

Investor presentation on GRÁNIT Bank Plc. 2025.1-12. month results

(based on unaudited separate and consolidated figures)



Budapest, March 12, 2026.

Gránit Bank closed 2025 with its highest after-tax profit to date, dynamic growth, excellent cost efficiency and portfolio quality, and cutting-edge innovations.

✓ Highest annual after-tax profit to date

- The Bank's after-tax profit of 2025 was HUF 19.2 billion, it's highest annual after-tax profit to date, while pre-tax profit was HUF 21.4 billion, up 18.8% compared to the same period last year.

✓ Dynamic business growth / Growing market share

- The Bank's loan and bond portfolio grew by 37.4% on an annual basis in 2025, compared to a 6.2% expansion in the market.
- Gránit Bank's market share in total assets increased to 2.2%, in deposits to 3.8% and in loans to 2.3% at the end of December 2025.

✓ Excellent asset quality

- The non-performing loan ratio (NPL) was 0.17% at the end of 2025, compared to a market average of 2.1%.

✓ Excellent cost efficiency

- The Bank's cost efficiency advantage remains significant, with an operating cost/total assets ratio of 0.9% for Gránit Bank, compared to 1.9% of the banking sector. The operating cost/income ratio (CIR%) of 38.2% was 7.1 percentage points better than the sector average (45.3%).

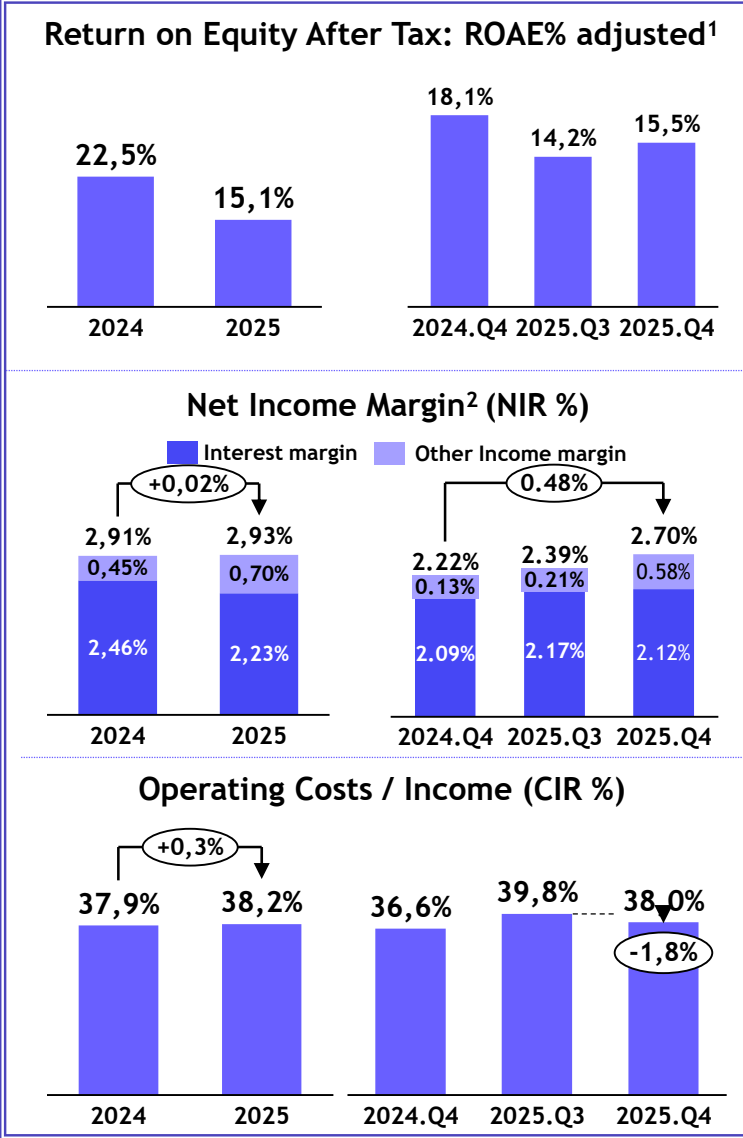
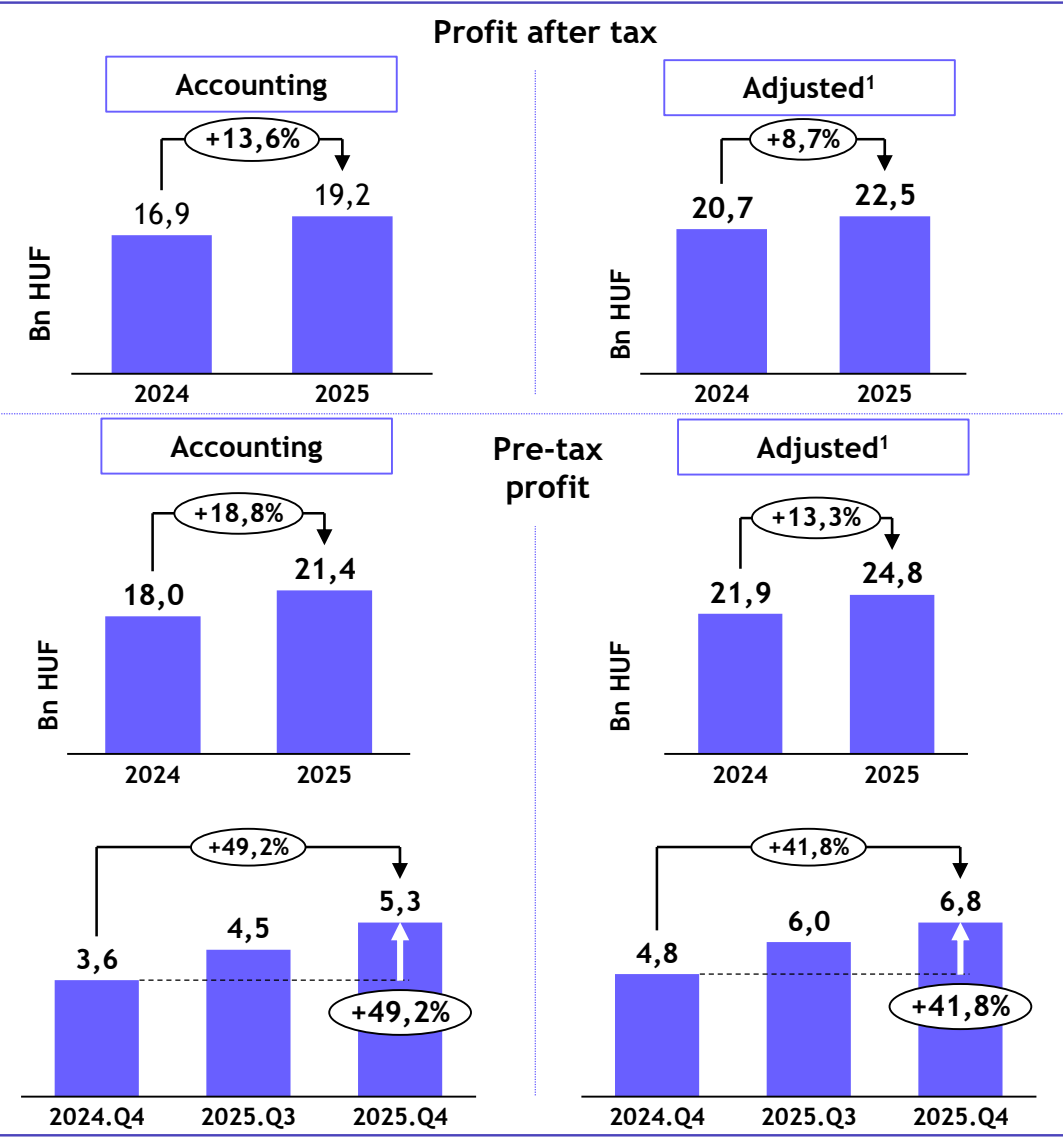
✓ Leading innovations / Expanding product range

- Leading innovation with artificial intelligence: (i) the document processing agent has automated the mortgage lending workflow; (ii) expansion of the 24/7 knowledge based assistant (Gránit Guru) to include products beyond mortgage lending.
- Wearables/wearable payment devices (ring, bracelet), with which Gránit Bank was the first to enter the market.
- Single-use, disposable bank card - uniquely available not only in forint but also in foreign currency, and can even be linked to a credit card.
- Fairpay: a comprehensive payment solution (bank card and qvik), currently the only solution offering contactless qvik payments at physical terminals (POS), as well as qvik-based payment solutions tailored to bulk billing processes (qvik-QR, qvik-link).
- In 2025, the Bank released new versions of its mobile banking app every two weeks, to introduce new products (credit card, single-use card, fixed-rate deposit, Employee Loan, Home Start, Granit Premium savings account package, etc.) as well as to enhance the customer experience.

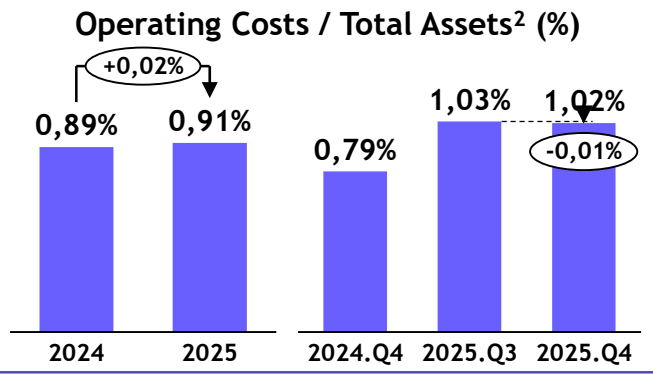
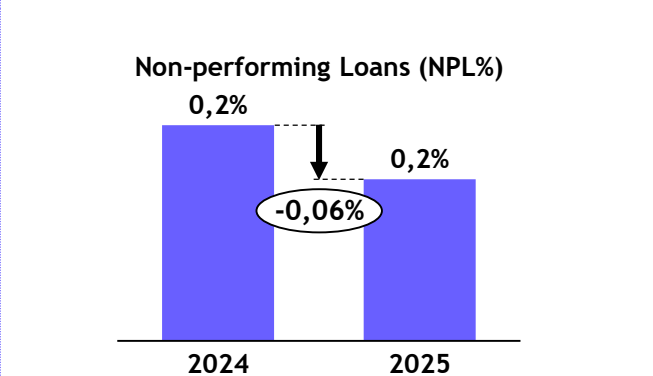
✓ Solid capital position and liquidity

- Both the individual T1 and total capital adequacy ratios were 20.8% at the end of the fourth quarter, which is 4.32% higher than regulatory requirements. The net loan-to-deposit ratio is 59.4%, significantly lower than the market average (market average: 86.9%).

In 2025 **Gránit Bank** - on standalone basis - achieved its highest 12-month after-tax profit to date: HUF 19.2 billion, which is 13.6% higher than the previous year's figure.

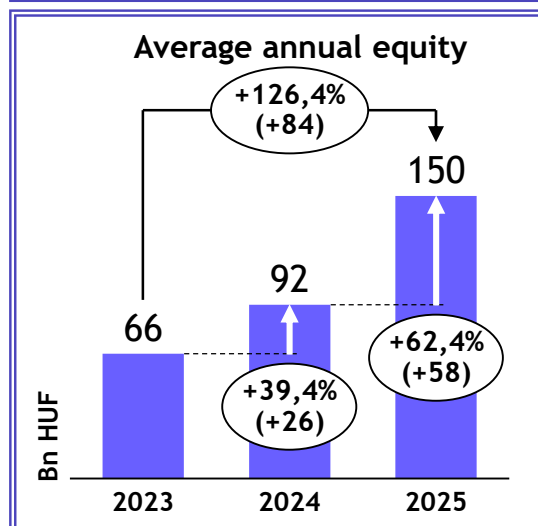
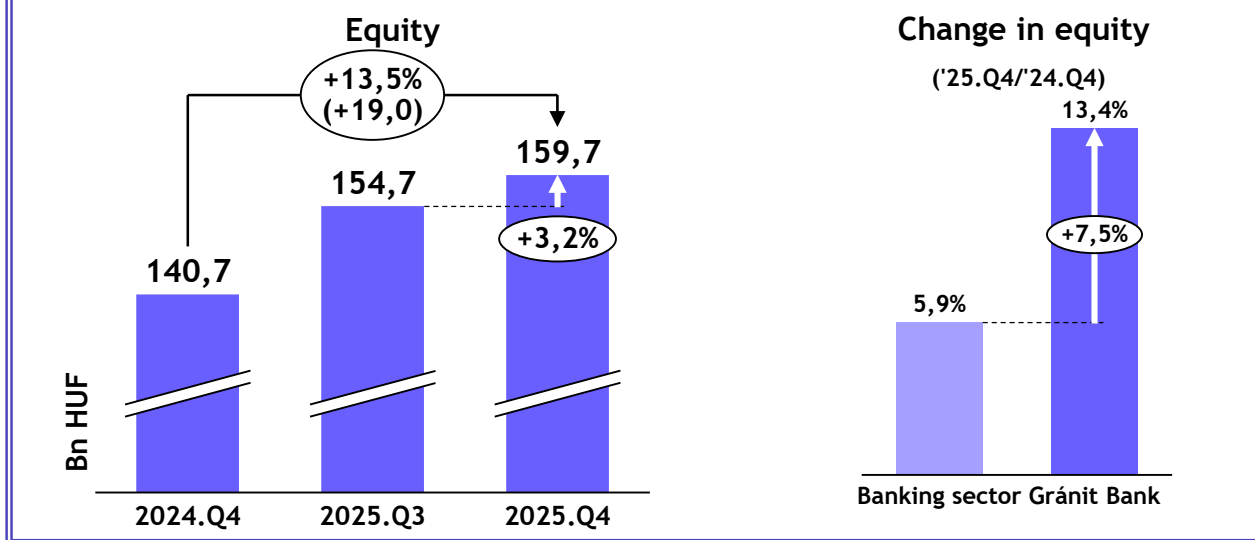
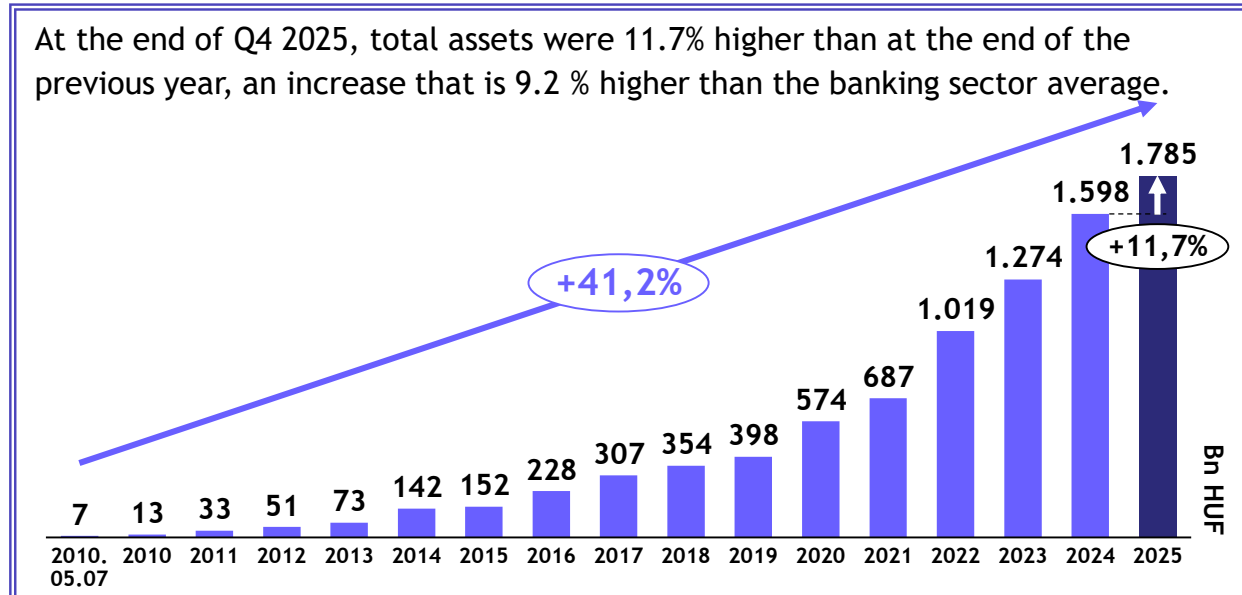
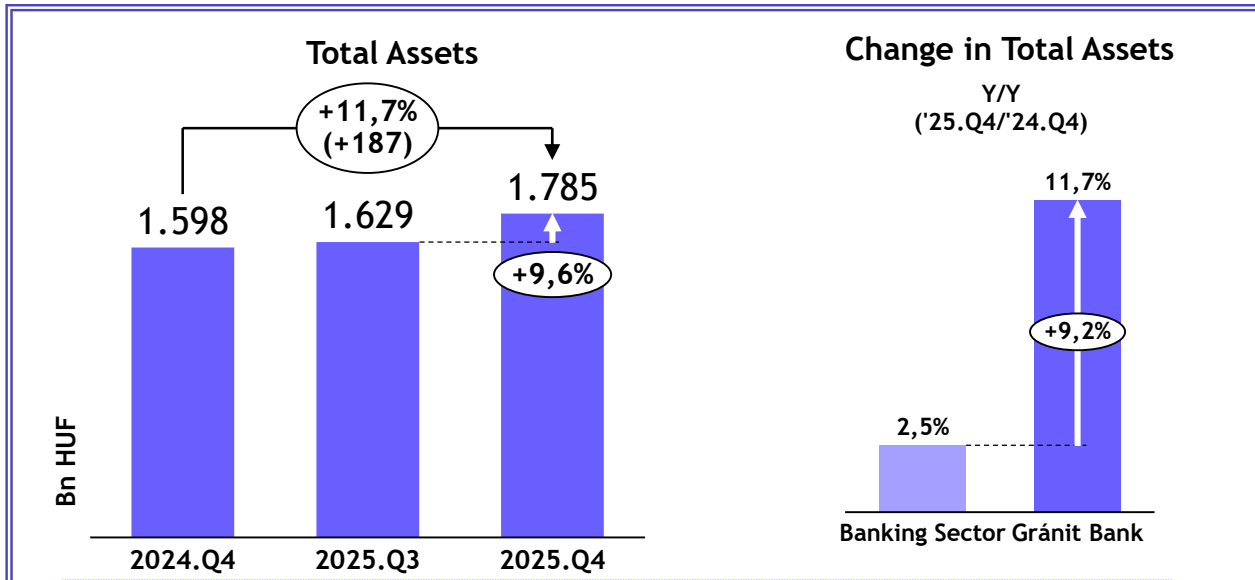


- Average equity increased by 39.4% in 2024 and by a further 62.4% in 2025, making a dynamic expansion of the loan portfolio possible.
- The increased loan portfolio will have a delayed positive effect on earnings over a period of more than one year; therefore, ROAE is lower than in the previous year due to the significant growth in equity.



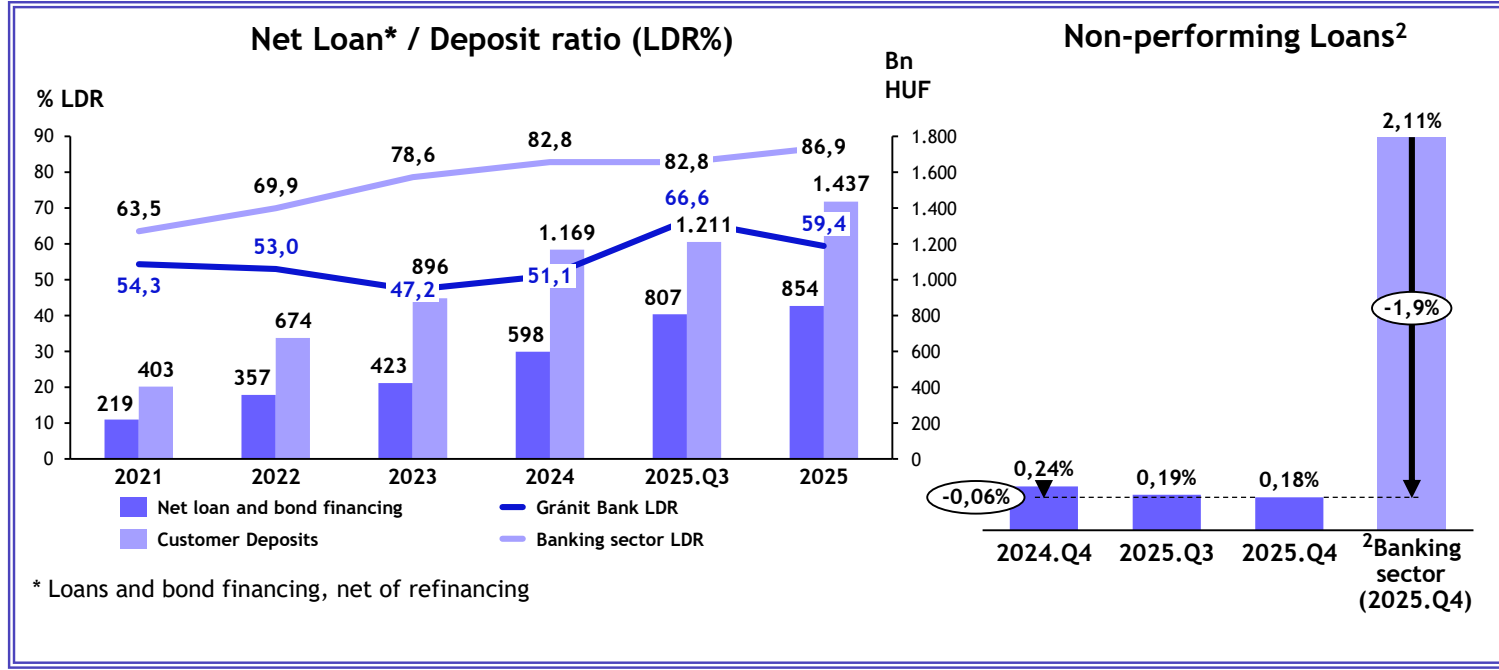
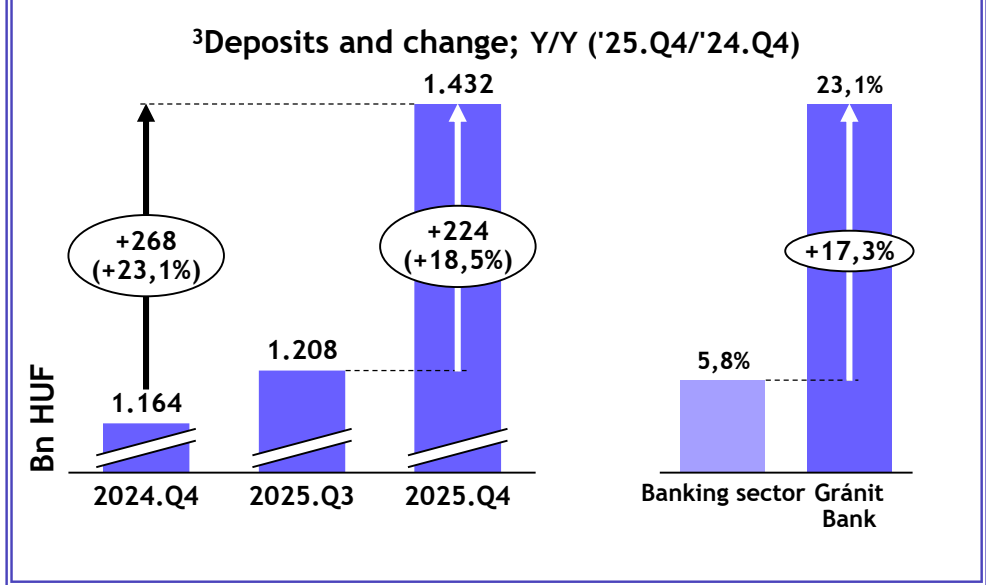
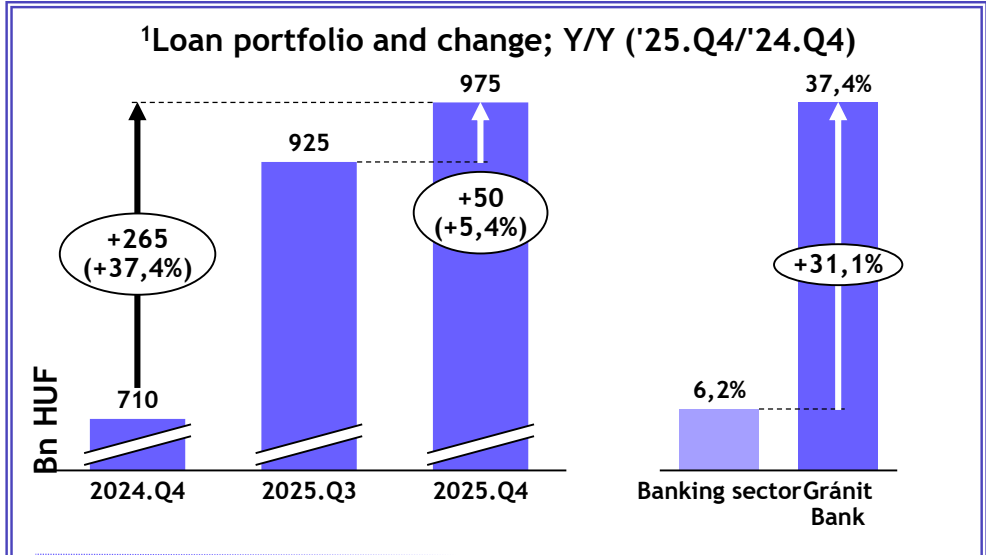
¹ Excluding lump-sum special taxes, with dividends allocated to revenue; ² Based on accounting results;

The growth in **total assets** and **equity** exceeds the sector average. **Gránit Bank's** total assets amount to HUF 1,785 billion, representing an 11.7% increase over the same period last year, while equity rose by 13.5% over the course of one year.



- Total assets grew by 11.7% over the past year ('25.Q4/'24.Q4), significantly exceeding the market average growth rate of 2.5%. This growth
 - was driven by a 23.1% increase in customer deposits (HUF 268 billion) and
 - a 13.5% annual increase in equity (retained earnings), compared to the banking sector's 5.9% growth.
- On average, equity grew by 62.4% over the course of the year.

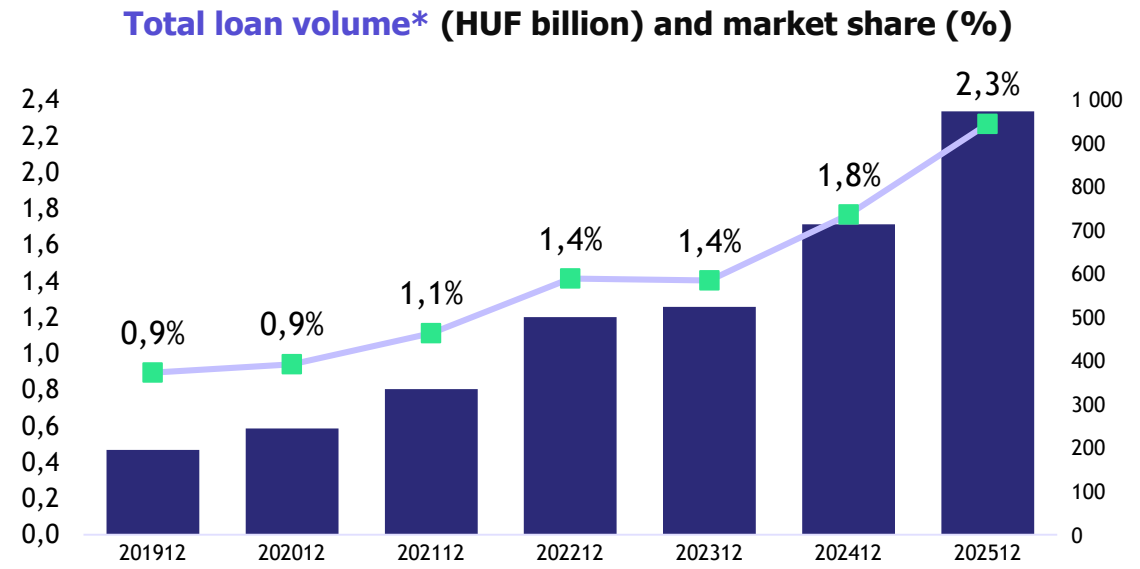
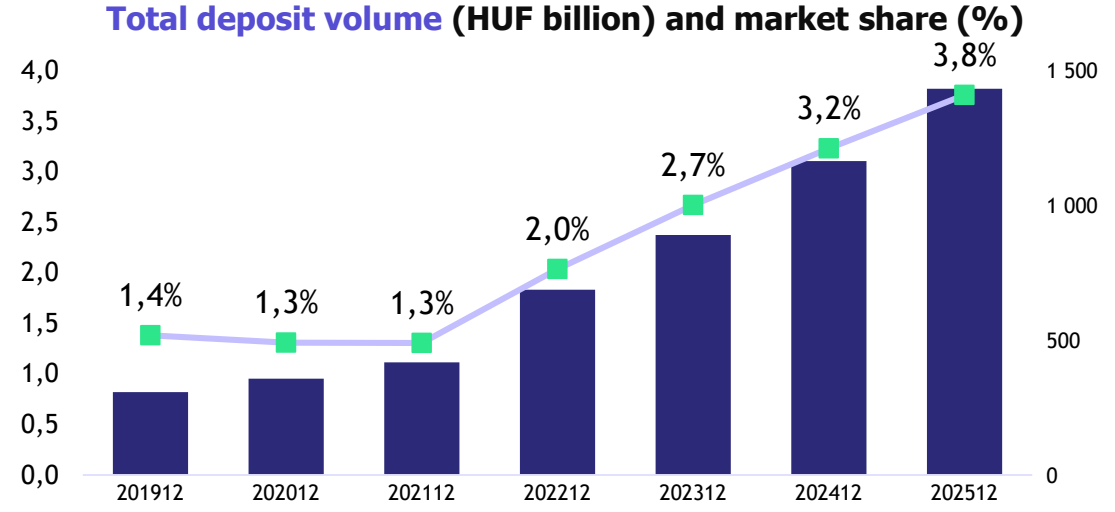
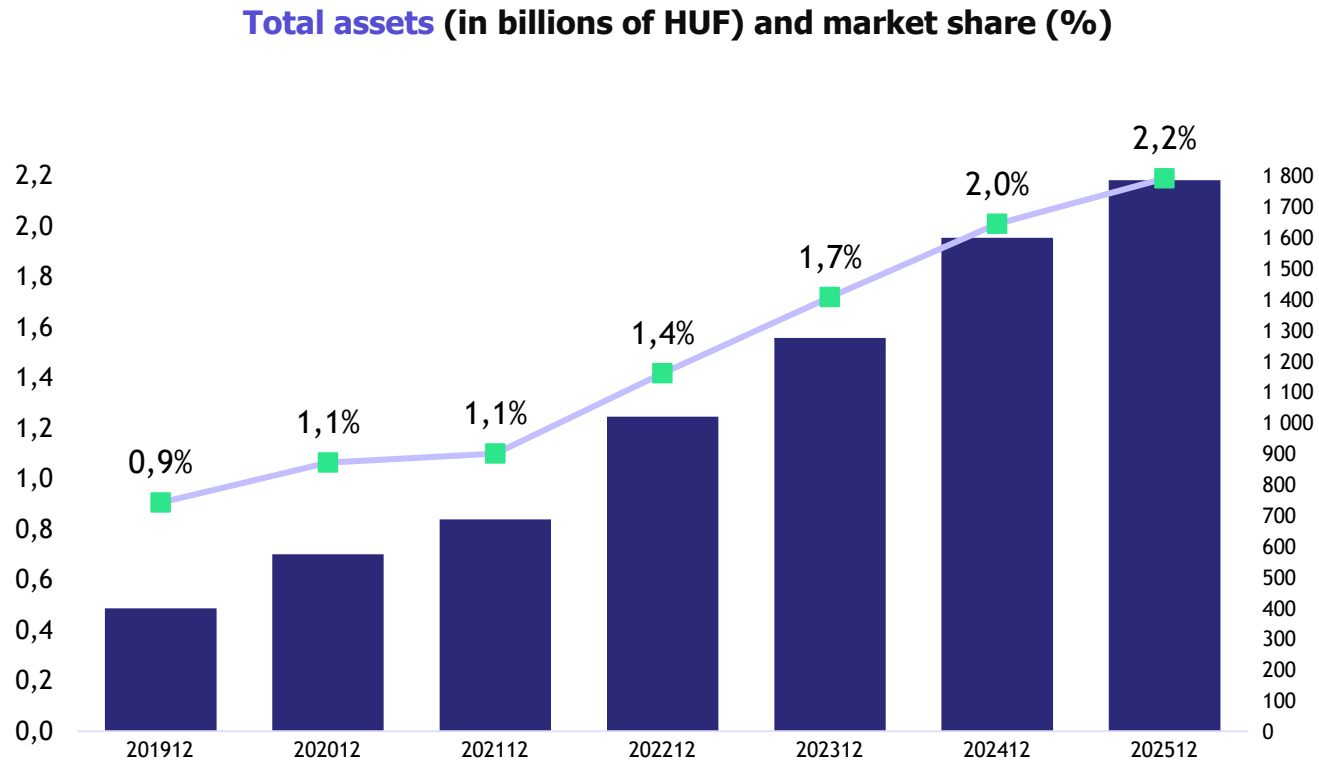
Over 2025, **Gránit Bank** increased its loan portfolio by 37.4% and its deposit portfolio by 23.1%, with the growth rate for both indicators exceeding the banking sector average by a wide margin.



- The loan portfolio (comprising corporate, retail, and institutional financing) grew by 37.4% last year, while the market expanded by 6.2%.
- Customer deposits increased by 23.1% in 12 months, compared to a 5.8% rise in the sector.
- Loan growth was financed by increases in the deposit portfolio, refinancing, and equity. In line with the bank's business activity, the net LDR rose by 8.3 percentage points to 59.4% over the course of a year, which is 27.5 percentage points lower than the banking sector average.
- The ratio of non-performing loans was 0.18% (0.06 percentage points lower than at the end of the previous year), and the risk cost was 0.09%.
- Deposits (excluding large deposits and equity) exceeded the customer loan portfolio and corporate bonds by 56% at the end of 2025.

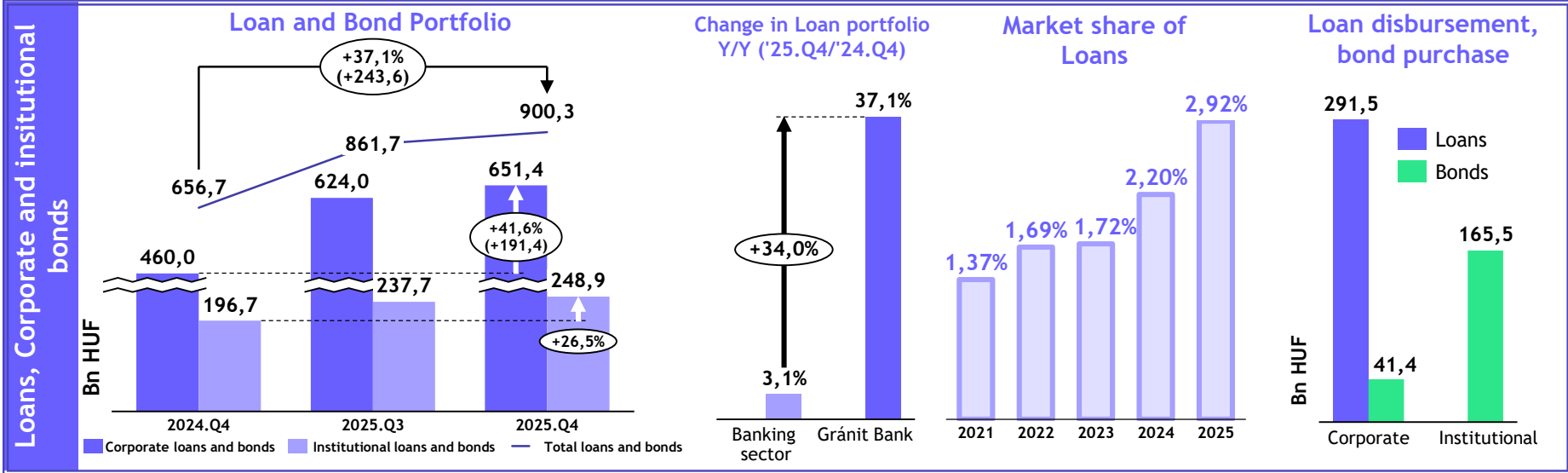
¹Corporate, institutional, and retail loans, corporate and institutional bonds, excluding impairment and accrued interest; ² First-half market data; ³Deposit portfolio, excluding accrued interest

Gránit Bank's market share rose to 2.2% of total assets, 3.8% of deposits, and 2.3% of loans at the end of December 2025



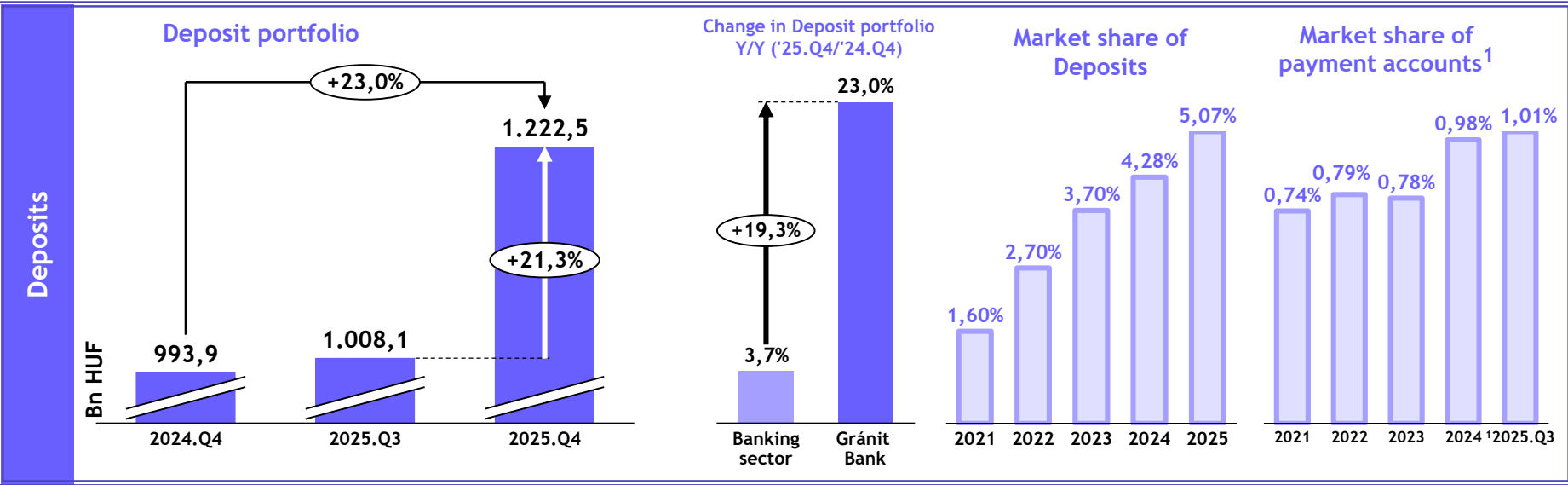
* Corporate, Retail, Institutional loans and bonds

Loans to **companies and institutions** increased by 37.1% over the year, while customer deposits rose by 23%.



Growth

- In 2025, the Bank disbursed HUF 291.5 billion in loans to **corporations**, purchased HUF 41.4 billion in corporate bonds and HUF 165.5 billion in **institutional** bonds. In the corporate and institutional segments, the Bank provided a total of HUF 498.5 billion in loans and bonds, resulting in a HUF 243.6 billion (37.1%) increase in the portfolio.
- By the end of '25.Q4, corporate deposits had grown by 23.0% over the year, while the banking sector as a whole expanded by an average of 3.7%.
- The bank's market share in corporate loans rose to 2.92% and in deposits to 5.07% by the end of the period.



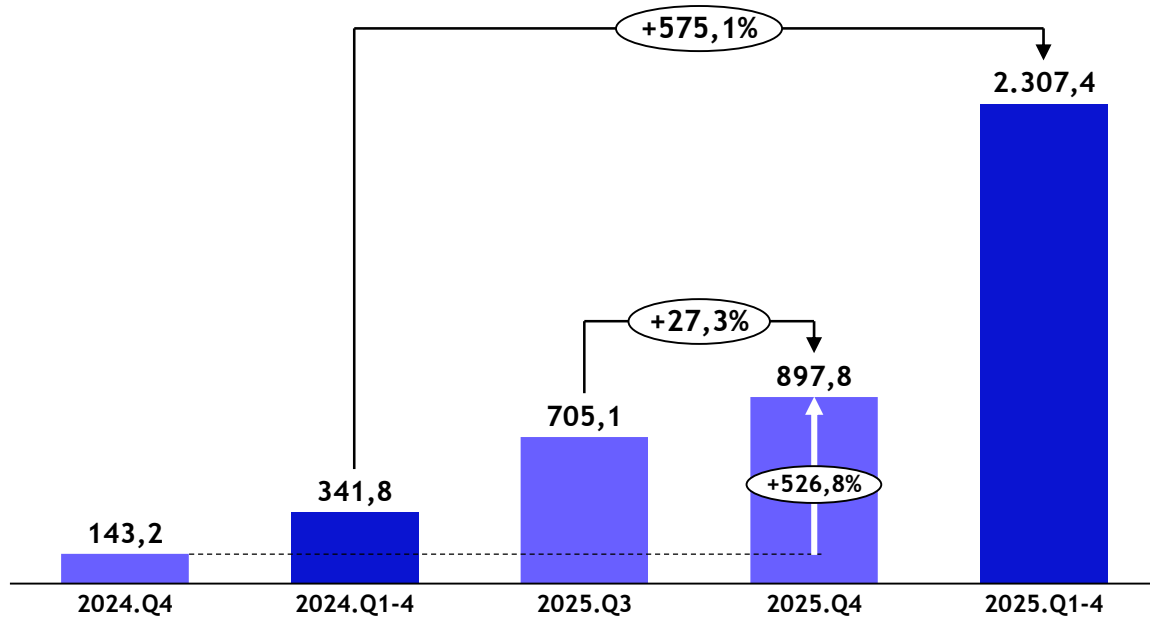
Innovation and development

- Gránit Bank is providing the fairpay service as a sub-aggregator starting in the second quarter of 2025: it is the first in the market to enable the fast and efficient bulk generation of up to several million unique qvik QR codes or qvik payment links for invoices, fee requests, or other payment notices.
- The fairpay system is currently used by 6 universities, with a total of more than 2 billion HUF in transactions that was so far completed.

¹Q3 data, the annual market data will be published in March

Gránit Bank's fairpay payment platform is used by 4 institutions, 6 universities, and 50,628 students. Compared to the previous quarter, transaction volume increased by 27.3%, and fivefold over the past year.

Fairpay's volume is growing rapidly (millions HUF):



In October 2023, Gránit Bank launched “fairpay,” a unique electronic payment solution based on payment requests, which it made available to Hungarian higher education institutions by integrating it into the Neptun system.

Currently, nearly 50,628 students at 6 universities actively use it to pay for study-related expenses.

Fairpay is Gránit Bank's comprehensive payment solution, which enables both bank card and qvik acceptance within a single system. It is easy to integrate and supports online, in-person, and mobile payment scenarios. Among Hungarian banks, Gránit Bank is the first—and currently the only one—to offer contactless qvik payments at physical terminals (POS), as well as qvik-based payment solutions (qvik-QR, qvik-link) tailored for bulk billing processes.

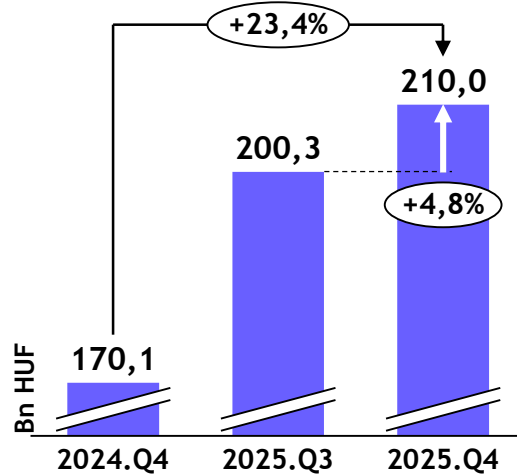
Gránit Bank is continuously developing fairpay to provide a unified, comprehensive payment platform that offers solutions for any payment scenario, from qvik payments to credit card purchases.

By the end of 2025, fairpay has become an universal payment platform covering all payment channels including online, mobile, and physical.

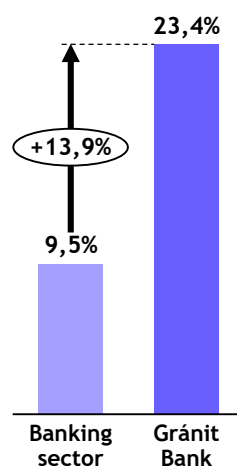
In both the **retail deposits** and **loans segments**, the growth rate at Gránit Bank is two and a half times faster than the sector average.

Deposits

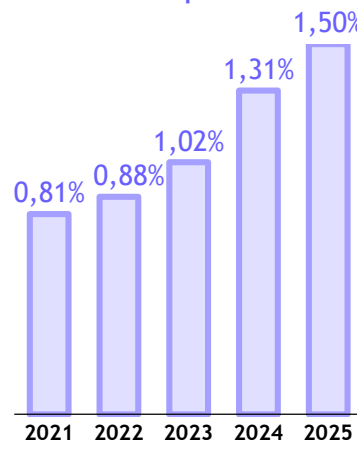
Retail Deposits



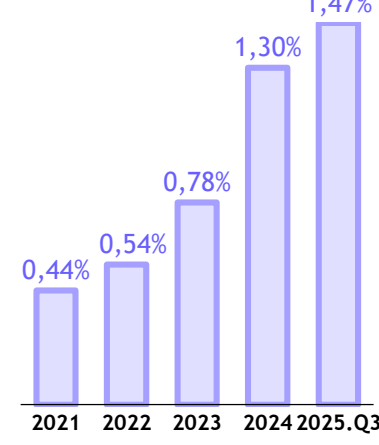
Change in Deposit portfolio Y/Y ('25.Q4/'24.Q4)



Market share of Deposits

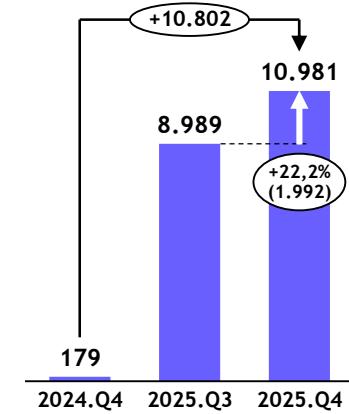


Market share of payroll accounts¹



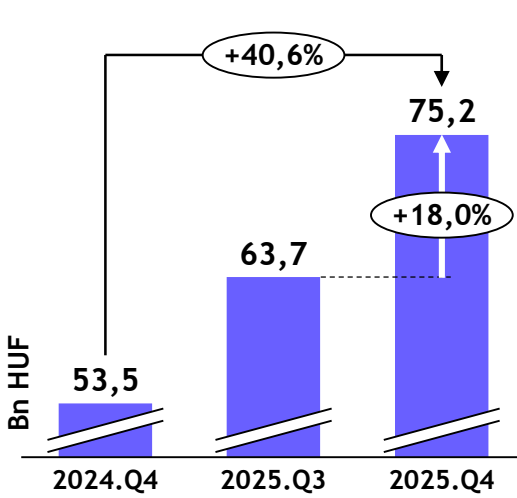
Romania

Retail accounts

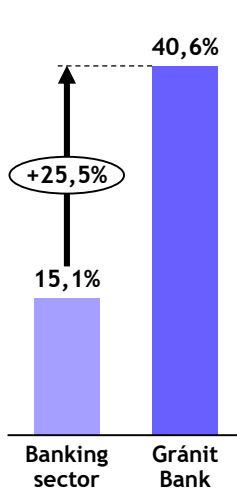


Loans

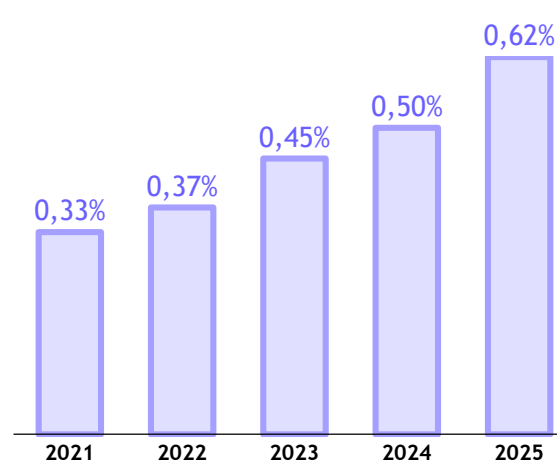
Retail Loans



Change in Loan portfolio Y/Y ('25.Q4/'24.Q4)



Market share of Loans



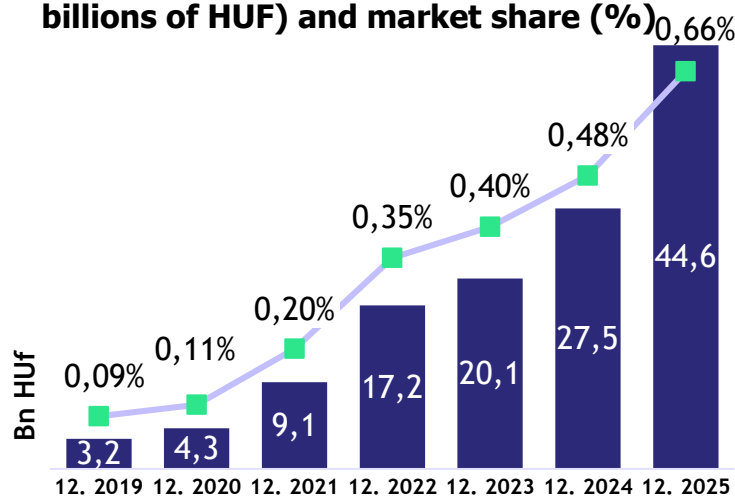
- In the retail banking segment, the deposit portfolio grew by 23.4% over the past year, which is nearly 2.5 times the banking sector's 9.5% growth. The portfolio expanded by 4.8% in the fourth quarter.
- In '25.Q3, one in six of all net new payment accounts was opened at Gránit Bank.
- In the Romanian market, customers opened 11,000 accounts by the end of 2025, of which 1,992 were opened in '25.Q4.
- In 2026, the bank will enter the Spanish market through expanding its cross-border services.
- In the lending business, the loan portfolio grew by 40.6% compared to the end of the previous year, compared to the market's 15.1% growth. In the last quarter, the portfolio expanded by 18%, primarily due to the huge interest in Otthon Start loans and the resulting disbursements.

¹The annual data will be published in March

Over the past year, Gránit Bank has further increased its market share in retail lending.

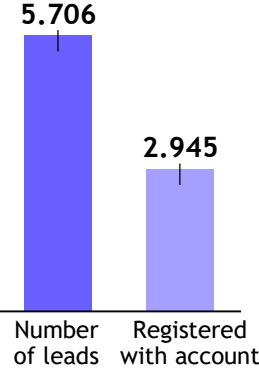
Mortgage lending

Residential mortgage loans portfolio (in billions of HUF) and market share (%)



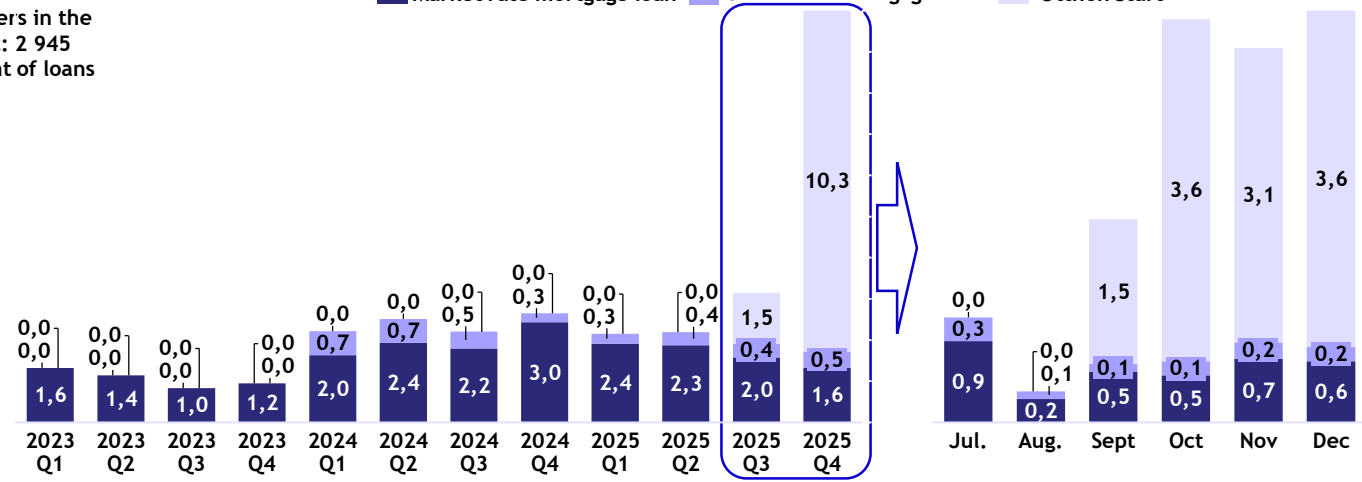
Inquiries about the Otthon Start Loan

- Number of leads: 5 706 db
- Number of registered users in the digital customer account: 2 945
- Average principal amount of loans disbursed: 43.1 m HUF



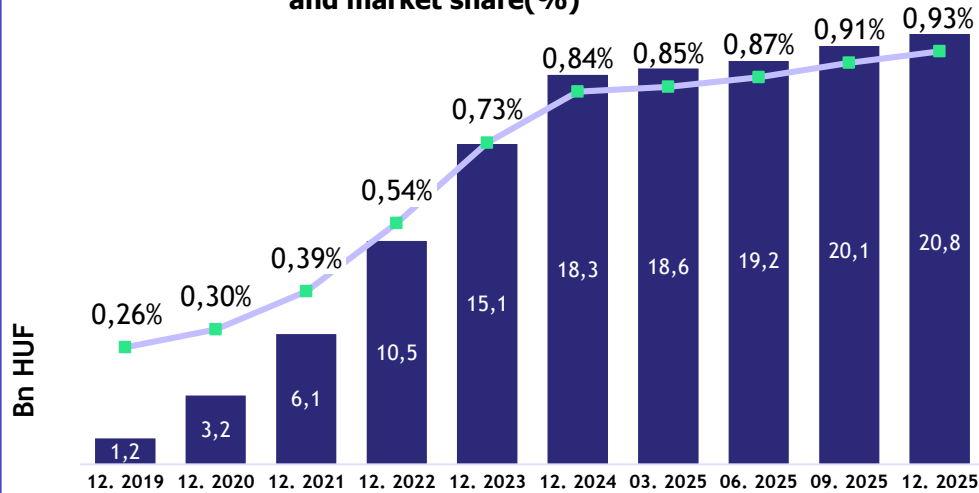
Mortgage loan approvals (quarterly and monthly; Bn HUF)

Market rate mortgage loan Subsidized mortgage loan Otthon Start

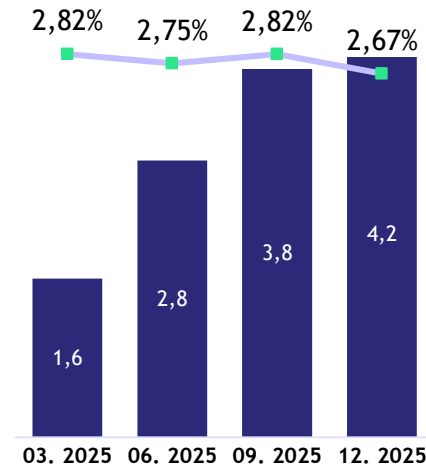


Personal lending

Baby loan volume (Bn HUF) and market share(%)



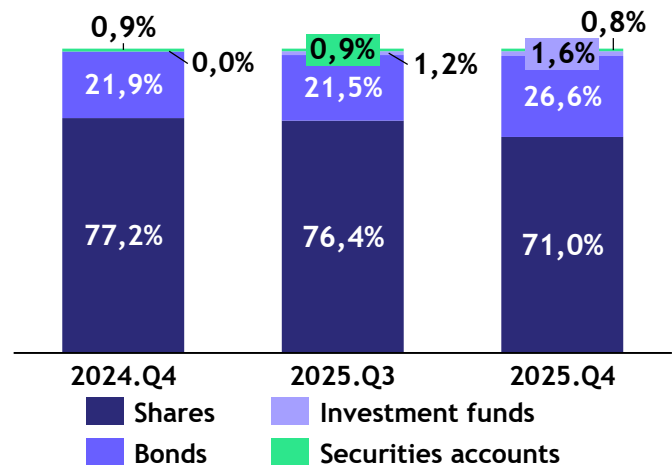
Worker's loan volume (Bn HUF) and market share (%)



- In the retail banking segment, in addition to standard mortgage loans, overdrafts, and credit cards, government-subsidized loan programs are also available (Baby Loan, CSOK, CSOK Plus, Worker Loan, and Otthon Start Home Loan).
- In the last quarter, there was considerable interest in Otthon Start loans: by the end of 4Q 2025, 273 loans had been submitted with an average principal amount of HUF 43.1 million. Based on transactions contracted by year-end, the Bank's market share was nearly 2.0%.
- The Bank's market share in baby loans continued to rise, with the portfolio growing to nearly HUF 21 billion by the end of 2025.
- In Worker's loans, the Bank's market share grew until the end of the 3rd quarter and approached 3%, a level not reached by any other product. Sales slowed in the final months of the year due to the surge in interest in Otthon Start.

Within the assets managed by the **investment services** division, the proportion of bonds increased by 4.7 percentage points and the proportion of investment funds increased by 1.6 percentage points in 2025. The number of securities accounts rose by 44.5%.

Breakdown of the investment services portfolio

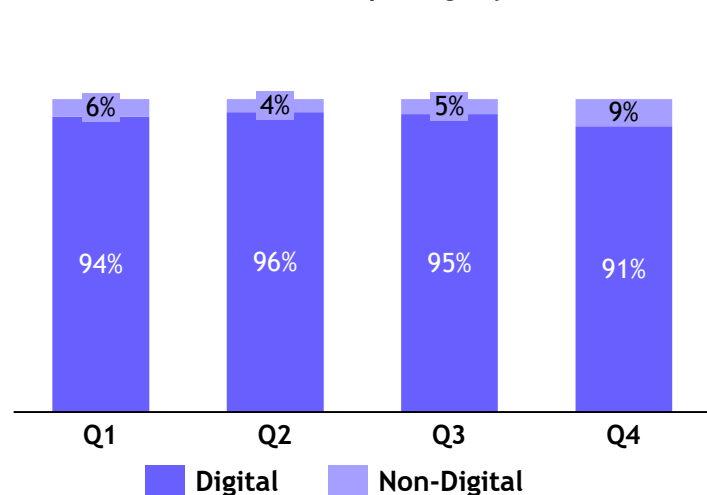


Excluding customer deposits, total assets under management at the end of 2025 amounted to 236.2 billion HUF, of which:

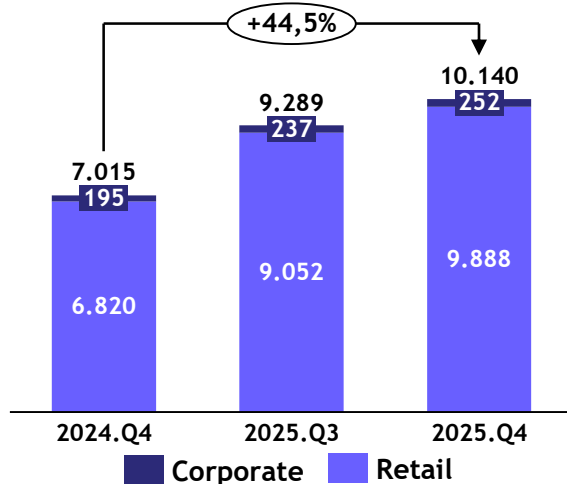
- Shares 167.6 Bn HUF
- Bonds 62.8 Bn HUF
- Investment funds 3.7 Bn HUF
- Cash accounts 2.0 Bn HUF

- In the investment services business line, as of December 31, 2025, clients' securities portfolios were linked to 10,140 securities accounts.
- The proportion of investment funds within the portfolio increased by 1.6 percentage points, and the proportion of bonds increased by 4.7 percentage points during the year.
- Equities account for two-thirds of the assets managed, while bonds –primarily government securities– make up 29% of the portfolio.
- Nearly all securities accounts are opened via digital channels.
- In terms of volume in 2025, 96.7% of orders and 58.2% of the value of orders were executed via digital channels.

Securities account openings by channel



Number of securities accounts



Cutting-edge innovations, technological upgrades, new products, and features

Credit Card

- The Bank has entered the credit card market: the Gránit Gold Mastercard Credit Card can be applied for digitally via the eBank app, initially available to existing customers. The application can be submitted with just a few clicks, and the card can be used as early as the next day.



Single-use debit card

- Uniquely, it can be linked not only to a forint account but also to a foreign currency account—and even to a credit card—and is secure against recurring payment fraud.

The Otthon Start home loan can be applied for digitally

- Starting September 1, 2025, applications can be submitted online via the Digital Customer Portal. The Bank uses artificial intelligence solutions in the processing workflow; however, the contract is signed in person in accordance with legal requirements. At launch, it was the best-priced product available on the market.



Worker's loan can be applied for digitally

- The product can be requested through the eBank app or submitted via email, and the contract is signed via VideoBank.

“Hozampáros” combined product

- Customers can use a single transaction in eBank to open a Hozampáros deposit account and purchase investment shares. The feature checks for the existence of a securities account, new funds, and the minimum amount, and simplifies order placement with pre-filled fields, validations, and a list of the top 3 featured investment shares.

Premium Savings Account

- Our Gránit Premium Savings Account product was launched in mid-December 2025; it accrues interest daily with no lock-in period.

Regular purchase of investment shares

- The bank aims to encourage customers to save regularly. Customers can easily place recurring orders to purchase investment shares through eBank. We also encourage regular savings with a special offer: if a customer saves monthly for a year, we will credit them with an amount equal to one month's savings (up to 40,000 HUF). We provide tips to help customers choose the right account (TBSZ or securities account), highlight the Top 3 investment funds, show the risk ratings of the funds, and ensure the customer agrees to the promotional terms.

Currency exchange at the mid-market rate in Romanian lei

- Currency conversion at the mid-market rate is also available for accounts denominated in Romanian lei.

Mortgage Loan AI (Artificial Intelligence) Assistant

- In line with its long-term strategy, the Bank has launched an AI-powered mortgage lending process designed to enhance the customer experience and thereby further improve cost efficiency.
- Within the framework of this new solution, an AI-based agent participates alongside loan officers in the evaluation of documentation submitted by customers.



Integration of the Digital Citizenship Program (DCP) into the bank's electronic channels

- Customers can link their DÁP ID to their bank account, allowing them to use the DÁP app to authenticate themselves when logging into NetBank or registering for the Gránit eBank mobile app. Gránit Bank was the first in the banking sector to integrate DÁP acceptance into a mobile banking app; moreover, DÁP-based identification is now available even during the selfie account opening process, so customers using DÁP can identify themselves with DÁP right from the account opening process; there is no need to use their bank username and password.



Real-time fraud monitoring system and integration with the Giro Central Fraud Detection (KVR) system

- The Bank has implemented an advanced real-time fraud monitoring system that analyzes wire transfer and credit card transactions using a complex set of rules even before the transaction is approved, taking into account scores from the KVR as well. Thanks to this development, the number of bank card and wire transfer frauds at the Bank has decreased significantly.



Gránit Bank's performance was recognized with numerous awards in 2025

Mastercard
**Bank
of the Year**



Innovation Segment Winner
- in Hungary



AI-Powered
Innovation
of the Year



Customer
Retention
Program
of the Year



Cybersecurity
Program
of the Year



CSR Initiative
of the Year



Retail Banking
Offer of the Year



“Retail Government
Securities
Distributor of the
Year“
Silver Award 2025



„Fastest growing Digital Bank
in Hungary 2025“

- Global Banking and
Finance Review Magazine -



„Best Digital Bank in
Hungary 2025“

- Global Finance -

The Gránit Banking Group closed out 2025 with dynamic growth, excellent cost efficiency, a high-quality portfolio, and cutting-edge innovations

✓ Strong, dynamic business growth

- Over the past year, the banking group has significantly increased its business activity. On an annual basis, it increased its net loan portfolio by 35.4%, with the 4th quarter alone accounting for a 5.2% increase. The banking group's customer deposits grew by 22.0% compared to the end of the previous year, with an 18.0% increase in Q4 2025. The consolidated value of assets managed by the banking group stood at HUF 3,877 billion at the end of December, representing a 16.3% increase compared to the end of the previous year. The average annual equity balance in 2025 was more than double the 2023 figure (+133.7%), while it increased by 67.7% compared to 2024, which boosted the dynamic growth of the loan portfolio.

✓ Excellent asset quality

- The non-performing loan (NPL) ratio stands at 0.22%, down 0.03 percentage points from a year earlier (the market average was 2.11% at the end of 2025).

✓ Exceptional Cost-efficiency

- A group-level cost-to-total-assets ratio of 1.5%, which is 0.1 % higher than at the end of 2024. The cost-to-income ratio (CIR%) stood at 51.2% at the end of 2025, which is higher than Gránit Bank's standalone figure, primarily due to the different business models of the group members.

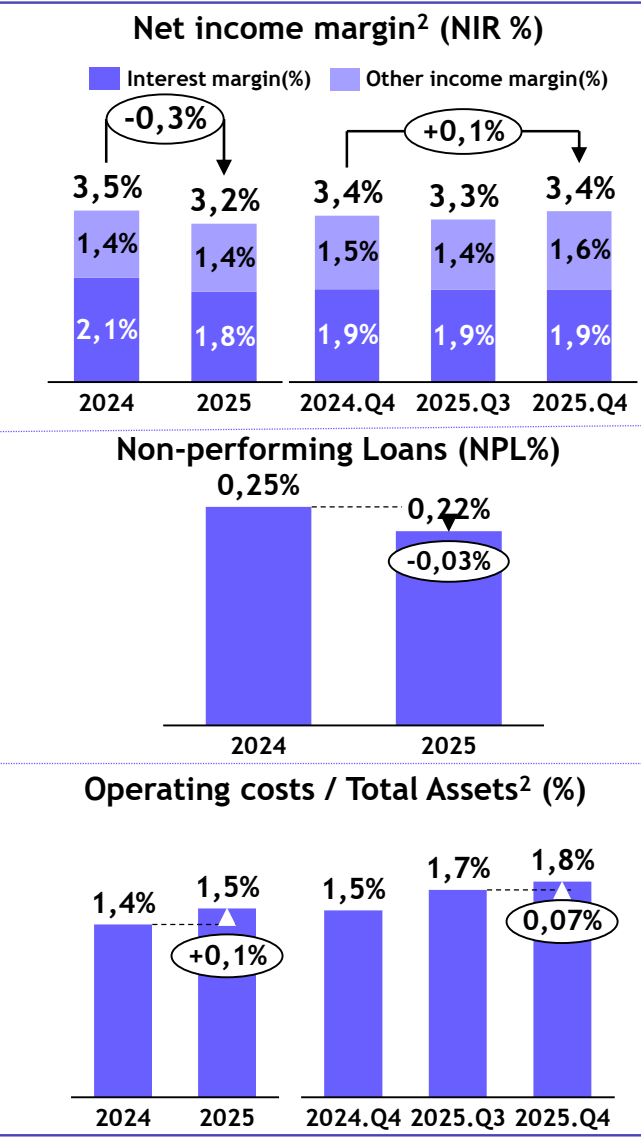
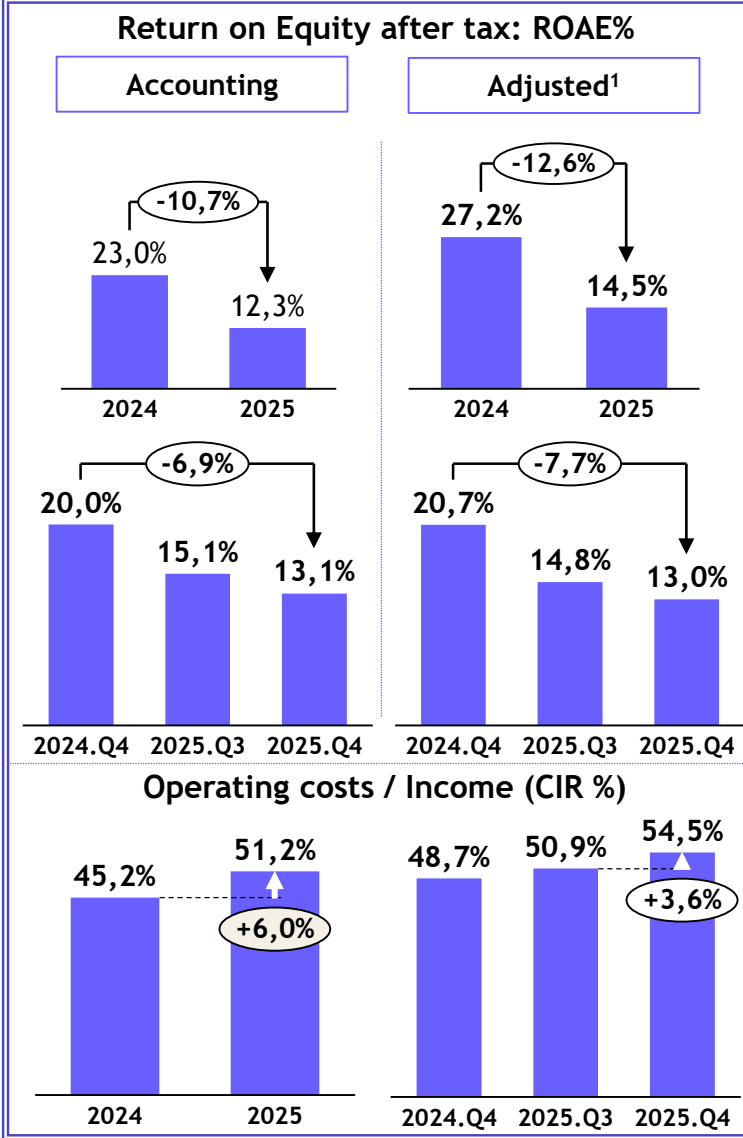
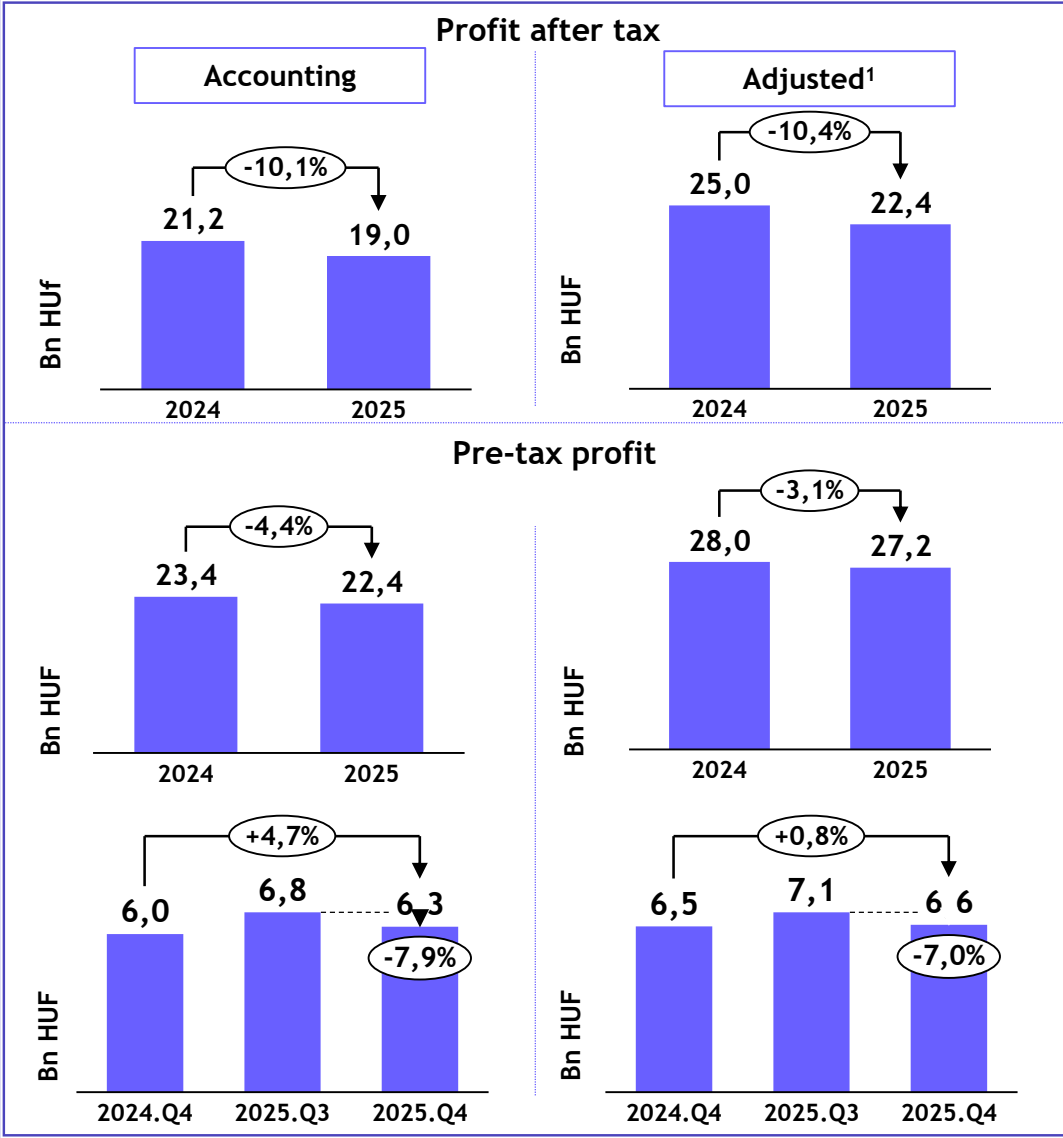
✓ Cutting-edge innovations / Expanding Product range

- The Asset Manager has implemented the fairpay payment solution and online (video) customer identification; Equilor is continuously optimizing its processes to improve customer service.
- In 2025, the Bank released an update for its mobile banking app every two weeks—partly to introduce new products (credit cards, single-use cards, fixed-rate deposits, the Workers' Loan, Home Start, the Gránit Premium savings account package, etc.) and partly to enhance the customer experience. The use of artificial intelligence has been integrated into daily operations: in addition to helping customers find the optimal home financing solution, Gránit Guru is also available to answer questions regarding bank accounts, bank cards, deposits, digital banking, and cybersecurity.

✓ Strong Capital position and Liquidity

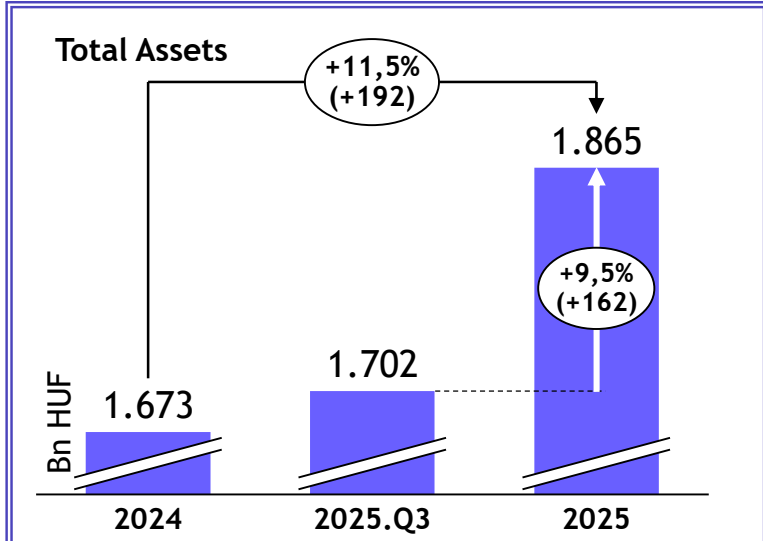
- Both the Common Equity Tier 1 ratio and the total capital adequacy ratio stood at 17.20% at the end of the fourth quarter, which is higher than regulatory requirements. The net loan-to-deposit ratio was 63.0% (industry average: 86.9%).

The **Gránit Bank Group's consolidated** net income, excluding lump-sum special taxes, was HUF 22.4 billion. Interest and fee income from business operations increased by 5.9% after netting out transaction fees.

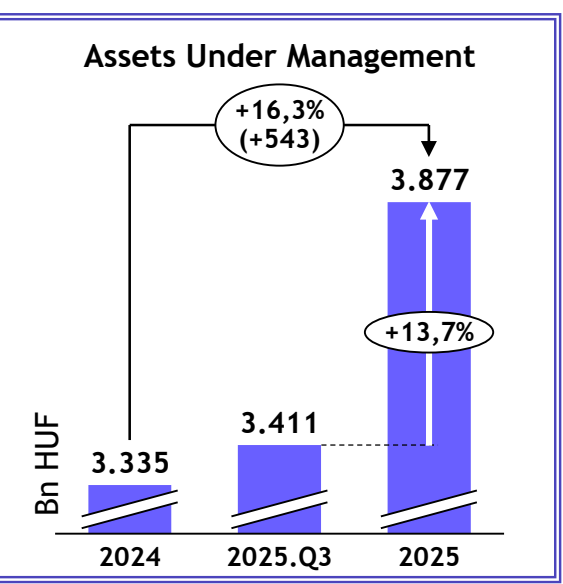
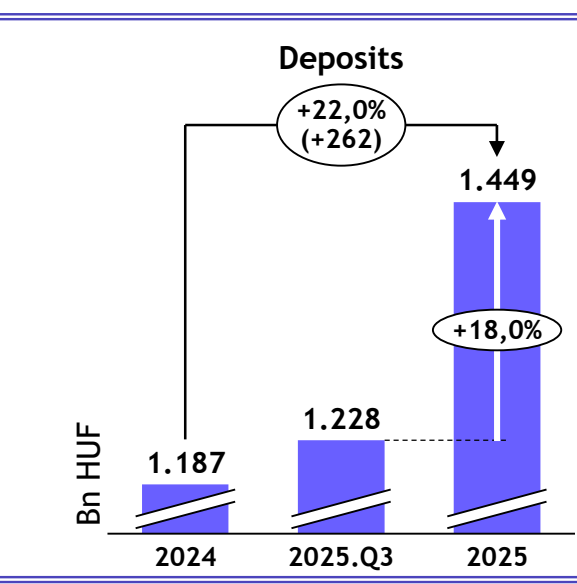
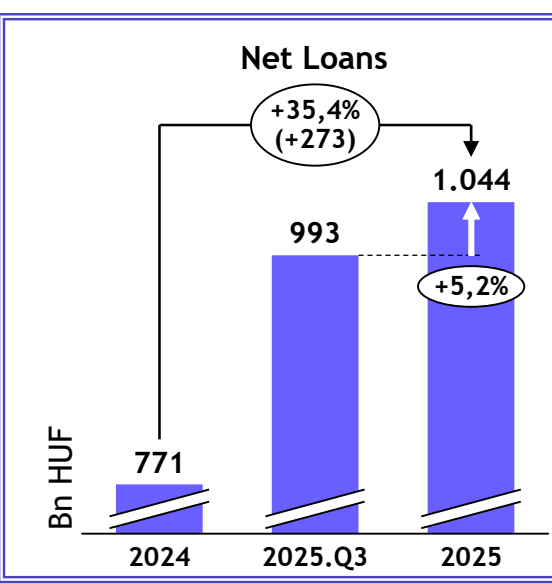
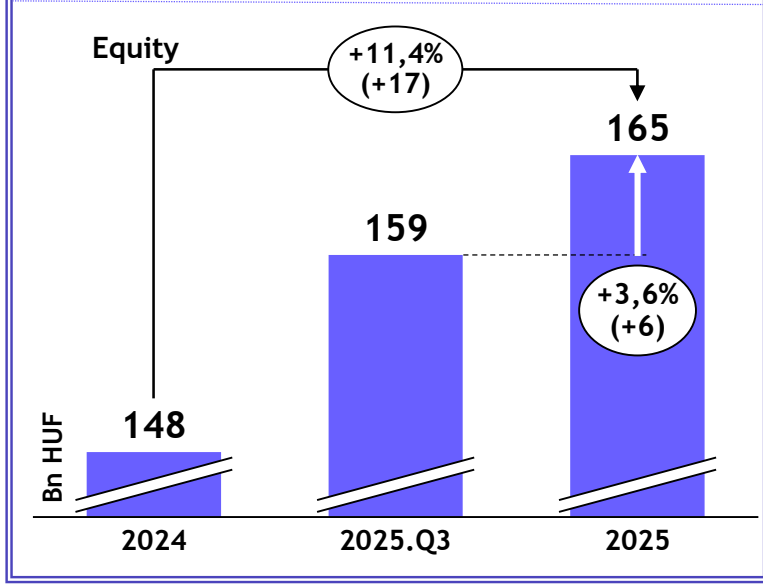
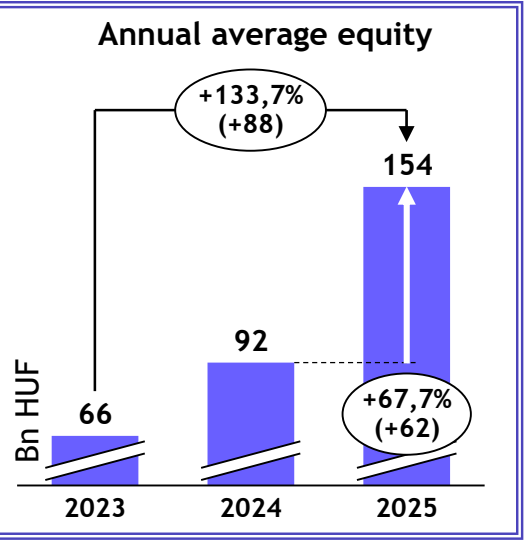


¹ Excluding special taxes recorded as a lump sum at the beginning of the year; ²Based on accounting results

The **Granit Bank Group's total assets** amounted to HUF 1 865 billion, representing an 11.5% increase compared to the same period of the previous year, while assets under management grew by 16.3% in a year.



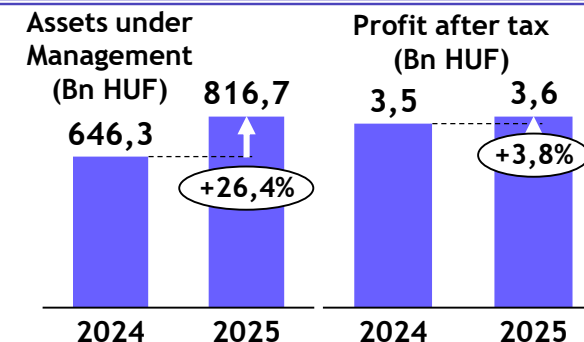
- The consolidated balance sheet total increased by 11.5% over the past year. Compared to the end of the previous year, the balance sheet total is 9.5% higher, driven by a 18.0% increase in customer deposits in '25.Q4.
- The loan portfolio grew by 5.2% in the past quarter, while the portfolio expanded by 35.4% over the past year.
- Equity was 11.4% higher than at the end of last year. On an annual average, it more than doubled compared to 2023 and increased by 67.7% compared to 2024.
- Customer deposits rose by 22.0% over the course of a year, while the growth rate in the last quarter was 18%.
- Assets under management grew by 16.3% in a year and by 13.7% in the last quarter of last year.



Key financial indicators of Gránit Banking Group's subsidiaries

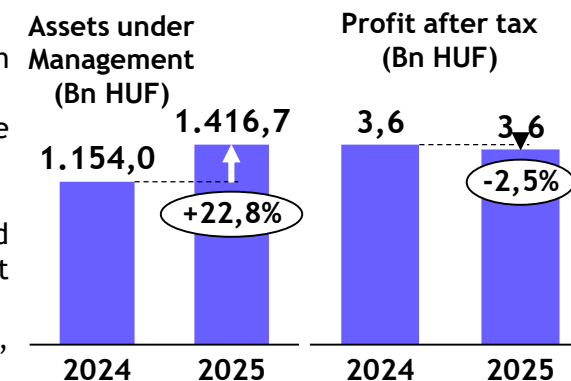
Equilor

- By the end of 2025, net income had increased by 3.8% over the course of the year. Return on equity was 61.9%, which is 1.4 percentage points lower than the figure from a year earlier due to higher equity level in the balance sheet.
- Assets under management stood at HUF 816.7 billion at the end of December 2025, with a 26.4% increase in twelve months attributable to both existing and new client activity.
- Based on spot trading volume on the Budapest Stock Exchange, Equilor maintained its ranking from to the same period last year.
- To ensure a high level of customer experience and improve customer service, it continues to optimize its processes on an ongoing basis to improve customer service.



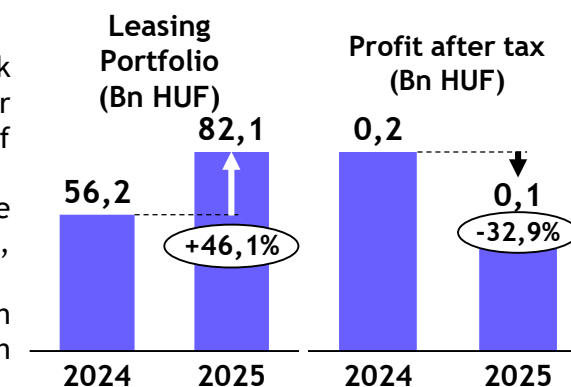
Gránit Asset Management

- Gránit Asset Management's net income at the end of 2025 was HUF 3.6 billion, down 2.5% from the previous year's performance. The return on equity fell by 4.1 percentage points to 69.5% over the past year.
- Assets under management exceeded HUF 1,416.7 billion at the end of Q4 2025, representing a 22.8% increase compared to the end of the previous year.
- Investment funds are available in the Gránit Bank app, and it also offers clients savings products combined with bank deposits.
- In December 2025, Gránit Asset Management won the asset management tender for the MBH Gondoskodás Health and Mutual Aid asset and the MBH Gondoskodás Pension asset, while Gránit Bank Nyrt. won the tender for account management for the Funds. Asset management activities commenced on January 1, 2026.
- The Gránit Harmónia Mixed asset surpassed the 100 billion forint mark in November 2025, and the asset has continued to show steady, dynamic growth in assets under management ever since.



Gránit Leasing

- Gránit Pénzügyi Lízing Zrt. and Gránit Lízing Kft. became subsidiaries of the banking group in August 2024. Integration with Gránit Bank and the establishment of business cooperation have been completed in 2025. Gránit Lízing is the banking group's entity responsible for asset financing, whose goal is to provide outstanding services to its customers as a reliable partner, in line with the principles of sustainable growth and prudent risk management.
- By the end of 2025, the leasing portfolio had reached 82.1 billion forints, representing a 46.1% increase compared to the end of the previous year and significantly outpacing the leasing market's 7% annual growth rate. According to statistics from the Leasing Association, Gránit Lízing moved up to sixth place in the ranking of new leases in 2025.
- In 2025, the Company further strengthened its business activities in the passenger vehicle and agricultural financing sectors and played an active role in the subsidized financing schemes available in 2025, such as the Széchenyi Card Program and the EXIM Sándor Demján Program.



2026 Outlook

- **Forecasts for the macroeconomic Indicators**

- In 2026, persistent and expanding geopolitical tensions will have a significant impact on macroeconomic indicators, increasing the uncertainty of forecasts.

- **Growth**

- At the end of 2025, Gránit Bank won the tender for account management services for the Gondoskodás Health and Mutual Aid asset and the MBH Gondoskodás Pension asset, while Gránit Asset Management was selected as the winner of the asset management tender for the two funds. The Bank manages regular contributions from approximately 300,000 members, while Gránit Asset Management was commissioned to manage a portfolio worth nearly 196 billion HUF starting January 1, 2026.
- In the corporate business segment, the Bank will further strengthen its SME business model in 2026 and launch standardized SME services based on a digital operating model.
- In the retail business segment, building the customer base and volumes remains the goal on both the loan and deposit sides. The Bank is expanding its unsecured lending proposition, as it widens the range of higher-margin loan product offerings.
- The Bank has begun preparations to enter the Spanish market, targeting retail customers through its digital platform in the form of cross-border service.

- **Innovations**

- The Bank continues to pursue digital innovations and the use of artificial intelligence to enhance the customer experience and improve operational efficiency.

- **Dividends**

- In line with previous communications, the Bank will fully reinvest its 2025 profits into equity, no dividend payment is planned in 2026.

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