



**Extraordinary announcement
Disclosure of the dividend policy**

MBH Bank Plc. (registered office: 1056 Budapest, Váci utca 38, company registration number:01-10-040952 hereinafter: the **Company**) hereby provides the following information:

The Board of Directors of the Company has decided to disclose its dividend policy (hereinafter: **Dividend Policy**) as stated below.

1. The core of the Company's Dividend Policy is stable, predictable, and sustainable dividend payments, which provide attractive returns and are consistent with prudent financial management and long-term value creation.
2. The long-term goal of the Company's Board of Directors is to submit a dividend proposal to the General Meeting in each financial year that aims to pay out the portion of the retained earnings available for dividend payment above the current regulatory capital requirements and a management buffer of at least 150 basis points. In accordance with the objective set out in the Dividend Policy, the Board of Directors strives to pay a stable dividend per share, which ideally should increase year-on-year. When formulating the dividend proposal, the Company's financial performance, capital and liquidity position, the current market and regulatory environment, and other relevant circumstances are taken into account each year.
3. The Company considers it important that its Dividend Policy should be competitive with market standards, while also complying with prudential requirements and supporting sustainable growth. When making decisions on dividends, the Company strives to strike an appropriate balance between the following objectives, with a view to increasing shareholder value: a) providing attractive returns for shareholders, b) organic growth and c) ensuring the financing needs of merger and acquisition (M&A) opportunities.
4. The Company makes its decisions on dividends in accordance with the relevant laws, regulations, and provisions of the Articles of Association. Within this framework, the General

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Important notice

"Hungarian language is the official and registered language of MBH 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."

Meeting shall decide on the amount of the dividend, as well as the timing and method of payment, based on the proposal of the Board of Directors and taking into account the opinion of the Supervisory Board. The detailed rules for making decisions on dividends are set out in the Articles of Association and the relevant legislation.

5. The Company shall only pay dividends to the extent that it does not jeopardize its capital adequacy ratios, liquidity, or compliance with prudential requirements. Before making a decision on the dividend payment proposal, the Board of Directors shall examine whether the Company's internal and regulatory capital, liquidity and other prudential requirements will continue to be met after the planned payment, in accordance with the current recommendations and/or restrictions of the Magyar Nemzeti Bank and, where applicable to the Company's operations, the European Central Bank. Prior to the payment of dividends, the Company may prepare forecasts and stress tests as necessary to ensure that it continues to fully comply with prudential requirements and business objectives after the dividend payment. If necessary, or if deemed appropriate by the Board of Directors, contrary to the provisions of Section 2, it may propose the payment of a moderate dividend or the deferral of payment in order to ensure that the Company complies with prudential and other requirements.

6. The Dividend Policy shall be reviewed by the Board of Directors as often as necessary, preferably (but not necessarily) annually, and may be amended at any time if necessary, or withdrawn without justification and without prior notice. The Company shall ensure appropriate communication with shareholders and investors in accordance with the relevant laws and disclosure rules, ensuring transparency and providing up-to-date information to market participants.

7. The Dividend Policy provides guidance to the Board of Directors in determining the amount of dividends to be paid, but it does not constitute a commitment, promise or legal statement by the Company on which any person may base any rights or claims against the Company. The disclosure of the Dividend Policy does not create any obligation for the Company to pay dividends or other payments.

Budapest, 5 November 2025

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