
Resolutions of GRÁNIT Bank Nyrt.'s Annual Ordinary General Meeting of 2025**Resolution No 1/2025.(IV.30.)**

The General Meeting elects Jenő Siklós as the presiding chair of the General Meeting.

Yes votes	No votes	Abstentions	Did not vote
18,183,834 (99.70 %)	0	450	53,934

Resolution No 2/2025.(IV.30.)

The General Meeting elects Dr. Attila Kovács as keeper of the minutes.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 3/2025.(IV.30.)

The General Meeting elects Petra Lukács-Szalkay as the authenticator of the minutes on behalf of MBH Gondoskodás Pension Fund.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 4/2025.(IV.30.)

The General Meeting elects László Balázs Hankiss, Zoltán Nagy, Judit Udovecz and Boglárka Küllös Leitnerné as vote counters.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 5/2025.(IV.30.)

Voting at the General Meeting is performed using an electronic voting machine. If voting by voting machine is not possible at the General Meeting for technical reasons, voting is performed by ballot paper or by show of hands.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 6/2025.(IV.30.)

The General Meeting has discussed and approved the Board of Directors' individual (parent company) Business Report on the Company's business activities (net worth position, business policy and management) for 2024.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 7/2025.(IV.30.)

The General Meeting discussed and approved the Board of Directors' consolidated Business Report on the Company's business activities (its net worth position, business policy and management) for 2024.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 8/2025.(IV.30.)

The General Meeting approves and accepts the Company's individual (parent company) Financial Statements for the 2024 business year, prepared in accordance with the provisions of Act C of 2000 on Accounting and in compliance with the requirements of International Financial Reporting Standards (IFRS) as also adopted by the European Union.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 9/2025.(IV.30.)

The General Meeting accepts, in accordance with and taking into account the auditor's report, the Company's 2024 (standalone) financial statements compiled in accordance with the requirements of International Financial Reporting Standards (IFRS) on the presentation of financial statements, with the following amounts

<i>balance sheet total:</i>	<i>in HUF 1,598,239 million</i>
<i>profit before tax:</i>	<i>in HUF 18,008 million</i>
<i>equity:</i>	<i>in HUF 140,693 million</i>
<i>profit after tax:</i>	<i>in HUF 16,865 million</i>

Yes votes	No votes	Abstentions	Did not vote
18,223,914 (99.92 %)	0	0	14,304

Resolution No 10/2025.(IV.30.)

The General Meeting decides on the use of the profit as follows:

(a). The Company does not pay dividends on its shares for the year 2024.

(b). The profit for 2024 shall be transferred to the Company's profit reserve (retained earnings).

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 11/2025.(IV.30.)

The General Meeting approves and accepts the Company's consolidated financial statements for the 2024 business year, prepared in accordance with the provisions of Act C of 2000 on Accounting and in compliance with the requirements of International Financial Reporting Standards (IFRS) as also adopted by the European Union.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 12/2025.(IV.30.)

The General Meeting accepts, in accordance with and taking into account the auditor's report, the Company's 2024 consolidated financial statements compiled in compliance with the requirements of International Financial Reporting Standards (IFRS) on the presentation of financial statements, with the following amounts

<i>balance sheet total:</i>	<i>in HUF 1,672,730 million</i>
<i>profit before tax:</i>	<i>in HUF 23,425 million</i>
<i>equity:</i>	<i>in HUF 148,075 million</i>
<i>profit after tax:</i>	<i>in HUF 21,160 million</i>
<i>of which the minority shareholders' share</i>	<i>in HUF 1,944 million.</i>

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 13/2025.(IV.30.)

The General Meeting has discussed the Report of the Company's Supervisory Board for the year 2024 and approves the Report.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 14/2025.(IV.30.)

The General Meeting has discussed the Report of the Company's Audit Committee for the year 2024 and approves the Report.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 15/2025.(IV.30.)

The General Meeting approves the report of the Company's auditor regarding the Company's 2024 individual (parent company) Financial Statements prepared in compliance with the requirements of the International Financial Reporting Standards (IFRS) adopted by the European Union.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 16/2025.(IV.30.)

The General Meeting approves the report of the Company's auditor regarding the Company's 2024 consolidated financial statements compiled in compliance with the requirements of International Financial Reporting Standards (IFRS) as also adopted by the European Union.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 17/2025.(IV.30.)

The General Meeting accepts the Auditor Report on the assurance review of the Company's sustainability report for 2024.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 18/2025.(IV.30.)

The General Meeting accepts the Responsible Corporate Governance Report of GRÁNIT Bank Nyrt for 2024.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 19/2025.(IV.30.)

The General Meeting decides on the evaluation of the activities of the senior officers in the past business year and on the granting of discharge from liability by a resolution.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

The General Meeting certifies, on the basis of the evaluation of the activities of the senior officers in the 2024 business year, that the senior officers have performed their duties during the business year keeping the primacy of the Company's interests in mind.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Éva Hegedüs, Chairperson & CEO, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, László Balázs Hankiss, Deputy CEO, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Péter Bence Jendrolovics, Deputy CEO, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Mr. János Major, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Mr. Zoltán Nagy has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Jenő Siklós, Deputy CEO, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Dr. Judit Tóth, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Mr. Zoltán Béla Tölgyesi has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

The General Meeting has evaluated the activities of the senior officers in the 2024 business year, and confirms that, of the senior officers, Mr. István Vida, has performed his duties during the business year with the primacy of the Company's interests in mind, and therefore grants

him a discharge from liability as confirmation of the adequacy of his management activities in the 2024 business year.

At the request of the Board of Directors of the Company, the General Meeting grants - upon the proposal of the Supervisory Board - a discharge from liability for the senior officers as confirmation of the adequacy of their management activities in 2024.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 21/2025.(IV.30.)

The General Meeting hereby resolves to elect Balázs Benczédi (address: H-2096 Üröm, Fenyves utca 20; mother's maiden name: Anna Mária Bene) as a member of the Company's Supervisory Board for a fixed term from the effective date of this resolution until 31 May 2027.

This resolution shall enter into force at the time of the later of the following occurrences:

- 1. on 30 April 2025; or*
- 2. when the authorisation of the National Bank of Hungary related to the election of Balázs Benczédi pursuant to this resolution is granted.*

The General Meeting authorises and at the same time requests Éva Hegedűs, Chairperson & CEO, to determine the effective date of this resolution and to notify Balázs Benczédi, the Company's Board of Directors and Supervisory Board in writing and the shareholders of the Company by way of an announcement.

Yes votes	No votes	Abstentions	Did not vote
28,418,910 (100.00 %)	0	0	0

Resolution No 22/2025.(IV.30.)

The General Meeting hereby resolves to elect Balázs Benczédi (address: H-2096 Üröm, Fenyves utca 20; mother's maiden name: Anna Mária Bene) as a member of the Audit Committee of the Company. The mandate is for a fixed term, lasting for the duration of the mandate of the Supervisory Board member.

This resolution shall enter into force at the time of the later of the following occurrences:

- 1. on 30 April 2025; or*
- 2. the authorisation of the National Bank of Hungary to elect Balázs Benczédi as a member of the Supervisory Board is granted.*

The General Meeting authorises and at the same time requests Éva Hegedűs, Chairperson & CEO, to determine the effective date of this resolution and to notify Balázs Benczédi, the Company's Board of Directors, Supervisory Board and Audit Committee in writing and the shareholders of the Company by way of an announcement.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 23/2025.(IV.30.)

The General Meeting approves the proposal of the Supervisory Board for the election of the auditor. The General Meeting elects as the auditor of the Company:

- (a). K-E-S AUDIT Kft. (registered office: H-1054 Budapest, Báthori u. 20, III/1., company registration number: 01-09-681313; tax number: 11883816-2-41);*
- (b). the term of the mandate shall be 3 year, starting from the business year commencing 1 January 2025;*
- (c). as the auditor performing the audit as a natural person, the General Meeting hereby*

- (d). elects: *Emese Tatár* (CHA registration number: 006433.)
- (e). the audit fee is HUF 55,000,000 + VAT/year;
- (f). the General Meeting authorises the Company's Chairperson & CEO and Deputy CEO for Finance and Operations to conclude the audit contract with K-E-S AUDIT Kft. with the contents as presented in the proposal.

Yes votes	No votes	Abstentions	Did not vote
18,238,218 (100.00 %)	0	0	0

Resolution No 24/2025.(IV.30.)

The General Meeting approves the proposal of the Supervisory Board for the election of the auditor. The General Meeting elects as the auditor of the Company:

- (a). K-E-S AUDIT Kft. (registered office: H-1054 Budapest, Báthori u. 20, III/1., company registration number: 01-09-681313; tax number: 11883816-2-41);
- (b). the term of the mandate shall be 1 year, starting from the business year commencing 1 January 2025;
- (c). as the auditor performing the audit as a natural person, the General Meeting hereby elects: *Edit Ujváriné Jónás* (CHA registration number: 007543)
- (i). the audit fee is HUF 23,800,000 + VAT/year;
- (d). the General Meeting authorises the Company's Chairperson & CEO and Deputy CEO for Finance and Operations to conclude the audit contract with K-E-S AUDIT Kft. with the contents as presented in the proposal.

Yes votes	No votes	Abstentions	Did not vote
18,238,216 (100.00 %)	0	0	1

Resolution No 25/2025.(IV.30.)

At the proposal of the Company's Supervisory Board, the General Meeting accepts the amended and consolidated Rules of Procedure of the Supervisory Board of GRÁNIT Bank Nyrt. including the corrections, which constitute an inseparable part of this proposal and are attached as an annex hereto.

Yes votes	No votes	Abstentions	Did not vote
18,238,217 (100.00 %)	0	0	0

Resolution No 26/2025.(IV.30.)

The General Meeting decides on the amendment of the Company's Articles of Association by means of a resolution in accordance with the Proposal of the Board of Directors.

Yes votes	No votes	Abstentions	Did not vote
18,238,217 (100.00 %)	0	0	0

Resolution No 27/2025.(IV.30.)

The General Meeting accepts the consolidated amended Articles of Association of GRÁNIT Bank Nyrt.

The provisions of the Articles of Association, the amendment of which requires the approval of the National Bank of Hungary become effective as soon as the relevant approval has been Granted by the National Bank of Hungary.

Yes votes	No votes	Abstentions	Did not vote
18,238,217 (100.00 %)	0	0	0

Resolution No 28/2025.(IV.30.)

The General Meeting approves, for the purpose of expressing its opinion, the remuneration policy of GRÁNIT Bank Nyrt. pursuant to the Act on the Encouragement of Long-Term Shareholder Engagement.

Yes votes	No votes	Abstentions	Did not vote
18,238,217 (100.00 %)	0	0	0

Resolution No 29/2025.(IV.30.)

The General Meeting of the Bank has discussed the activities of the ESOP Entity for the 2022-2024 business year as well as the conditions set out in the Remuneration Policy and approves the proposal. The General Meeting establishes that:

1. The operation of the ESOP Entity has complied with the Conditions accepted by the Bank's shareholders by Resolution 7/2021 (XI.16) of the Extraordinary General Meeting of 2021:

- (a) in the incentive period 2022-2024, the Bank exceeded the after-tax profit plan set out in the Strategic Plan significantly, by HUF 17,757 million in total.
- (b) with its outstanding performance, the ESOP Entity managed to achieve the maximum payable remuneration amount (HUF 2,074 million)
- (c) the Bank operated prudently during the incentive period, supported by the Conditions determined in the ESOP Entity's Remuneration Policy.

2. The General Meeting approves the evaluation of the Conditions of the ESOP Entity for the business years 2022-2024 as per the proposal and, on the basis of the evaluation, recommends to the General Meeting the payment of the ESOP3 remuneration.

3. The General Meeting agrees to the ESOP3 remuneration for key senior executives and, in accordance with Section 118(2) of the Credit Institutions Act and Recommendation No. 4/2022.(VI.08.) of the MNB, agrees to pay these executives a performance remuneration above 100%, but not exceeding 200% of the statutory maximum, based on the reasons detailed in Chapter II, as follows:

DISBURSABLE LONG-TERM (ESOP3) PERFORMANCE-BASED REMUNERATION 2022-2024					
Person	Job title	2022-2024			
		Base remuneration	Total Performance-based remuneration/Base remuneration	Short-term Performance-based remuneration/Base remuneration	ESOP3 Long-term Performance/Base remuneration
		percentages			
Éva Hegedűs*	Chairperson & CEO	100.0%	200.0%	45.9%	154.1%
Jenő Siklós	First deputy-CEO	100.0%	133.1%	23.7%	109.4%
László Hankiss	Deputy CEO	100.0%	119.7%	22.4%	97.3%
Zoltán Nagy	Deputy CEO	100.0%	108.0%	23.7%	84.3%
Zoltán Tölgyesi	Deputy CEO	100.0%	126.4%	23.7%	102.7%
Péter Jendrolovics	Deputy CEO	100.0%	122.8%	23.0%	99.8%
János Major	Deputy CEO	100.0%	136.1%	21.4%	114.7%

4. The General Meeting establishes that the remuneration to be paid in the ESOP Entity under the proposal do not have a negative impact on the Bank's results and that the payments do not affect the statement of profit and loss.

5. The source of the payment is the consideration for the shares purchased by the shareholders, and therefore:

- a. the payment of the members' share (ESOP3 income) does not affect the Bank's profit
- b. the shares are purchased by a market participant using non-Gránit Bank funds, and therefore, as a result of the scheme, the Founder's assets of HUF 1,667 million do not have to be deducted from the Bank's own funds.

6. Conditions for payment of the ESOP3 income:

- a. According to the ESOP Remuneration Policy, repayment to the Bank of the Founder's Assets of HUF 1,666.7 million, which amount also increases the Bank's own funds,*
- b. and repayment to the Bank of the amount that reduces the Chairperson & CEO's ESOP3 income by 57.%.*

7. Another condition for the payments is that the Bank informs the MNB of the proposal of the General Meeting and of this Resolution.

Responsible person: Éva Hegedüs, Chairperson & CEO

Deadline: Immediately after the resolution of the General Meeting has been passed

Yes votes	No votes	Abstentions	Did not vote
17,370,914 (100.00 %)	4	0	0

Resolution No 30/2025.(IV.30.)

The General Meeting sets the honorarium for the members of the Board of Directors as from 1 May 2025 as follows:

Board of Directors:

Éva Hegedüs chairperson HUF 800,000 / month
Péter Bence Jendrolovics member HUF 600,000 / month
János Major member HUF 600,000 / month
Dr. Judit Tóth member HUF 600,000 / month
István Vida member HUF 600,000 / month

Supervisory Board:

Sándor Nyúl chairperson HUF 500,000 / month
Dr. Judit Gubuznai member HUF 400,000 / month
Márton Oláh member HUF 400,000 / month
Szabolcs Gábor Tóth member HUF 400,000 / month
Balázs Benczédi member HUF 400,000 / month

Yes votes	No votes	Abstentions	Did not vote
28,418,909 (100.00 %)	0	0	0

Budapest, 30 April 2025

GRÁNIT Bank Nyrt.