

Main figures of the Gránit Bank public limited company's. consolidated and standalone financial statements for the year 2025

Act V of 2013 (on the Civil Code) 3: 272. (3) of the Annual General Assembly announced on April 28, 2026, the Board of Directors of Gránit Bank Plc discloses the essential data on the Bank's consolidated and standalone financial statements for the year 2025 and the Board of Directors and the Supervisory Board report.

CONSOLIDATED BALANCE SHEET

Data in HUF millions

	Annex	12.31.2025	12.31.2024
Assets			
Cash and cash equivalents	14	522 446	625 709
Restricted cash and cash equivalents	15	35 268	32 969
Receivables from the MNB	16	42 987	39 971
Interbank placements	16	87 768	88 597
Securities	17	471 667	367 235
Derivative financial assets	18	10 189	11 837
Loans and advances to customers	19	642 951	465 620
Other assets	25	22 451	18 374
Intangible assets	26	16 697	11 710
Property, plants and equipment	27	4 376	3 755
Goodwill	26	6 785	6 785
Deferred tax assets	28	187	168
TOTAL ASSETS		1 863 772	1 672 730
Liabilities			
Liabilities to the NBH	21	62 350	186 508
Liabilities to credit institutions	21	164 786	134 275
Liabilities to customers	22	1 449 111	1 187 418
Derivative financial liabilities	18	7 468	5 362
Income tax payment liability		497	625
Deferred tax liability	28	120	228
Provisions	29	699	447
Other liabilities	30	13 723	9 792
TOTAL LIABILITIES		1 698 754	1 524 655
Equity			
Subscribed capital	31	19 223	19 223
Capital reserve		66 999	66 999
Treasury stock		0	0
Profit reserve		67 457	52 170
Reserve for share-based payment transactions settled in equity instruments		470	370
Other reserves		7 568	5 652
Accumulated other comprehensive income (AOCI)		-400	-141
Total Equity attributable to owners of the parent company		161 317	144 273
Non-controlling interests	36	3 701	3 802
TOTAL EQUITY		165 018	148 075
Total liabilities and equity		1 863 772	1 672 730

CONSOLIDATED INCOME STATEMENT

		<i>Data in HUF millions</i>	
	Annex	2025	2024
Interest income based on the effective interest method		61 618	72 339
Other interest income		43 008	30 052
Interest income		104 626	102 391
Interest expense based on the effective interest method		55 645	55 622
Other interest expense		16 960	14 908
Interest expense		72 605	70 530
Net interest income	5	32 021	31 861
Fee and commission income		30 925	24 848
Fee and commission expense		9 100	6 467
Net fee and commission income	6	21 825	18 381
Net gains less losses (+)/net losses (-) from financial instruments measured at fair value through profit or loss	7	4 643	2 594
Net gains less losses from financial instruments not classified as measured at fair value through profit or loss	8	707	452
Gains less losses from FX transactions		1 381	1 183
Dividend income		22	2
NET BUSINESS INCOME		60 599	54 473
Other operating income	9	990	1 779
Other operating expenses	9	1 525	1 465
Expected credit loss (+) charge on assets at amortized cost	10	1 436	1 557
Provisioning or release of provisions (-)	10	228	-138
Modification gain / loss (-), net		0	27
NET OPERATING INCOME		58 400	53 395
Personnel expenses	11	13 333	11 412
Other general administrative costs	12	18 986	15 444
Depreciation and amortization	26-27	3 692	3 114
PROFIT BEFORE TAX		22 389	23 425
Income taxes	13	3 340	2 265
PROFIT AFTER TAX		19 049	21 160
Share of parent company's owners in profit after tax		17 198	19 216
Share of non-controlling owners in profit after tax		1 851	1 944
Earnings per share (HUF)			
Basic EPS	40	895	1 219
Diluted EPS	40	895	1 219

CONSOLIDATED OTHER COMPREHENSIVE INCOME STATEMENT

	Annex	<i>Data in HUF millions</i>	
		2025	2024
Profit after tax		19 049	21 160
Net gains/losses from financial instruments measured at fair value through other comprehensive income		-301	-296
Deferred-tax effect of change in fair value		26	26
Change in impairment on debt securities measured at fair value through other comprehensive income		14	1
Items to be reclassified to profit or loss subsequently:		-261	-269
TOTAL OTHER COMPREHENSIVE LOSS		-261	-269
COMPREHENSIVE INCOME		18 788	20 891
Share of parent company's owners in total comprehensive income		16 939	18 955
Share of non-controlling owners in total comprehensive income		1 849	1 936

STANDALONE BALANCE SHEET

	Annex	12.31.2025	Data in HUF millions 12.31.2024
Assets			
Cash and cash equivalents	14	532 718	627 389
Receivables from the MNB	15	42 987	39 971
Interbank placements	15	87 768	88 597
Securities	16	467 645	364 214
Derivative financial assets	17	10 189	11 837
Loans and advances to customers	18,2	589 255	418 497
Investments in subsidiaries, joint ventures and associates	20	19 075	19 075
Other assets	25	20 110	18 137
Intangible assets	26	14 258	8 781
Property, plants and equipment	27	1 339	1 580
Deferred tax assets	28	121	161
TOTAL ASSETS		1 785 465	1 598 239
Liabilities			
Liabilities to the MNB	21	62 350	186 508
Liabilities to credit institutions	21	115 047	92 148
Liabilities to customers	22	1 436 504	1 168 593
Derivative financial liabilities	17	7 468	5 362
Income tax payment liability		345	245
Deferred tax liability		0	0
Provisions	29	729	548
Other liabilities	30	3 322	4 142
TOTAL LIABILITIES		1 625 765	1 457 546
Equity			
Subscribed capital	31	19 223	19 223
Capital reserve		66 850	66 850
Profit reserve		65 994	48 745
Reserve for share-based payment transactions settled in equity instruments		470	370
Other reserves		7 568	5 652
Accumulated other comprehensive income (AOCI)		-405	-147
TOTAL EQUITY	38	159 700	140 693
Total liabilities and equity		1 785 465	1 598 239

STANDALONE INCOME STATEMENT

Data in HUF millions

	Annex	2025	2024
Interest income based on the effective interest method		61 422	71 778
Other interest income		41 026	29 424
Interest income		102 448	101 202
Interest expense based on the effective interest method		53 283	54 641
Other interest expense		16 892	14 854
Interest expense		70 175	69 495
Net interest income	4	32 273	31 707
Fee and commission income		7 670	5 425
Fee and commission expense		2 585	1 409
Net fee and commission income	5	5 085	4 016
Net profit from financial instruments measured at fair value through profit or loss	6	4 522	2 277
Net profit from financial instruments not classified as measured at fair value through profit or loss	7	-1	38
Profit from FX transactions		1 098	1 166
Dividend income	8	6 160	1 853
NET BUSINESS INCOME		49 137	41 057
Other operating income	9	55	908
Other operating expenses	9	3 137	2 114
Credit gains (+) and losses (-)	10	1 341	1 501
Provisioning or (+) release (-) of provisions	29	156	-27
Modification gain / loss (-)		0	27
NET OPERATING INCOME		44 558	38 404
Personnel expenses	11	5 545	5 473
Other general administrative costs	12	15 500	13 246
Depreciation	26-27	2 117	1 677
PROFIT BEFORE TAX		21 396	18 008
Income taxes	13	2 232	1 143
PROFIT AFTER TAX		19 164	16 865
Profit per one share (HUF)*		2025	2024
Basic EPS		895	1 219
Diluted EPS		895	1 219

**Based on consolidated data*

STANDALONE OTHER COMPREHENSIVE INCOME STATEMENT

	Annex	<i>Data in HUF millions</i>	
		2025.12.31	2024.12.31
Profit after tax		19 164	16 865
Profit/loss from change in fair value		-296	-278
Deferred-tax effect of change in fair value	28	25	1
Change in expected credit loss on debt securities measured at fair value through other comprehensive income	16	14	24
Items to be reclassified to profit or loss subsequently:		-257	-253
TOTAL OTHER COMPREHENSIVE INCOME		-257	-253
TOTAL COMPREHENSIVE INCOME		18 907	16 612

The current year profit is transferred to the retained earnings, because the Bank does not pay dividends.

Submissions and proposals for resolutions on the agenda of the General Meeting shall be published on the Bank's website (www.granitbank.hu), on the website of the Budapest Stock Exchange (www.bet.hu) and on the website operated by the Supervisory Authority (kozvetetelek.mnb.hu) at least 21 days before the date of the General Meeting.

Budapest, 07. April 2026

Gránit Bank Nyrt.