website (www.bet.hu), and the website operated by the Supervision (<https://kozzetetelek.mnb.hu>) at least 21 days prior to the date of the General Meeting, in accordance with the Regulation.

Budapest, 7 April 2021

MKB Bank Plc.

Important notice

“Hungarian language is the official and registered language of MKB Bank Plc’s („the Issuer”) disclosures pursuant to the relevant legal and stock-exchange rules. The present English translation has been prepared on a voluntary basis, with the best care and intention of the Issuer to inform English speaking investors, however, in the event of any controversy between the Hungarian and English version, the authentic Hungarian version shall prevail.”