

Extraordinary Disclosure

GRÁNIT Bank Nyrt. (“**GRÁNIT Bank**” or the “**Bank**”) hereby informs investors that, as part of the review of its loan portfolio conducted in the third quarter of 2026, and taking into account developments that have occurred in the interim affecting certain exposures, the Bank has recognised **HUF 9.4 billion in additional credit risk provisions**, of which **95.7% relates to a one-off, non-recurring item**.^[1]

Of the total credit risk provisions, the one-off amount of **HUF 9.0 billion relates to a single customer group whose elevated credit risk profile and enhanced monitoring arrangements had already been disclosed to investors in the Bank’s first-half 2026 interim report**.^[2] The amount recognised represents a one-off, exceptional credit risk provision in respect of the Bank’s exposures to this customer group, determined on a conservative basis, taking into account the information available to the Bank and the recovery scenarios assessed.

Based on the information currently available and the review of the entire loan portfolio, the Bank does not expect any further individual credit risk events during the remainder of the year that would give rise to a material need for additional provisioning.

For the period from January to September 2026, the Bank’s preliminary, unaudited standalone profit before tax, before recognition of the credit risk provisions, amounted to HUF 16.6 billion, representing an increase compared with the corresponding period of the previous year. Following recognition of the credit risk provisions, the Bank’s preliminary, unaudited standalone profit before tax for the nine months ended 30 September 2026 amounted to HUF 7.2 billion, while its standalone equity stood at HUF 167 billion as at 30 September 2026.

Although the recognition of the one-off credit risk provisions reduces the Bank’s accounting profit for 2026, its capital position, digital business model and cost-efficient operations ensure its earnings-generating capacity and provide a sound foundation for the execution of its business strategy.

The Bank will provide detailed information on its final results for the third quarter of 2026 on 26 November 2026, in accordance with the applicable financial reporting and disclosure requirements.

GRÁNIT Bank Plc.

[1] **Credit risk provisions:** This amount comprises impairment losses, provisions and the profit or loss impact attributable to credit risk on financial assets measured at fair value.

[2] <https://kozzetetelek.mnb.hu/kozzetetelek?viewid=K473817/2026>