

MBH Group

3Q 2025 results

Investor Presentation

20th November 2025

MBH BANK



We kindly draw your attention to that in this presentation MBH Bank's underlying financial performance presented – if not stated otherwise – using **adjusted financial figures** (alternative performance measurement indicators – APM).

For definition and calculation methodology of alternative performance measurement indicators please refer to 3Q 2025 Report chapter 4.1. – Financial indicators.

This presentation is to support the understanding of the underlying financial performance of MBH Group, and it is a close and inseparable part of the 3Q 2025 Report.

Additional investor information: In order to enhance its market presence on the stock exchange the Bank is evaluating a possible transaction for the potential sale of its own shares on the Hungarian stock exchange by the end of 2025.

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Executive summary

Key highlights of 9M 2025

ROE
18.1%*

Improving profitability with adj. ROE exceeding 18%

Loans
+4.6%

Close to 5% y/y increase in the customer loan book

LCR
147.5%

Liquidity at comfortable levels, with LCR close to 150%

NPL
3.6%

NPL below 4%

CAR
22.1%

Strong capital position, 22.1% capital adequacy ratio

Market shares



Corporate Lending **19.4%**, Deposit **19.7%**



Retail Lending **20.6%**, Deposit **17.7%**



Leasing Portfolio **27.3%**



Agri and food loans: **25.5%****



Health Fund managed assets **18.8%**



MBH Fund management **11.1%**



Macro environment

MBH BANK

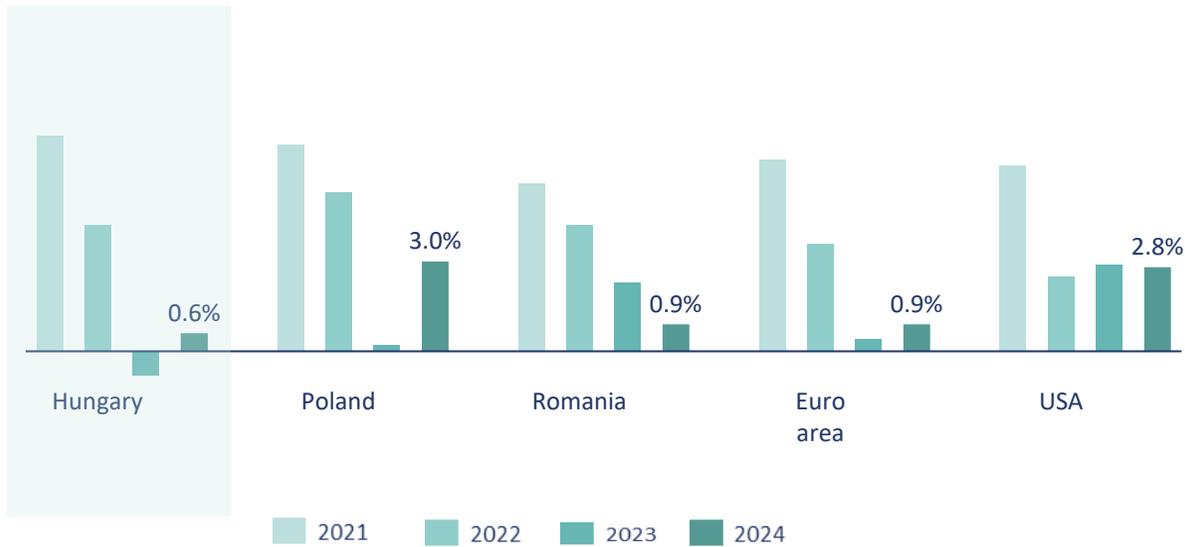


MBH BANK

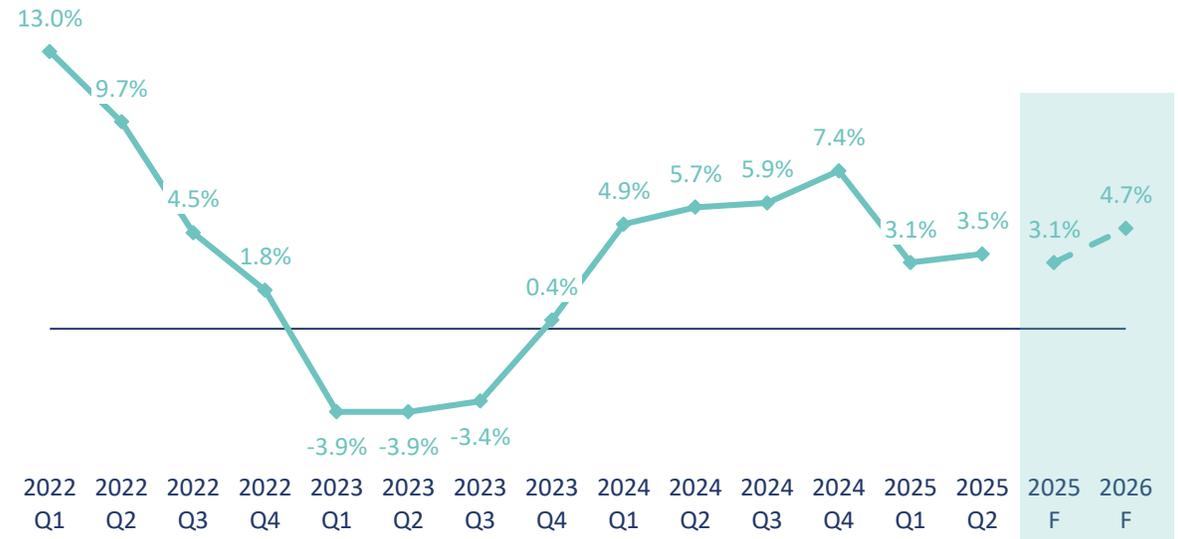
Macroeconomic growth indicators

Consumption remains the driver of growth

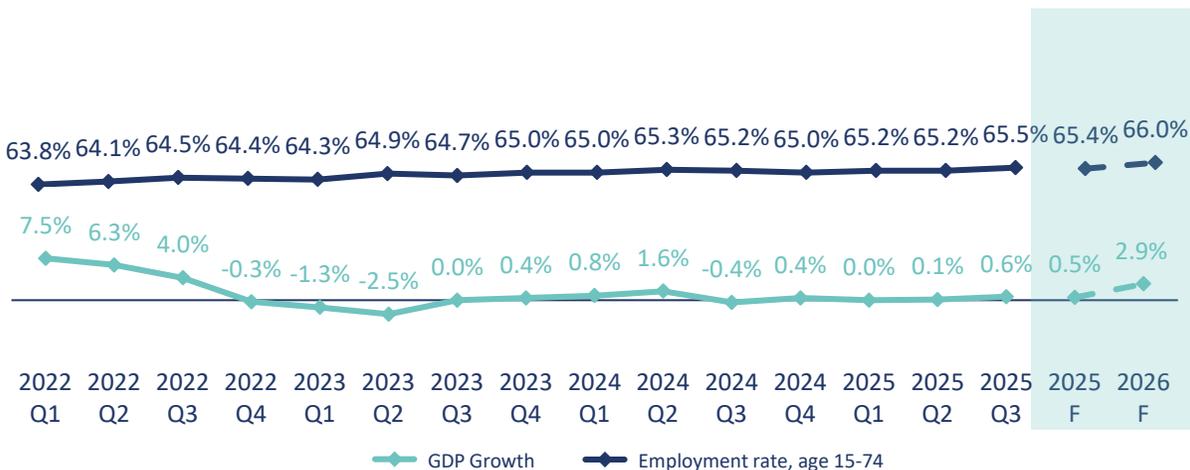
Real GDP 2021-2024 (%)



Actual final consumption of households (y/y%)



GDP growth (y/y%) and employment (%)



Average inflation and wage growth (y/y %)



Sources: Eurostat, KSH, Bloomberg, MBH

MBH BANK Macroeconomic stability indicators

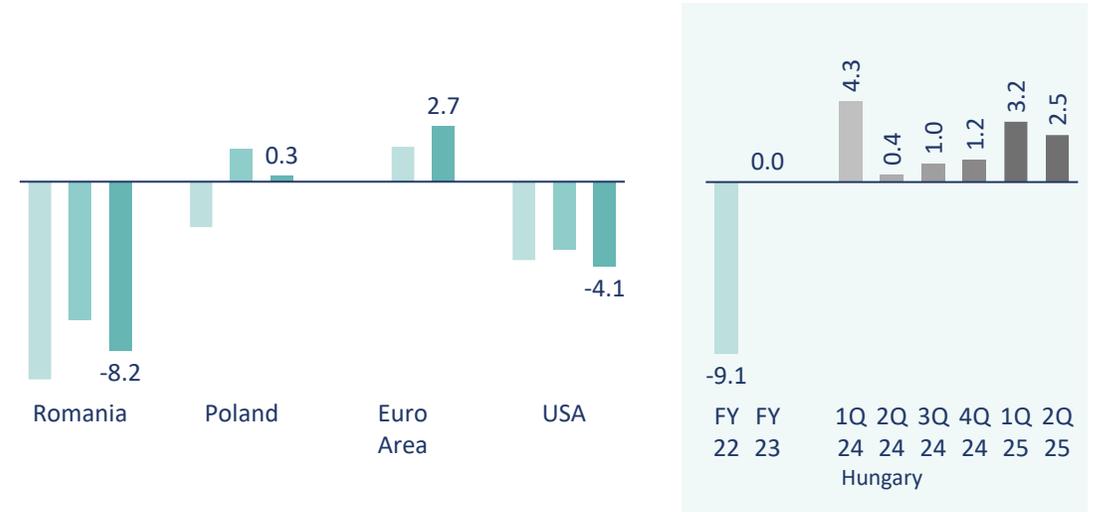
Government deficit may be around 5% in 2025

2022 2023 2024

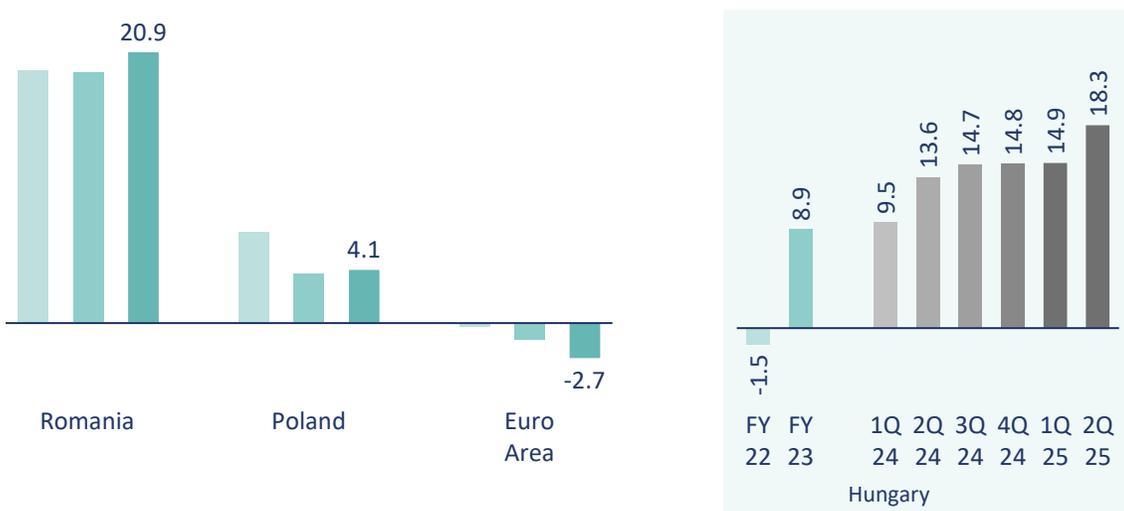
Public debt (GDP%)



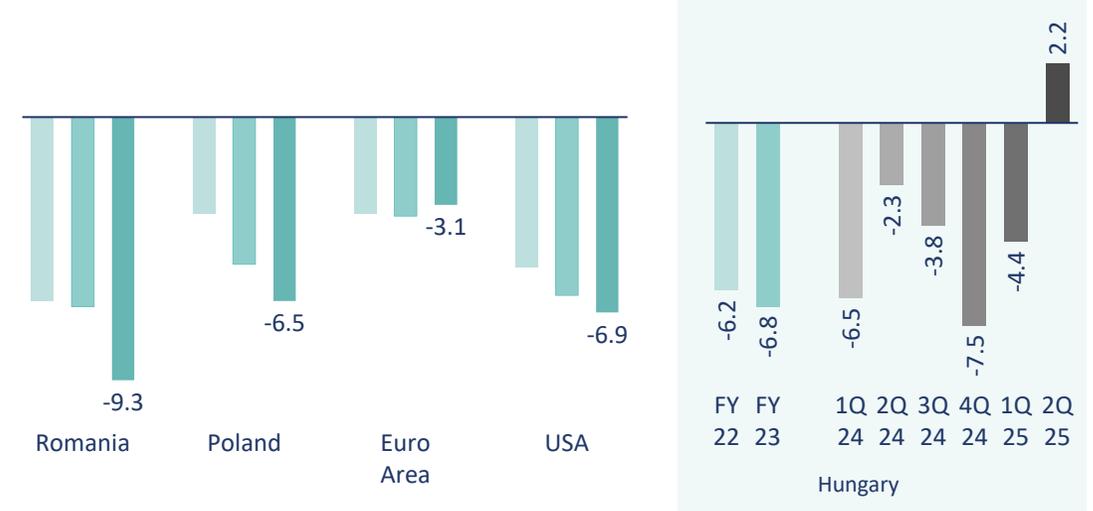
Current account balance (GDP%)



Net external debt (GDP%)



Budget balance (GDP%)

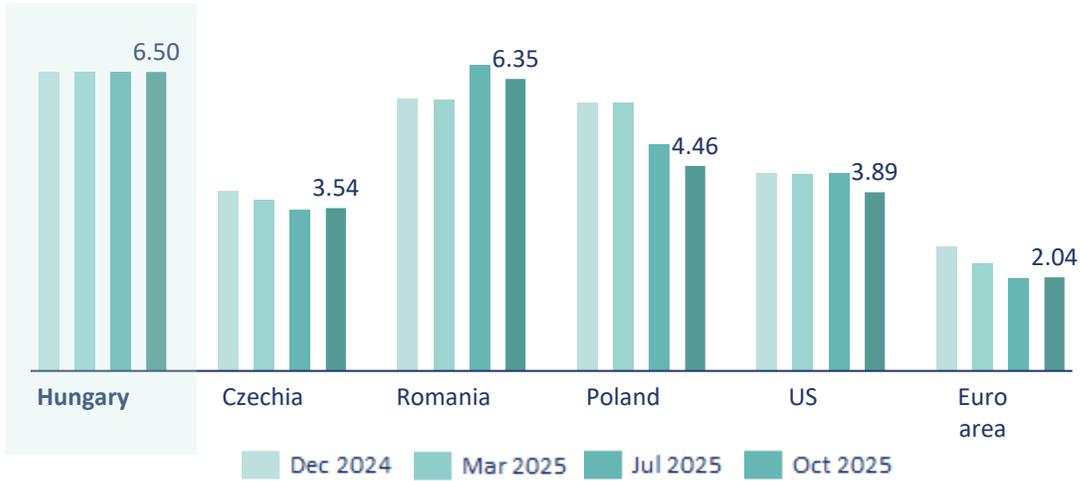


Interest rate and FX rate environment

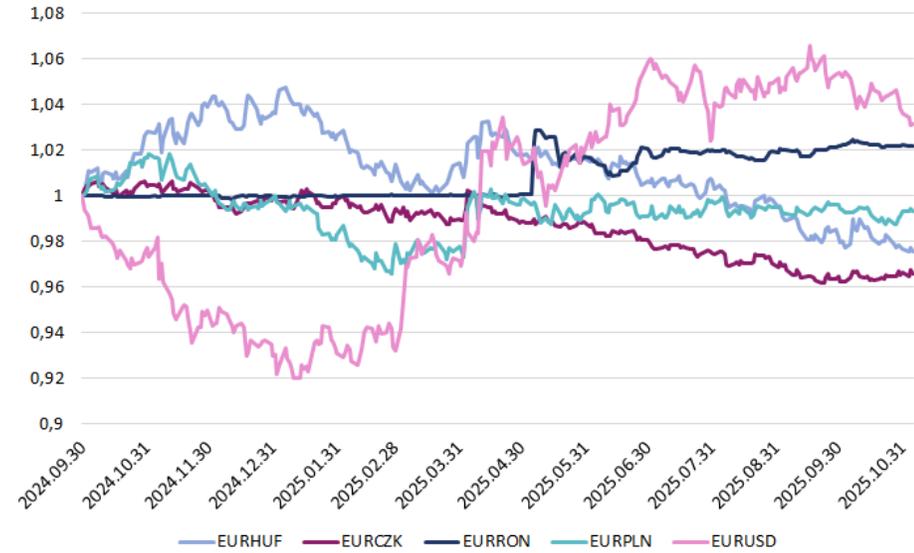
No rate cuts expected in 2025 due to elevated inflation expectations

Short-term rates

3M rates (percent)

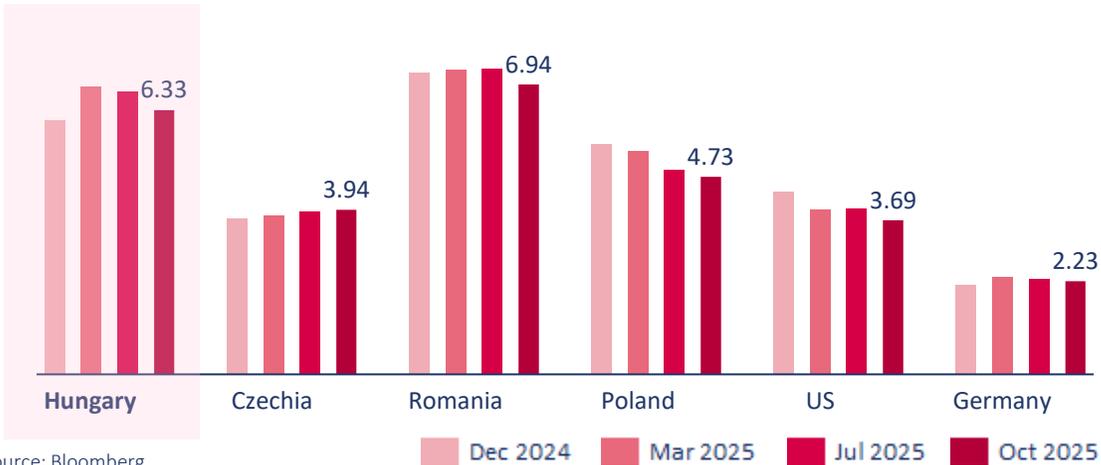


FX rates (2024.09.30=100%)

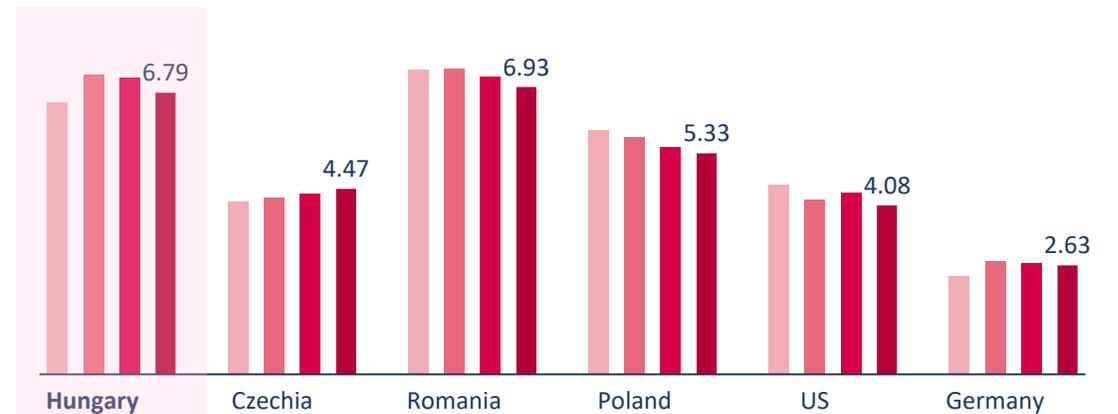


Long-term rates

5Y bond yields (percent)

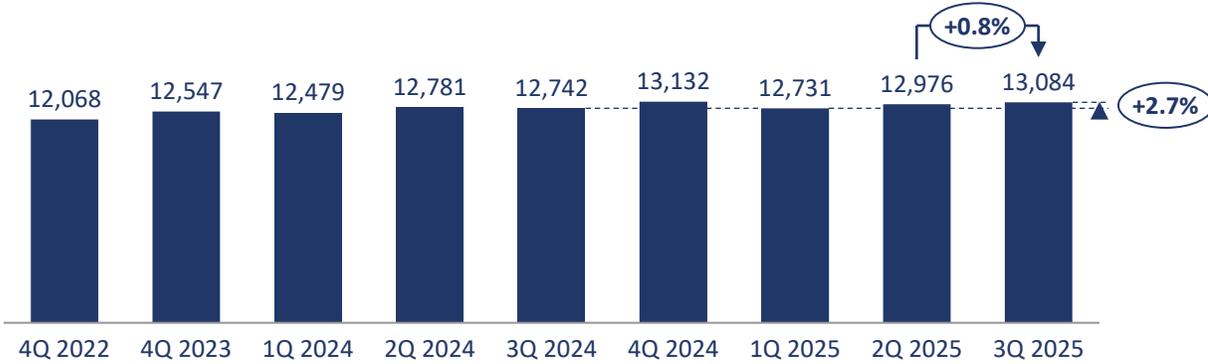


10Y bond yields (percent)

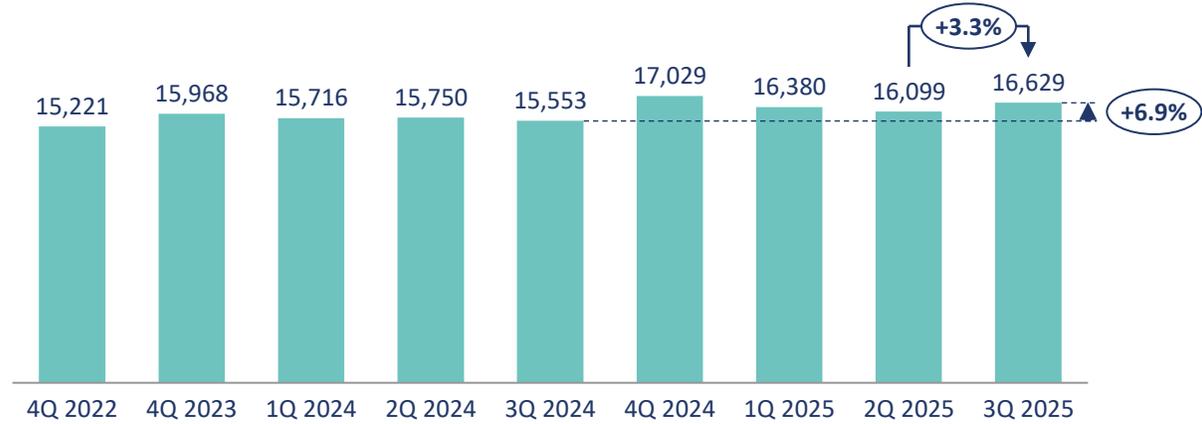


MBH BANK Banking sector
 >10% y/y growth in household loans and deposit volumes

Corporate loan volumes (HUF bn)



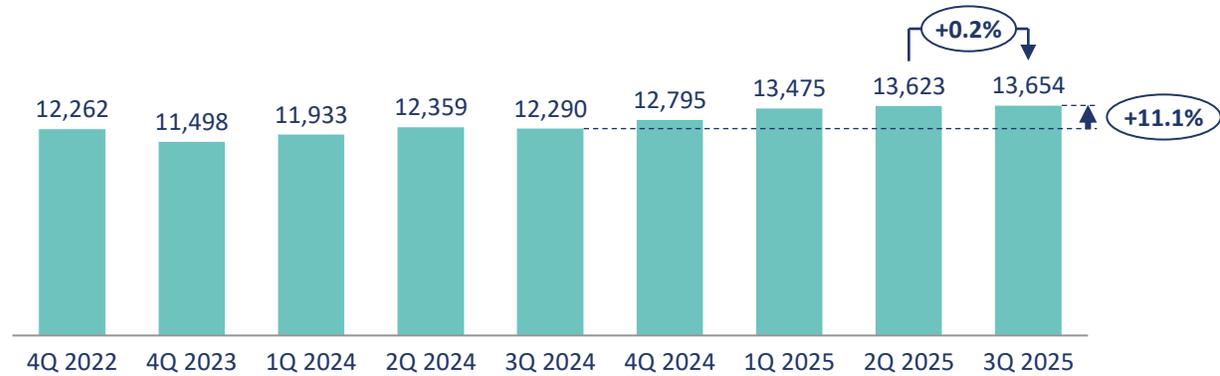
Corporate deposit volumes (HUF bn)



Household loan volumes (HUF bn)



Household deposit volumes (HUF bn)





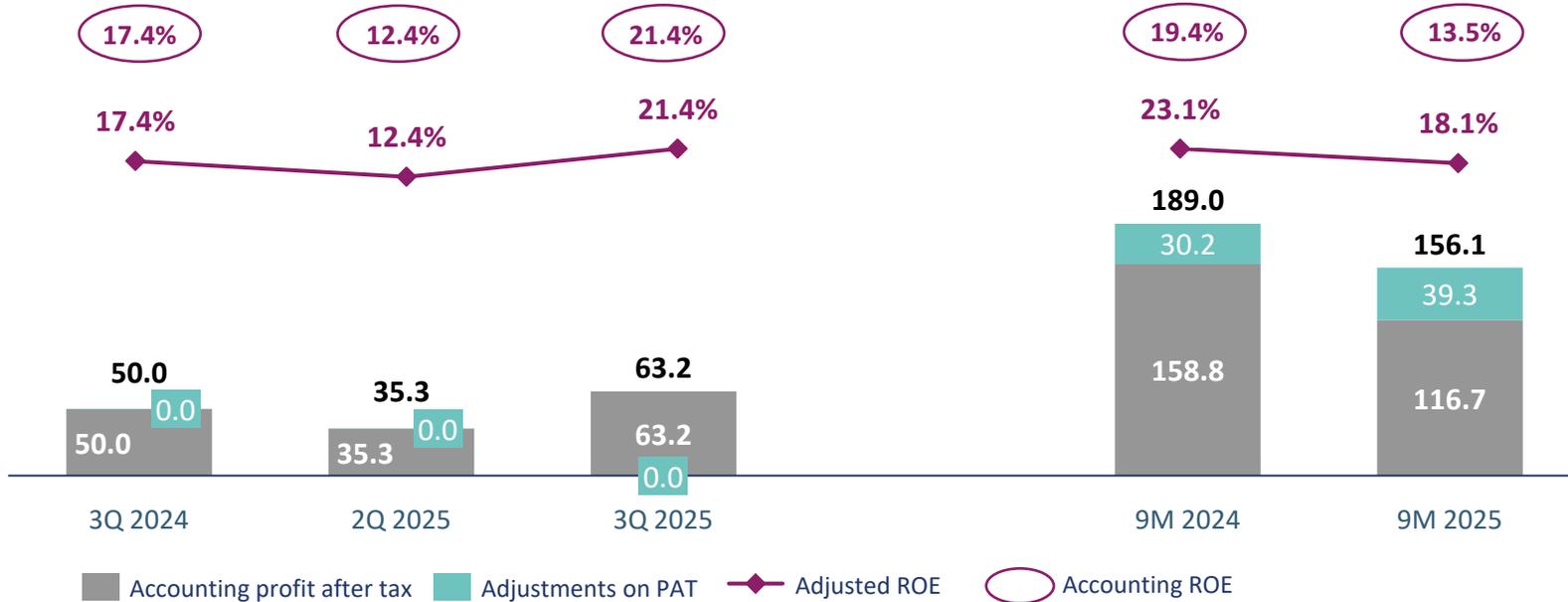
Financial performance

MBH BANK



More than HUF 156 bn adjusted profit in 9M 2025

Adjusted PAT (HUF bn), Adjusted ROE¹ (%), Accounting ROE² (%)



- Adjusted return on equity reaching **18.1%** in 9M 2025 (accounting ROE at 13.5%).
- HUF 156.1 bn adjusted profit after tax** (-17.4% y/y) and **HUF 116.7 bn accounting profit after tax** (-26.5% y/y) in 9M 2025. The q/q increase of adjusted profit in 3Q was mainly driven by increase in FV results, decrease in operating costs and release of risk costs.
- Total adjusted comprehensive income for 9M 2025** amounted to HUF 148.5 bn (-20.7% y/y).

Adjusted TOCI (HUF bn)

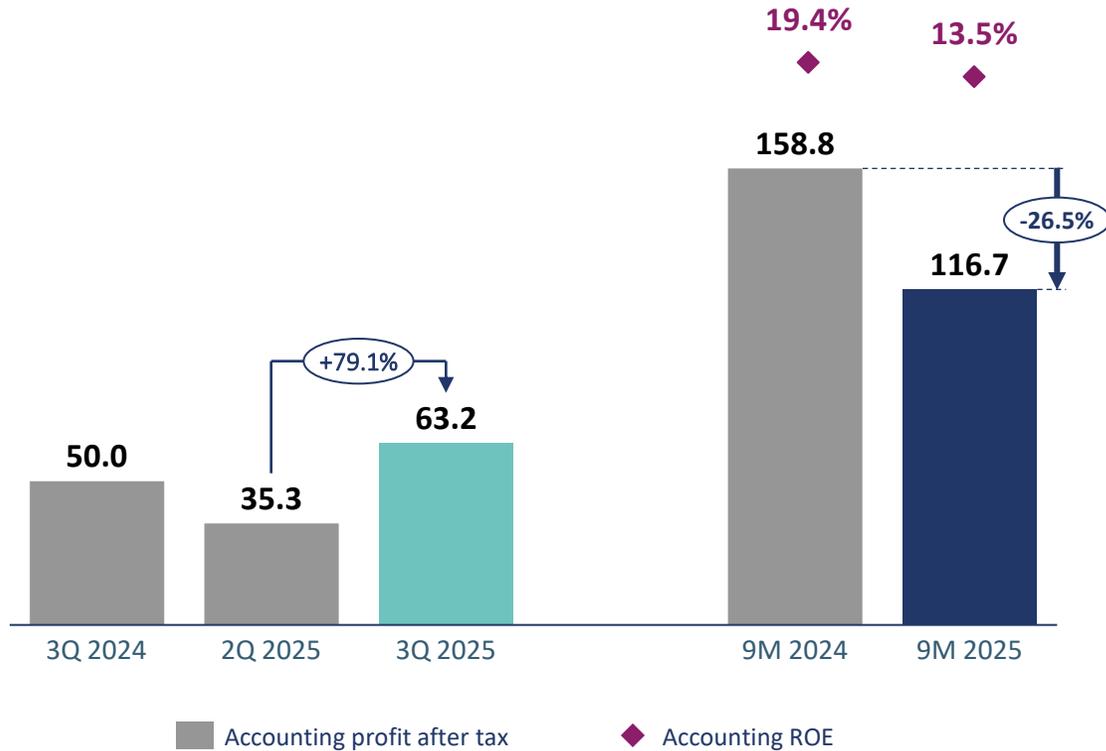


¹ ROE (PAT, ADJ); ² ROE (PAT, ACC)

Note: Data are presented retrospectively from 1Q 2025 according to a new methodology

Accounting profits at HUF 116.7 bn; extra profit tax and banking tax are the adjustments on PAT in 9M 2025

Accounting profit after tax (HUF bn), ROE¹ (%)
q/q and y/y changes



9M 2025 adjusted profit after tax breakdown (HUF bn)



Accounting profit after tax in 9M 2025 was HUF 116.7 bn, in 3Q was HUF 63.2 bn. The q/q increase was mainly driven by risk cost release, decrease in operating costs and increase in FV results.

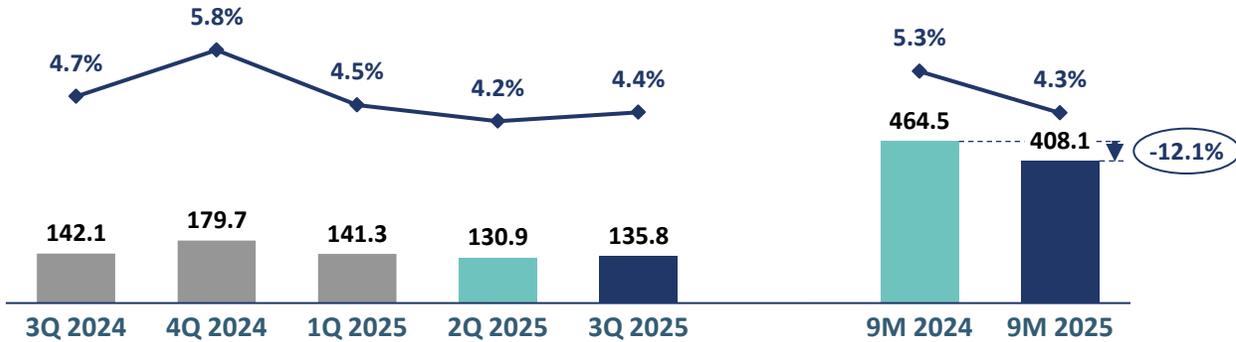
The accounting profit after tax was 26.5% lower than the same period in 9M 2024. This was mostly driven by decreasing margin levels as an impact of the change in the yield environment and higher operational costs.

For better understanding and comparable views of the underlying financial performance, MBH Group uses adjustments in this report.

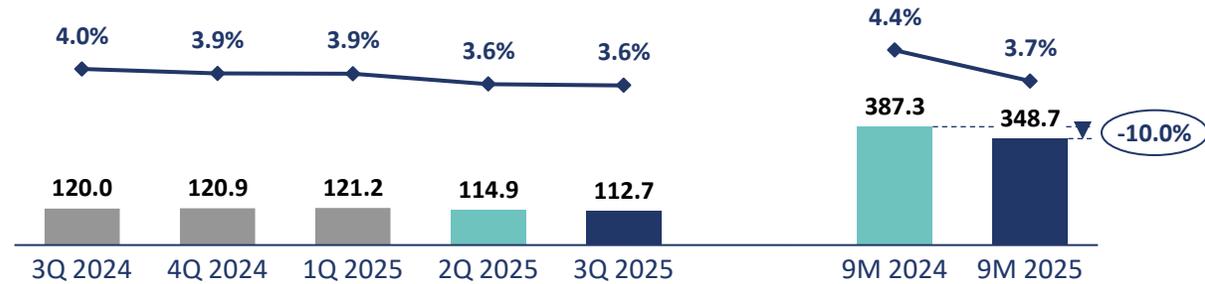
¹ ROE (PAT, ACC)

MBH Group's gross income reached HUF 408.1 bn in the first 9 month

Gross Operating Income (GOI, HUF bn)¹, TRM %

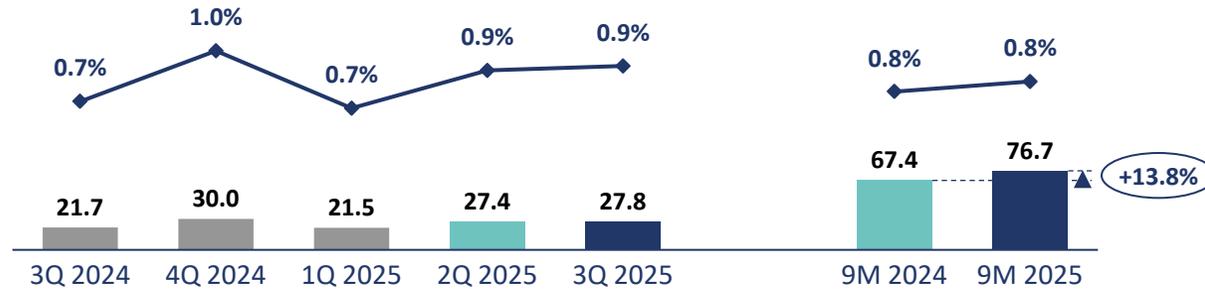


Net interest income (HUF bn), NIM %



- **Gross Operating Income** reached HUF 135.8 bn (HUF +4.9 bn q/q, HUF -6.2 bn y/y) in 3Q 2025, which is **down by 4.4%** compared to the same quarter last year, mainly driven by the decrease in net interest income.
- **Net interest income** reached HUF 112.7 bn in 3Q 2025 (HUF -7.3 bn, -6.1% y/y). The net interest margin was stable at 3.6% in 3Q.
- **Net fee & Commission income** was HUF 27.8 bn in 3Q 2025 (+1.4% q/q), quarterly growth driven mainly by higher commissions from investment service.
- **Other income** totalled HUF -4.7 bn in 3Q 2025 and OCI amounted to HUF 2.8 bn in 3Q 2025.

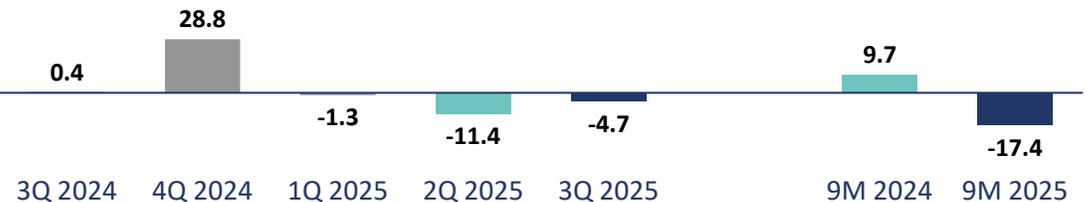
Net fee income (HUF bn), NFM %



Other comprehensive income (OCI, HUF bn)



Other income² (HUF bn)

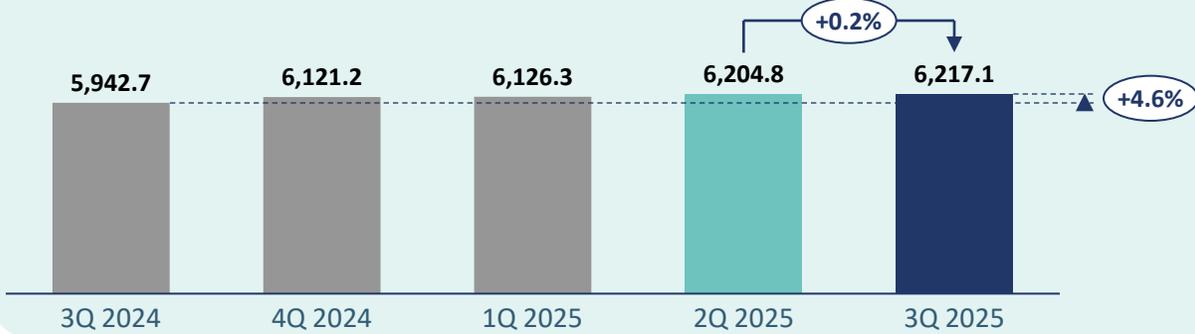


Note: Data are presented retrospectively from 1Q 2025 according to a new methodology

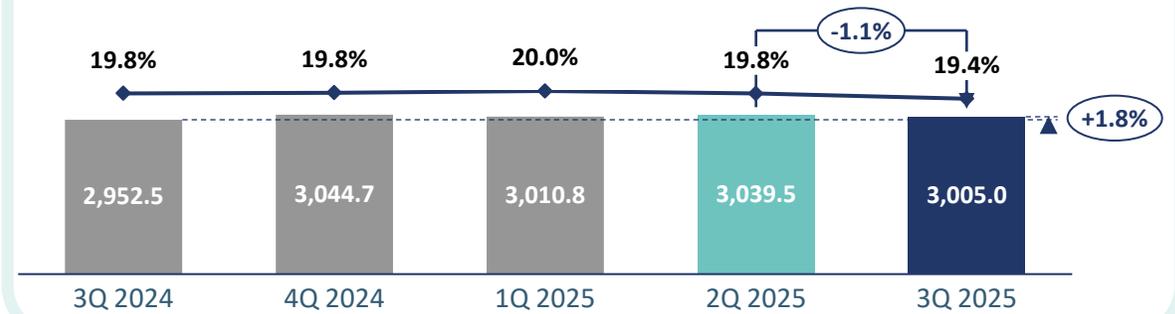
¹GOI does not include OCI; ²Other income include other income and results of financial transactions

4.6% y/y increase in the loan book, quarterly growth driven by the increase in retail loans

Customer gross loan portfolio (HUF bn)



Corporate¹



MBH's gross loans increased during the third quarter by 0.2% (HUF +12.3 bn), due to the growth of retail portfolio.

Corporate Loans:

- Corporate loans decreased by 1.1% q/q during 3Q, reaching HUF 3,005.0 bn at the end of September 2025 (+1.8% y/y). The Bank's market share decreased to 19.4%.

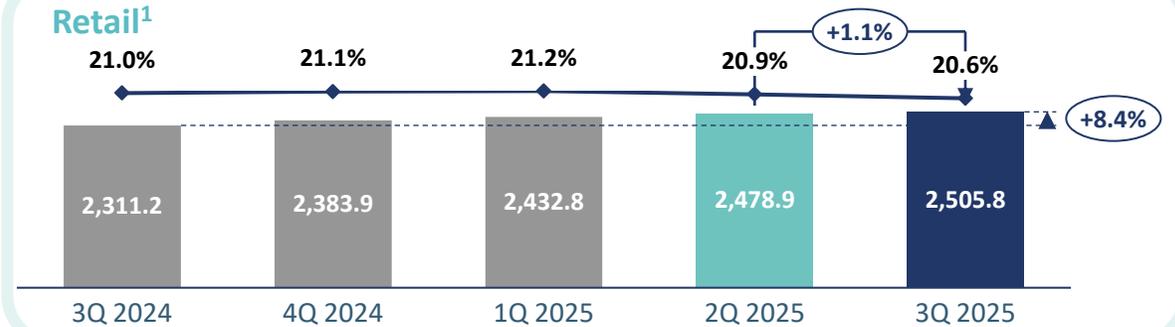
Retail Loans:

- Total retail loan portfolio was HUF 2,505.8 bn at the end of the quarter (+1.1% q/q), while y/y up was 8.4%, thanks to organic growth in mainly housing and personal loans. Market stood at 20.6% in 3Q 2025.

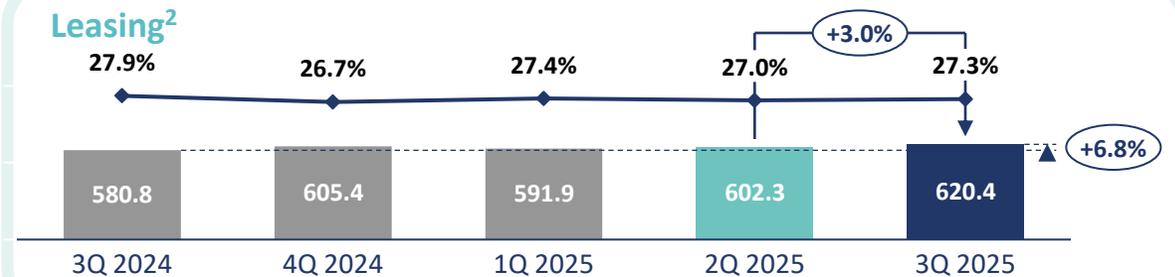
Leasing:

- MBH Group leasing portfolio amounted to HUF 620.4 bn as of 30 September 2025, HUF 39.6 bn (+6.8% y/y) higher compared to 3Q 2024.

Retail¹



Leasing²

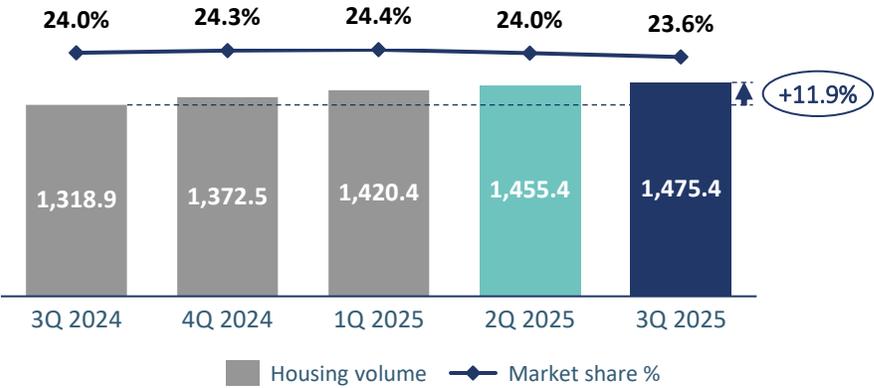


¹ Retail and corporate portfolio is presented according to MBH Bank's internal segmentation methodology, Market share: HNB segmentation, household and non-financial corporate

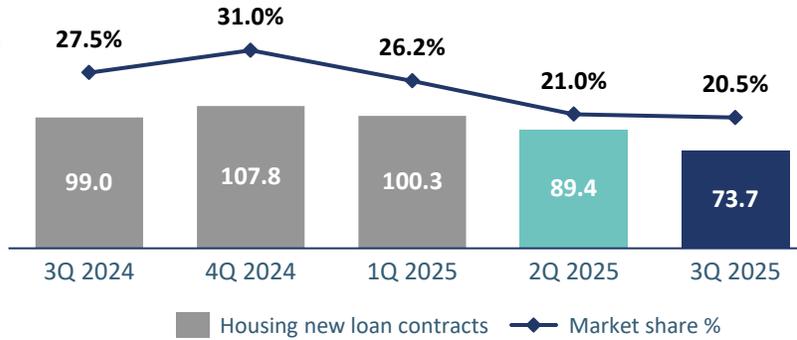
² Leasing market share: partially based on Leasing Association data and internal estimates; The delta between the amount of the corporate, retail and leasing portfolios and the total gross loan portfolio is explained by other loans.

Significant y/y growth in housing and personal loan volumes

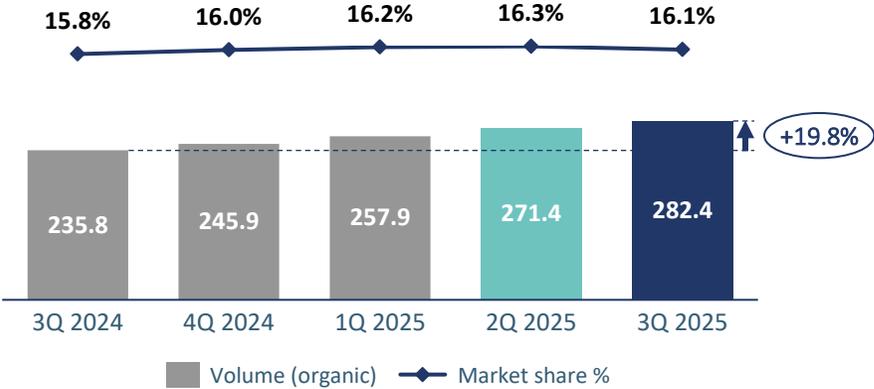
Retail housing loans – Gross volume (HUF bn) and market share (%)



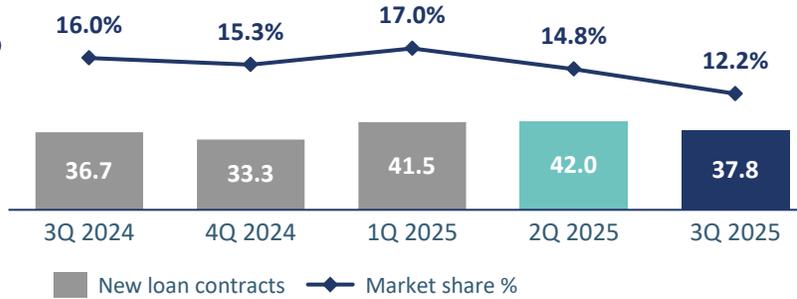
Retail housing loans – New loan contracts (HUF bn) and market share (%)



Retail personal loans – Gross volume (HUF bn) and market share (%)



Retail personal loans – New loan contracts (HUF bn) and market share (%)



Retail housing loans:

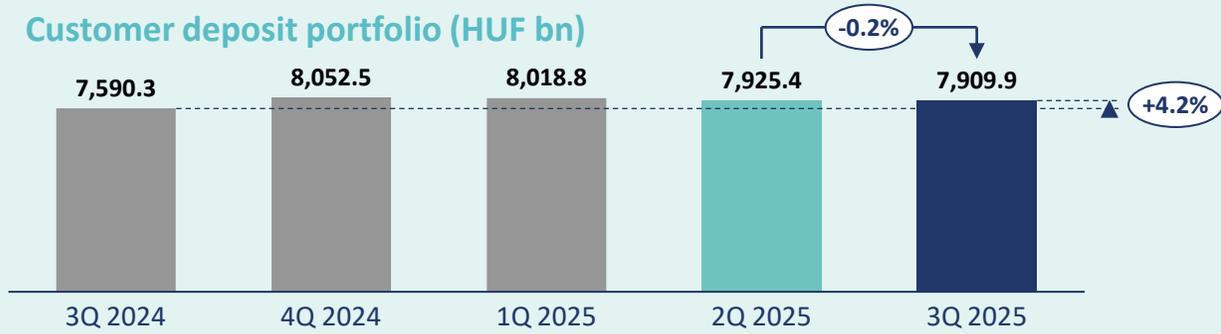
- **Retail housing loan** balances were at HUF 1,475.4 bn (+11.9%, HUF +156.5 bn y/y) driven by favourable business activity. Market share of retail housing loans stood at 23.6% at the end of 3Q 2025.
- **New loan contracts of retail housing loans** decreased in 3Q. Market share decreased to 20.5%.

Retail personal loans:

- **Personal loan volumes increased** in 3Q 2025 (+4.0% q/q). Market share of retail personal loans stood at 16.1%.
- **New loan contracts of retail personal loans** stagnated in 3Q 2025, amounted to HUF 37.8 bn (-10.0% q/q, +2.9% y/y). Market share decreased to 12.2% in the period.

MBH BANK 4.2% y/y increase in the deposit book with a slight decrease q/q. Retail other savings volumes grew in the quarter

Customer deposit portfolio (HUF bn)



Customer deposits decreased by 0.2% q/q in 3Q, impact of decrease in both corporate and retail volumes, reaching HUF 7,909.9 bn by the end of September (+4.2% y/y).

Corporate Deposits:

- Corporate business deposits increased by 7.0% y/y (HUF +297.9 bn y/y), while the quarterly decrease was 0.8% (HUF -36.4 bn q/q). Market share of corporate deposits decreased to 19.7%.

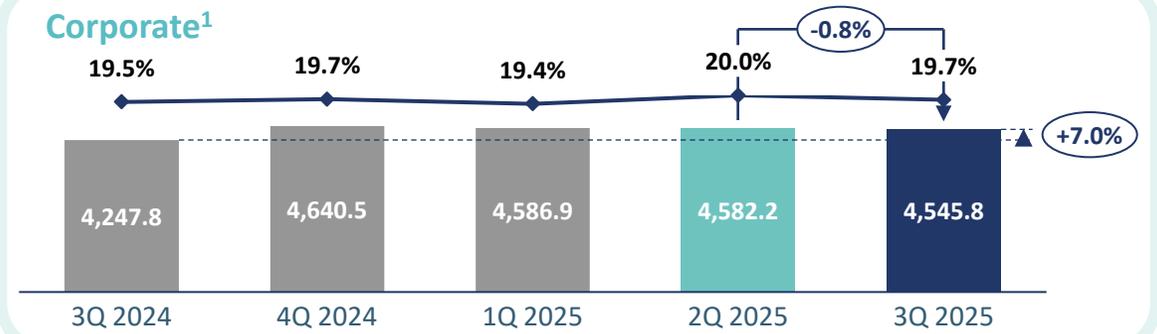
Retail Deposits:

- Retail deposits decreased y/y, and a slightly decrease of 1.3% (HUF -40.5 bn q/q) was realized also in 3Q 2025. Market share of retail deposits increased to 17.7%.

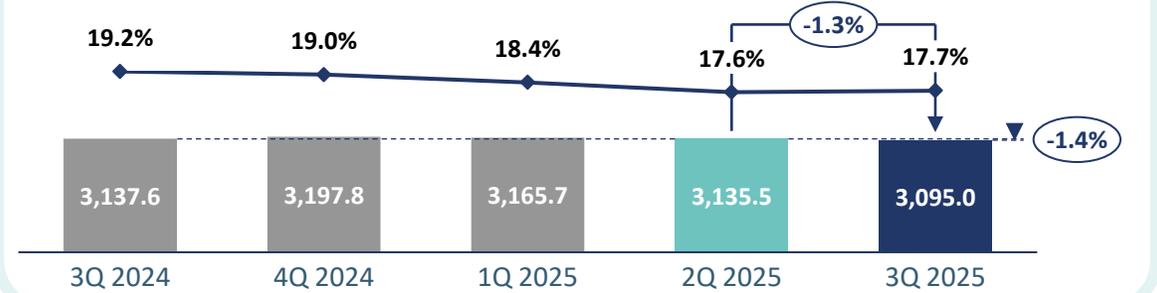
Retail other savings:

- Retail savings in other instruments increased by HUF 108.6 bn compared to 3Q 2024 and increased by HUF +17.4 bn compared to 2Q 2025, the quarterly growth was mainly driven by an increase in investment funds and in securities account, which was due to the maturity of BMÁP in September.

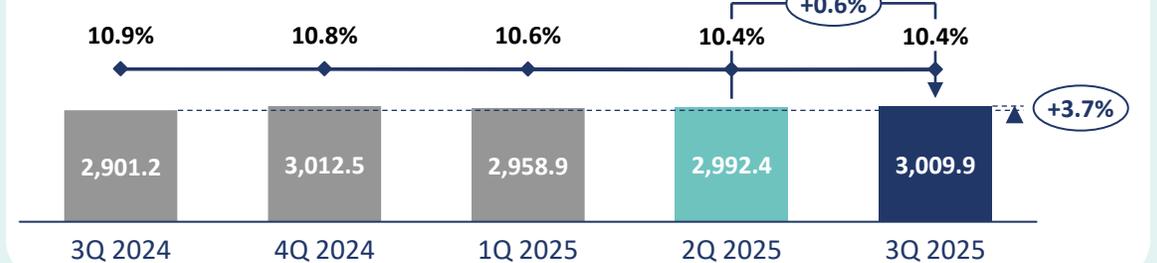
Corporate¹



Retail¹



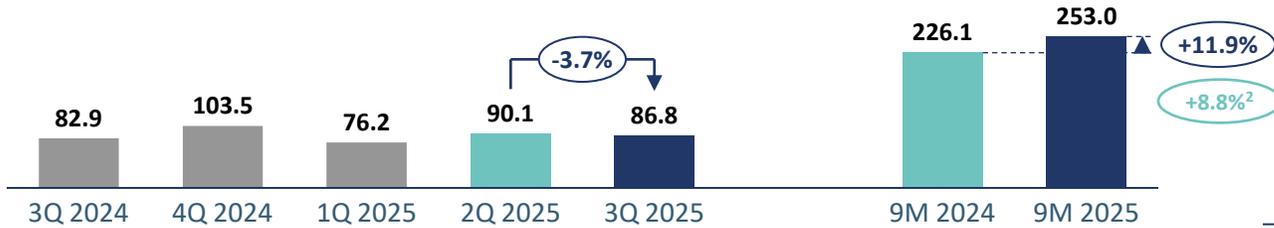
Retail other savings²



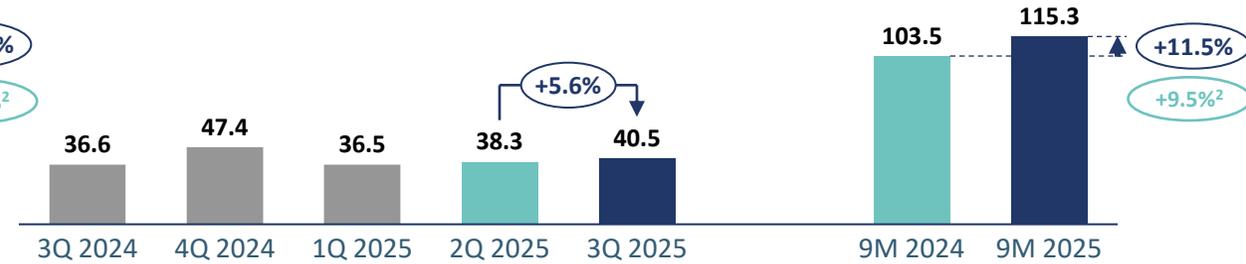
¹ Retail and corporate portfolio is presented according to MBH Bank's internal segmentation methodology, Market share: HNB segmentation; ² Private individuals and Private Banking savings; other savings include securities accounts and shares, other securities; Retail deposit market shares changed in 3Q 2025 retrospectively from 1Q 2025 due to the MNB modifying sector figures; The delta between the amount of the corporate and retail portfolios and the total deposit portfolio is explained by other deposit.

Decrease in costs q/q with continued reduction in the headcount

Operating expenses (HUF bn)

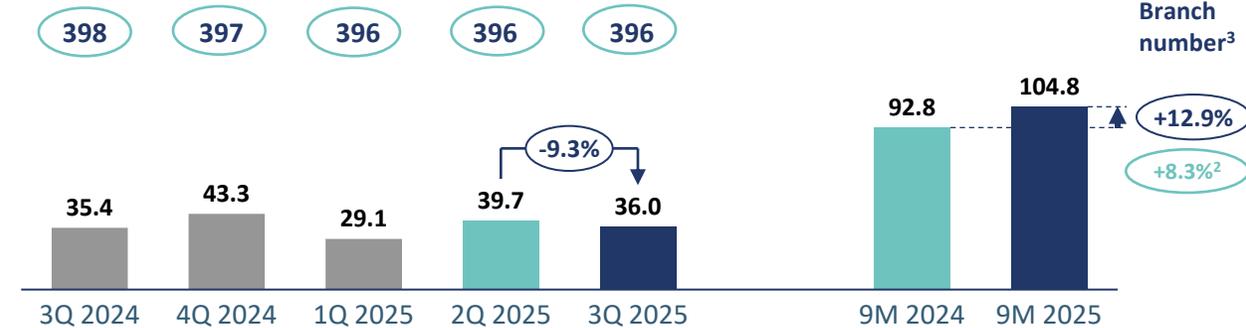


Personnel expenses (HUF bn)

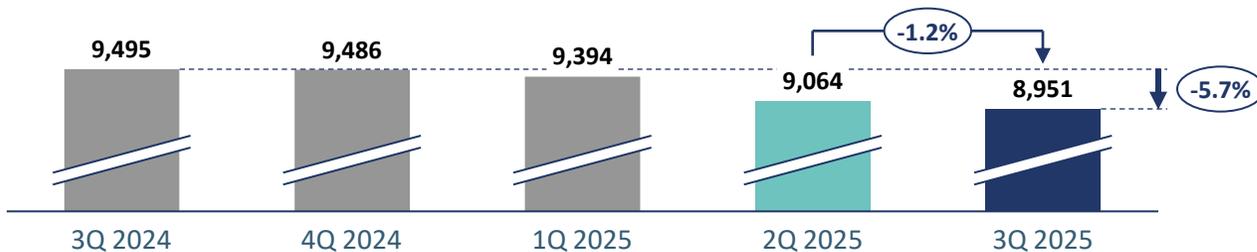


- Operating expenses amounted to HUF 253.0 bn in 9M and HUF 86.8 bn in 3Q 2025, decreasing by 3.7% q/q. Operating expenses adjusted for the impact of the acquisition would have increased by 8.8% in 9M 2025.
- Personnel expenses in 3Q 2025 increased by 10.7% y/y, the growth was the impact of inflation pressure.
- 9M 2025 OPEX increased by HUF 11.9 bn (+12.9%) y/y, and decreased by 9.3% (HUF -3.7 bn) q/q due to higher IT costs (increase in operating costs related to the processes of standardising IT systems). Amortization costs were up by HUF 3.0 bn y/y, driven by IT and non-IT investments in the examined period.
- C/I was 62.0% in 9M 2025, 13.3%-pts y/y growth was driven by increasing costs and reducing revenues. C/A rate was 2.7% in 9M 2025 (+12 bps y/y).

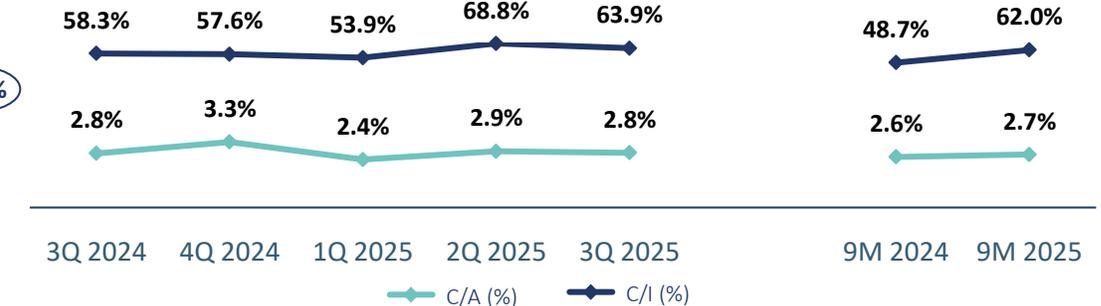
Other operating expenses (HUF bn)



FTE¹

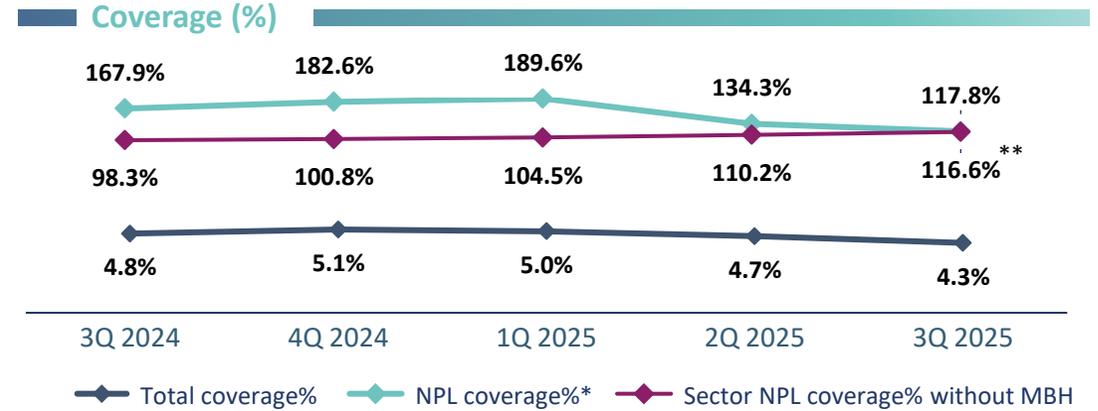
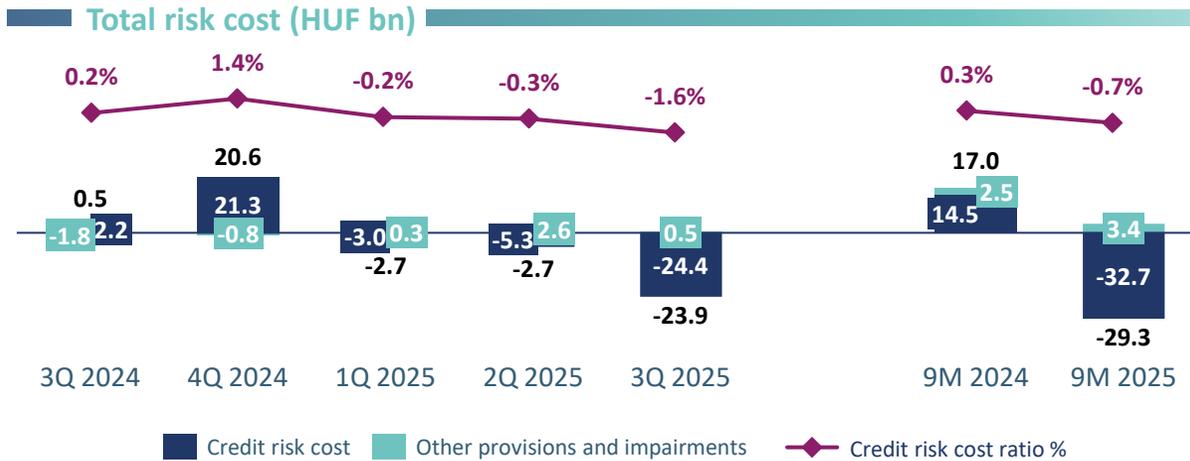


Cost efficiency (%)

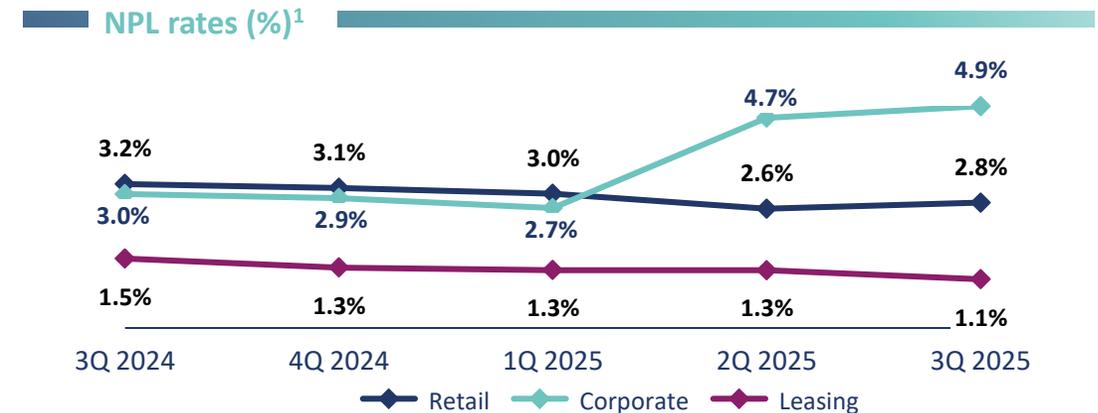
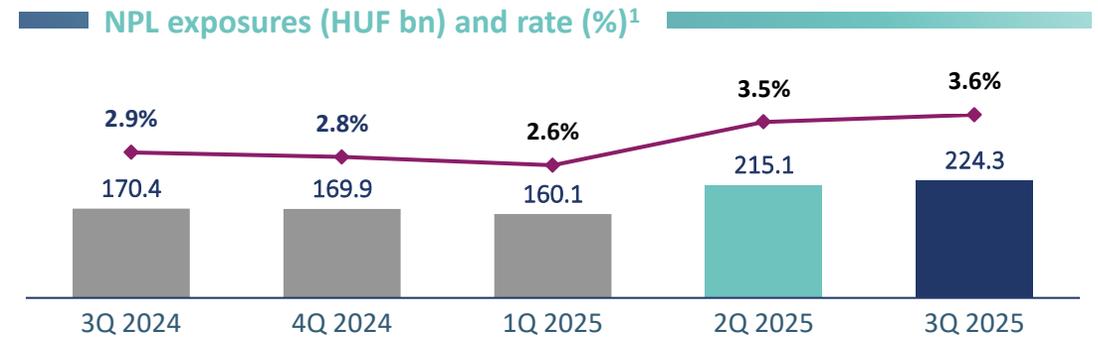


¹ From 1Q 2024 with employees of Fundamenta; ² Y/y change without impact of acquisition
Note: Data are presented retrospectively from 1Q 2025 according to a new methodology

Additional risk cost release in the quarter, with NPL coverage still close to 120%



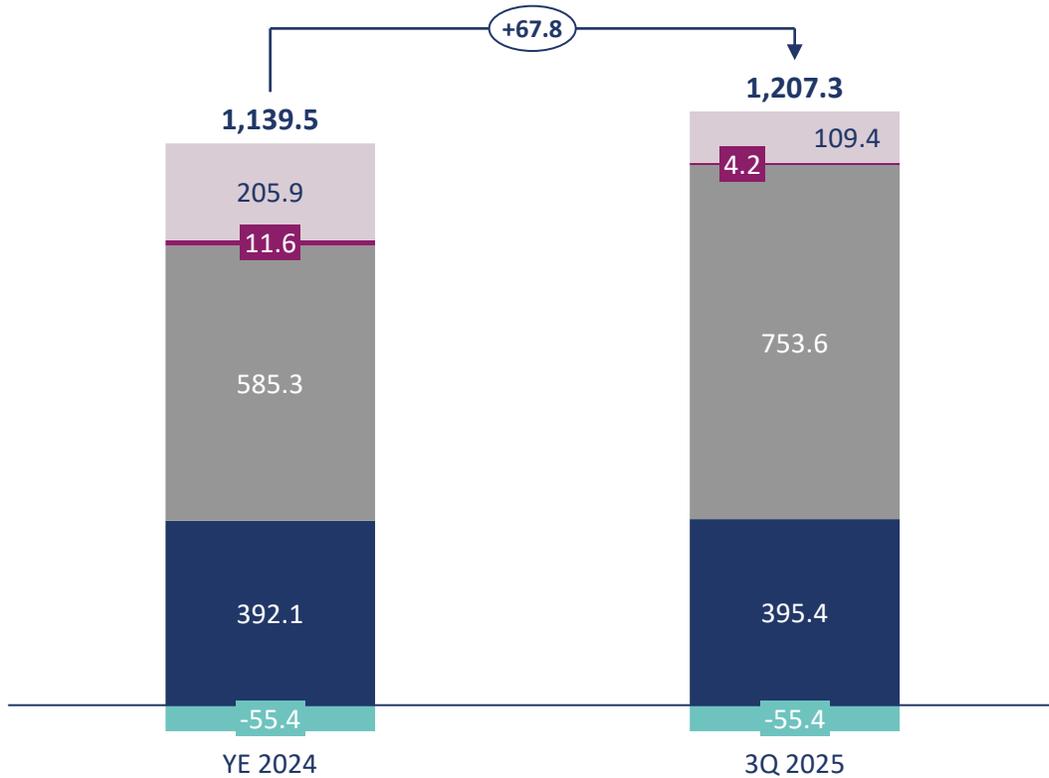
- The **total amount of risk cost** was HUF 29.3 bn release in 9M 2025. (3Q: HUF 23.9 bn release)
- The **total portfolio coverage decreased to 4.3% in the period**. The **NPL coverage** was 117.8% in 3Q 2025.
- The **amount of NPL loans** was HUF 224.3 bn at the end of 3Q 2025, increased by HUF 9.2 bn (+4.3% q/q) over the period due to a specific case. There is no systematic deterioration in the portfolio quality.
- **NPL% ratio is 3.6% in 3Q**, increased over the period.
- Retail NPL loan volume was HUF 69.7 bn at the end of 3Q 2025, which showed an increase of HUF 4.1 bn (6.2% q/q) compared to previous quarter. NPL% ratio increased to 2.8% in 3Q 2025. Corporate NPL volumes increased in 3Q (+4.3% q/q), NPL% ratio reached at 4.9%.



¹ According to IFRS, held for sale and FVTPL portfolio is not included.
 NPL: on-balance non-performing exposure to customers based on supervisory reports according to NBH methodology.
 * NPL coverage: Total provision for customer loans / NPL portfolio; ** estimated data

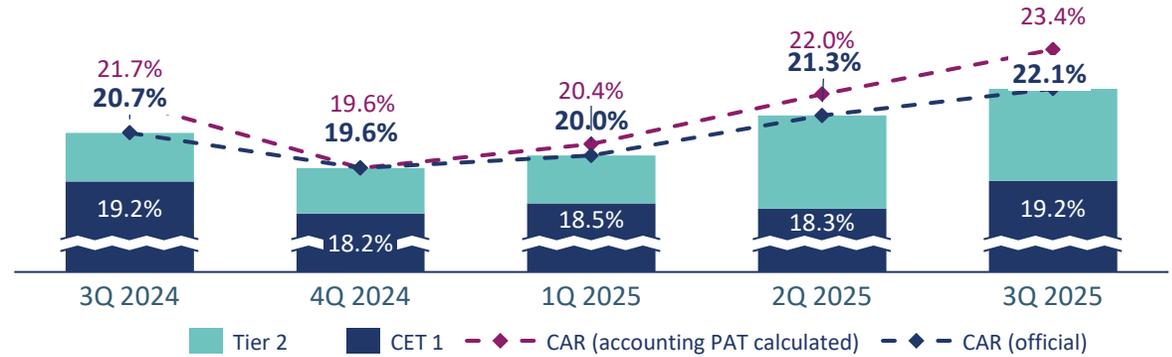
Stable capital position – 19.2% CET1 in 3Q 2025

Shareholders' Equity (HUF bn)



- Profit/Loss for the period
- Accumulated other comprehensive income (OCI)
- Treasury shares
- Other capital
- Subscribed capital

Capital Adequacy (%)



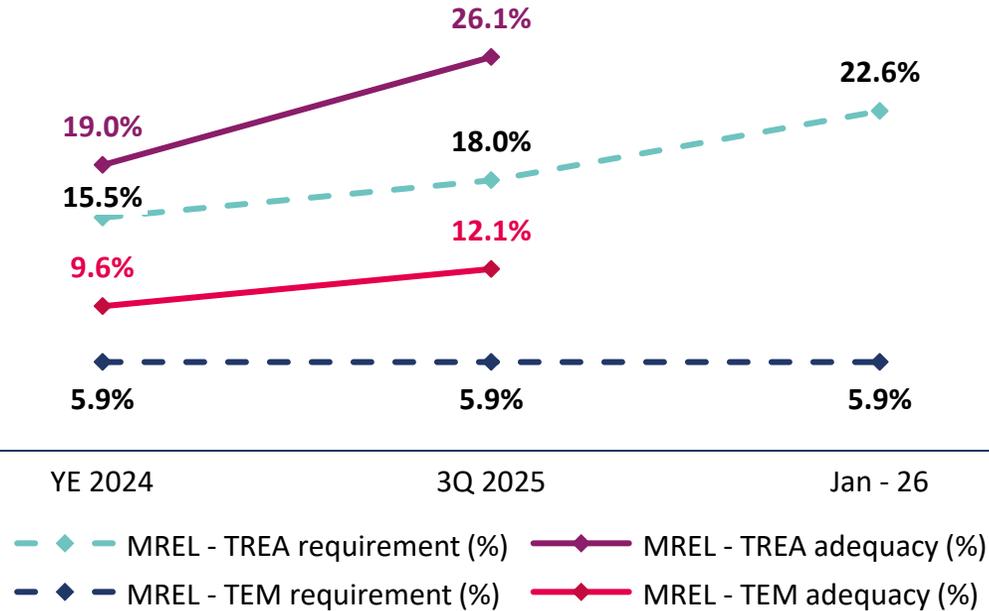
Regulatory Capital and Total RWA (HUF bn)

	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025
Regulatory Capital	1,083.5	1,084.1	1,015.8	1,107.5	1,131.1
Tier 1	1,003.4	1,005.0	939.1	955.0	983.1
Tier 2	80.0	79.1	76.7	152.5	148.0
RWA	5,226.8	5,524.1	5,074.5	5,205.9	5,113.6

- Positive 9M 2025 (accounting) profit, continued capital accumulation (+HUF 67.8 bn) increasing the shock absorbing capabilities of the Bank.
- Stable capital position, **22.1% capital adequacy ratio and 19.2% CET1 ratio.**
- T1 Capital increased due to 2Q profit (HUF +28.1 bn), and RWA decreased in the last quarter (HUF -92.2 bn) driven by decline in credit risk RWA. As a result, CAR increased to 22.1% in 3Q.

MREL requirements and adequacy

Regulatory MREL requirements and compliance: TREA (%) and TEM (%), YE 2024 – Jan 2026



MREL new issuances (HUF bn)



Subordinated MREL requirements**

Subordinated MREL requirements (%)	YE 2024	3Q 2025
TREA	13.5%	17.9%
TEM	5.0%	8.8%

- Successfully closed international bond transactions strengthened our presence in the capital markets in 9M 2025: Senior Preferred Bonds issuance in January 2025 amounting to EUR 750 million and Tier2 issuance in May amounting to EUR 200 million.
- Currently, we expect that ~HUF 240 bn issuance in 2026-27 ensures the fulfilment of MREL targets.

* YTD 2025 as per 15/08/2025

** Subordinated requirements are effective from 16.12.2024

Stable liquidity position

Customer deposits (HUF bn)



- Customer term deposits increased by 2.2% (HUF +78.0 bn) q/q. Sight deposits decreased by 2.2% (HUF -93.6 bn) q/q.
- Y/y slightly increase in LTD (up to 78.6%) is the result of a higher growth in loan portfolio than in deposits.
- NSFR 125.6%, LCR 147.5% in 3Q 2025, significantly above the regulatory minimum.

LTD¹ (%)



LCR (%)



NSFR (%)



¹LTD: gross loans/deposits

Additional investor information – dividend policy, mid-term guidance, SPO equity offering

To enhance its market presence on the stock exchange the Bank is evaluating a possible transaction for the potential sale of its own shares on the Hungarian stock exchange by the end of 2025. Related to this contemplated transaction the Bank issues the below information to investors:

1 Dividend policy

- The Bank 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 150 basis points.
- When deciding on the proposed amount of dividend, the Bank strives to find the appropriate balance between the following objectives, with a view to increasing shareholder value:
 - a) providing attractive returns for shareholders,
 - b) supporting organic growth and
 - c) ensuring the financing needs of merger and acquisition (M&A) opportunities.
- The Bank shall only pay dividends to the extent that it does not jeopardize its capital adequacy ratios, liquidity, or compliance with prudential requirements.

2 Mid-term (2030) Guidance

The Bank’s Management provides the below guidance for the main financial KPIs to be achieved by the Group by the year 2030.

2025-30 annual business volume growth (CAGR) **≥ 10%**

ROE (return on equity) **≥ 15%**

CIR (cost/income ratio) **< 55%**

TRM (net income margin) **≥ 4,5%**

Risk% (risk cost ratio) **≤ 0,6%**

Dividend payout ratio* **~50%**

3 SPO equity offering

Long communicated strategic target of the Bank is to increase free float in its shares on the stock exchange.

As a step in this direction, the Bank is contemplating:

- selling its own shares (22.6 mln, which constitutes 7% of its total share capital)
- on the Budapest stock exchange
- until the end of 2025,
- through a secondary public offering (SPO)

On 7 November 2025 the Bank has submitted an application to the Hungarian National Bank for approval to publish a prospectus related to such transaction.

*Actual payout to be in line with the considerations listed in the dividend policy



Additional information

Investment grade issuer rating



In 2024, Moody's affirmed MBH Bank's investment-grade CRR rating of Baa2 with a stable outlook.

Rating category	Rating achieved
Long- and short-term deposit ratings	Baa3/P-3
Long- and short-term Counterparty Risk Ratings (CRRs)	Baa2/P-2
Adjusted / Baseline Credit Assessment (BCA)	ba3
Senior Unsecured Program and Bond rating	(P)Ba2

- The ratings assigned by Moody's Investors Service (Moody's) to MBH Bank reflect
 - The Bank's strong positions in the Hungarian market
 - Robust capital and liquidity levels
 - Strong profitability



ESG ratings

Outstanding recognition for our ESG performance:

- MBH Bank participated in **MSCI's** Provisional **ESG Rating** process, resulting in **(p)A rating** as of November 2024
- **B- ESG rating from LSEG** (formerly Refinitiv) in January 2023
- The Bank achieved a '**C**' rating in the **CDP** 2023 assessment



Successful international MBH Mortgage Bank issuance

EUR 100mn (WNG) 5.25yr Mortgage Covered Bond

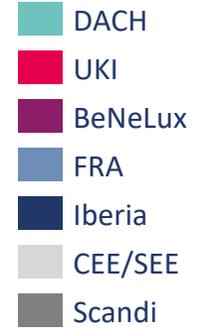
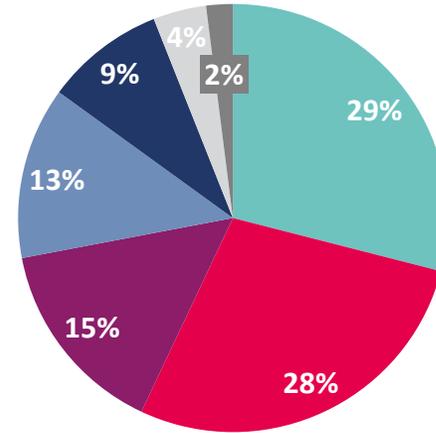
- MBH Mortgage Bank very **successfully debuted in the Euro covered bond market** with its inaugural EUR 100mn 5.25-year syndicated covered bond transaction.
- The transaction met **exceptional demand**, delivering an oversubscription ratio of 10.5x, the highest seen in the EUR covered space this year
- Allocation was well diversified across geographies and investor types; the **transaction set multiple records and showed strong investor appetite for the issuer**

KEY TERMS

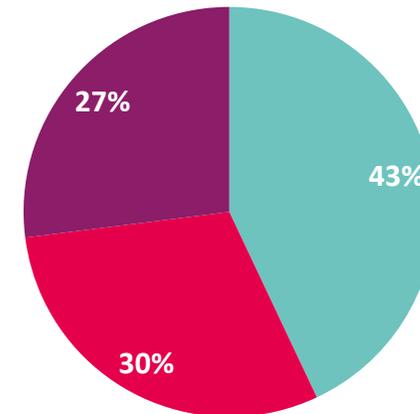
Issuer	MBH Mortgage Bank
Issue rating	A1 (Moody's)
Format	Mortgage Covered Bonds, European Covered Bond (Premium)
Settlement Date	12 November 2025
Maturity Date	21 February 2031
Issue Size	EUR 100 mn
Coupon / Yield	3.172% / 3.174%
ISIN	XS3205725255
Listing	Luxembourg Stock Exchange
Bookrunners	Erste Group, ING, MBH Investment Bank
Price	100%



ALLOCATION BY GEOGRAPHY



ALLOCATION BY INVESTOR TYPE





Consolidated semi-annual sustainability report

The consolidated semi-annual sustainability report of MBH Group is currently under approval.

Its purpose is to present the Group’s environmental, social, and governance (ESG) developments, achievements, and progress toward its short- and long-term goals during the first half of 2025, in comparison to the data from the end of 2024.

The semi-annual report is informative in nature and is intended to communicate MBH Bank’s progress in its material sustainability topics. The metrics, targets, and objectives presented in the report are derived from the 2024 consolidated sustainability report, which was prepared in accordance with the EU directive (CSRD) and the Hungarian Accounting Act.

CDP reporting

MBH Bank Nyrt. and MBH Mortgage Bank are participating in the CDP reporting for the third time. The questionnaires have been completed by both institutions, and the evaluation process is currently underway.

CDP (formerly Carbon Disclosure Project) is a non-governmental organization initiated by investors that annually collects climate and environmental data from companies. The CDP scores provide insights into corporate environmental performance, including strategies, governance, and operational practices aimed at reducing impacts related to climate change, deforestation, and water security.

Beyond offering a snapshot of a company’s environmental status in a given year, CDP scores also reflect long-term performance and progress, enabling comparisons and supporting the evaluation of development over time.





Hungarian Banking Association – Hungarian Banks Sports Meeting
Competition among 13 financial institutions

- 2nd place among institutions
- Title of “Best Supporters Team”



MagyarBrands 2025 Program
„Innovative Brand” Award
BUPA digital platform



Blochamps Capital
Private Banking Hungary 2025

- „Assets Under Management” category, 2nd place
- „Private Banking Provider of the Year” category, joint 3rd place
- Eszter Homonnai - Senior Private Banker at MBH Bank Private Banking: Senior Private Banker of the Year
- Béla Fodor - Director of Custom Sales and Partner Relations at MBH Bank: Hungarian Private Banking Professional Award



Marketing&Média – Top50 list

- Piroska Pataky – Marketing Director at MBH Bank: Top 50 Marketing Leaders category, 8th place
- István Kutas - Executive Director of Communications at MBH Bank: Top 50 PR Leaders category, 10th place

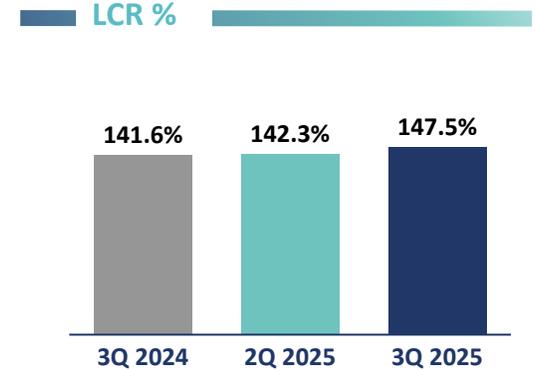
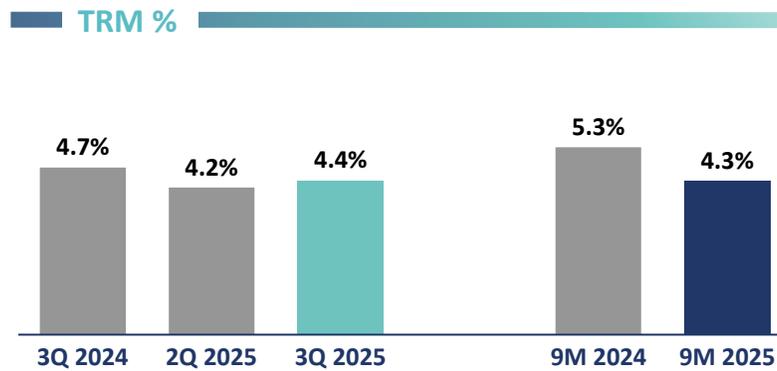
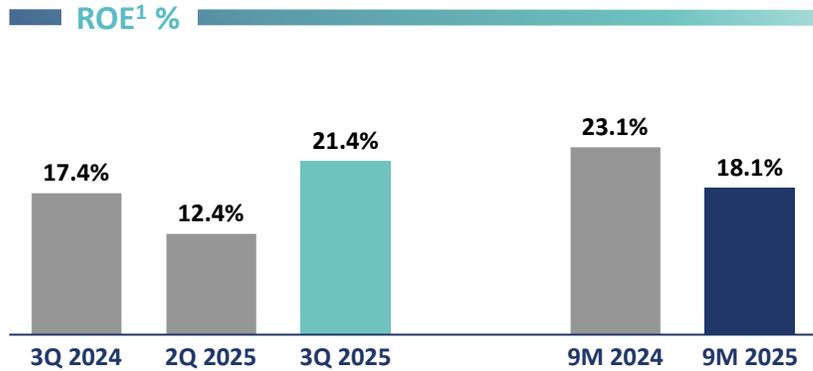


Annexes

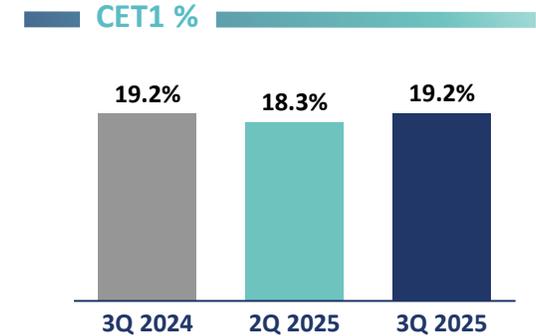
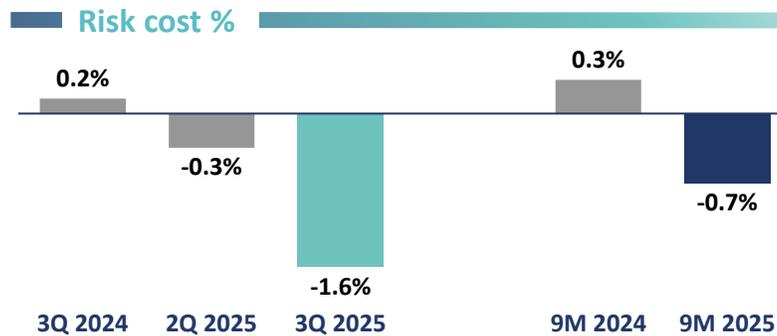
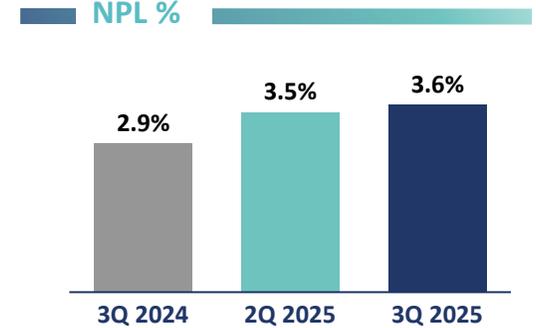
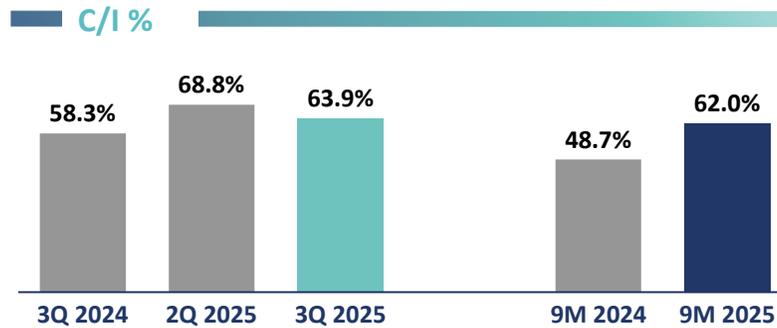
MBH BANK



Key ratios overview (adjusted)



- **Strong ROE reaching 18.1%** in 9M 2025, driven by high profitability of the Bank
- **Drop of 0.9%-pts y/y adjusted total revenue margin (TRM)** to 4.3%, mostly driven by decreasing net interest income impact of change in yield environment
- 11.9% y/y increase in costs, and achieving a **C/I ratio of 62.0%** for 9M 2025
- **Risk cost margin** amounted to **-0.7%** in 9M 2025, **NPL rate slightly increased** compared to 2Q 2025
- Liquidity remaining at comfortable levels, with **LCR above 140%** and loan-to-deposits below 80%
- **Stable CET1 of 19.2%** and CAR of 22.1%



¹ ROE (PAT, ADJ, EFF); Note: Data are presented retrospectively from 1Q 2025 according to a new methodology

ADJUSTED P&L (HUF bn)	2023		2024				2025		Y-Y (Y)	Y/Y	Q/Q
	FY	3Q	1H*	9M	FY	2Q	3Q	9M			
Net operating income	370.2	59.2	179.1	238.3	314.5	40.8	49.1	155.1	-34.9%	-17.1%	20.1%
Gross operating income	664.1	142.1	322.4	464.5	644.1	130.9	135.8	408.1	-12.1%	-4.4%	3.8%
Net interest income	565.6	120.0	267.4	387.3	508.2	114.9	112.7	348.7	-10.0%	-6.1%	-1.9%
Net fee and commission income	87.6	21.7	45.7	67.4	97.5	27.4	27.8	76.7	13.8%	28.2%	1.4%
Other operating income	11.0	0.4	9.3	9.7	38.5	-11.4	-4.7	-17.4	-	-	-58.7%
Operating expenses	-293.9	-82.9	-143.3	-226.1	-329.6	-90.1	-86.8	-253.0	11.9%	4.7%	-3.7%
Provisions and impairments¹	-75.9	-0.5	-16.5	-17.0	-37.5	2.7	23.9	29.3	-	-	783.1%
Banking tax	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	n/a	n/a	n/a
Adjusted PBT	294.3	58.7	162.6	221.3	277.0	43.6	73.0	184.4	-16.7%	24.2%	67.5%
Corporate income tax	-45.2	-8.7	-23.6	-32.3	-41.0	-8.2	-9.8	-28.3	-12.4%	12.3%	18.5%
Adjusted PAT	249.1	50.0	139.0	189.0	236.0	35.3	63.2	156.1	-17.4%	26.3%	79.0%
Adjustments total on PAT ²	65.9	0.0	30.2	30.2	30.0	0.0	0.0	39.3	30.1%	-	-
Profit after tax (PAT, unadjusted)	183.2	50.0	108.8	158.8	205.9	35.3	63.2	116.7	-26.5%	26.4%	79.1%
Other comprehensive income (OCI)	57.9	18.2	-20.1	-1.9	-25.1	3.4	2.8	-7.6	294.8%	-84.7%	-18.8%
Total Comprehensive Income (unadjusted)	241.1	68.2	88.7	156.9	180.9	38.7	66.0	109.1	-30.4%	-3.2%	70.4%
Adjustments total on TOCI	65.9	0.0	30.2	30.2	30.0	0.0	0.0	39.3	30.1%	-	-
Total Comprehensive Income	307.0	68.2	118.9	187.1	210.9	38.7	66.0	148.5	-20.7%	-3.3%	70.3%

¹ Includes provision for losses on loan, as well as other provisions and impairments

² The 3.1. chapter of the Report contains the list of adjustments

* Note: The detailed lines of the income statement for 1H 2024 have been modified in the interim financial statements for 1H 2025.

STATEMENT OF BALANCE SHEET (HUF bn)	2023		2024		2025		Y/Y	Q/Q
	4Q	3Q	4Q *	2Q	3Q			
Financial assets	1,516.9	1,173.3	1,249.4	1,294.7	1,269.6	8.2%	-1.9%	
Trading portfolio	274.6	222.2	259.1	264.3	276.1	24.3%	4.5%	
Securities	3,907.2	4,625.6	4,611.7	4,384.6	4,203.6	-9.1%	-4.1%	
Loans and advances to customers (net)	4,901.4	5,656.7	5,811.0	5,915.9	5,952.7	5.2%	0.6%	
Loan and advances to customers (gross)	5,170.6	5,942.7	6,121.2	6,204.8	6,217.1	4.6%	0.2%	
Allowance for loan and lease losses	-269.2	-286.0	-310.2	-288.9	-264.3	-7.6%	-8.5%	
Other assets	506.9	550.6	573.4	592.9	578.4	5.1%	-2.4%	
TOTAL ASSETS	11,107.0	12,228.3	12,504.7	12,452.3	12,280.5	0.4%	-1.4%	
Interbank liabilities	2,153.8	2,490.0	2,352.5	1,988.8	1,800.5	-27.7%	-9.5%	
Customer deposits	6,957.1	7,590.3	8,052.5	7,925.4	7,909.9	4.2%	-0.2%	
Debt securities issued	629.2	635.0	629.3	1,044.0	1,053.2	65.9%	0.9%	
Other liabilities	343.5	336.2	330.9	352.8	309.6	-7.9%	-12.2%	
Shareholders' equity	1,023.4	1,176.9	1,139.5	1,141.3	1,207.3	2.6%	5.8%	
TOTAL LIABILITIES AND EQUITY	11,107.0	12,228.3	12,504.7	12,452.3	12,280.5	0.4%	-1.4%	
Off-Balance sheet customer items (gross)	1,601.8	1,860.4	2,000.6	2,379.4	2,341.8	25.9%	-1.6%	

KPIs based on adjusted PAT and Balance Sheet (HUF bn)	2023	2024				2025			Δ%-p Y-Y (Y)	Δ%-p Y-Y	Δ%-p Q-Q
	FY	3Q	1H	9M	FY	2Q	3Q	9M			
Profitability											
TRM - Total Revenue Margin	6.25%	4.72%	5.59%	5.29%	5.42%	4.15%	4.36%	4.35%	-0.95%	-0.36%	0.20%
NIM - Net Interest Margin	5.32%	3.99%	4.64%	4.41%	4.28%	3.65%	3.62%	3.71%	-0.70%	-0.37%	-0.03%
NFM - Net Fee Margin	0.82%	0.72%	0.79%	0.77%	0.82%	0.87%	0.89%	0.82%	0.05%	0.17%	0.02%
Efficiency											
C/I - Cost-to-Income Ratio	44.26%	58.32%	44.44%	48.69%	51.17%	68.80%	63.88%	62.00%	13.31%	5.56%	-4.92%
C/TA - Cost-to-Total Assets	2.76%	2.75%	2.48%	2.58%	2.77%	2.86%	2.78%	2.69%	0.12%	0.03%	-0.07%
C/CV- Cost-to-avg. gross loans and deposits	2.56%	2.45%	2.22%	2.30%	2.47%	2.56%	2.44%	2.39%	0.10%	-0.01%	-0.12%
ROAE - Return on Average Equity	27.42%	17.41%	26.12%	23.07%	21.25%	12.40%	21.35%	18.10%	-4.96%	3.94%	8.95%
ROMC - Return on Minimum Capital Required	46.18%	25.68%	39.50%	34.58%	31.48%	19.30%	35.12%	27.89%	-6.69%	9.44%	15.81%
Risk% - Risk Cost Ratio	1.18%	0.15%	0.44%	0.34%	0.6%	-0.3%	-1.6%	-0.71%	-1.05%	-1.71%	-1.21%
Equity share information											
EPS - Earning Per Share (HUF, annualized)	781.1	624.2	876.6	791.9	847.3	508.6	900.3	749.3	-42.6	276.1	391.7
Volume KPIs											
LTD - Loan-to-Deposit ratio	74.3%	78.3%	76.2%	78.3%	76.0%	78.3%	78.6%	78.6%	0.3%-p	0.3%-p	0.3%-p
Secutities ratio	35.2%	37.9%	34.6%	37.9%	37.0%	35.8%	34.9%	34.9%	-3.0%-p	-3.0%-p	-0.9%-p
Client volumes / Total assets	46.6%	48.6%	49.5%	48.6%	49.0%	49.8%	50.6%	50.6%	2.0%-p	2.0%-p	0.8%-p
Allowance for losses/ Total assets	-2.4%	-2.3%	-2.5%	-2.3%	-2.5%	-2.3%	-2.2%	-2.2%	0.2%-p	0.2%-p	0.2%-p
RWA/TA - RWA/Total assets	42.6%	42.7%	45.3%	42.7%	44.2%	41.8%	41.6%	41.6%	-1.1%-p	-1.1%-p	-0.2%-p
CAR - Capital adequacy ratio	22.1%	20.7%	19.3%	20.7%	19.6%	21.3%	22.1%	22.1%	1.4%-p	1.4%-p	0.8%-p
CET1	20.3%	19.2%	17.8%	19.2%	18.2%	18.3%	19.2%	19.2%	0.0%-p	0.0%-p	0.9%-p
LCR	152.5%	141.6%	141.4%	141.6%	144.2%	142.3%	147.5%	147.5%	5.9%-p	5.9%-p	5.2%-p
NSFR	135.0%	133.2%	131.0%	133.2%	132.1%	128.5%	125.6%	125.6%	-7.6%-p	-7.6%-p	-2.9%-p
Portfolio quality											
Stage 1 gross loans	4,208	4,627	4,468	4,627	4,765	4,794	4,986	4,986	359	359	192
Stage 2 gross loans	790	1,149	1,166	1,149	1,190	1,200	1,014	1,014	-135	-135	-186
Stage 3 gross loans	172	167	167	167	166	211	218	218	51	51	6

KPIs based on unadjusted PAT (HUF bn)	2023		2024				2025		Δ%-p Y-Y (Y)	Δ%-p Y-Y	Δ%-p Q-Q
	FY	3Q	1H	9M	FY	2Q	3Q	9M			
Profitability											
TRM - Total Revenue Margin	6.74%	5.34%	6.07%	5.82%	6.03%	4.95%	5.11%	5.11%	-0.71%	-0.23%	0.15%
NIM - Net Interest Margin	5.32%	3.99%	4.64%	4.41%	4.28%	3.65%	3.62%	3.71%	-0.70%	-0.37%	-0.03%
NFM - Net Fee Margin	1.31%	1.26%	1.32%	1.30%	1.41%	1.70%	1.64%	1.58%	0.28%	0.38%	-0.06%
Efficiency											
C/I - Cost-to-Income Ratio	58.50%	63.41%	58.32%	59.92%	60.70%	73.82%	69.15%	76.68%	16.76%	5.74%	-4.67%
C/A - Cost-to-Total Assets	3.94%	3.38%	3.54%	3.49%	3.66%	3.66%	3.53%	3.92%	0.43%	0.15%	-0.13%
ROAE - Return on Average Equity	20.17%	17.40%	20.44%	19.38%	18.54%	12.40%	21.36%	13.54%	-5.84%	3.96%	8.96%
ROMC - Return on Minimum Capital Required	33.96%	25.67%	30.92%	29.05%	27.474%	19.30%	35.13%	20.86%	-8.19%	9.46%	15.83%
Risk% - Risk Cost Ratio	1.17%	0.12%	0.44%	0.33%	0.62%	-0.35%	-1.56%	-0.71%	-1.04%	-1.68%	-1.21%
Equity share information											
EPS - Earning Per Share (HUF, annualized)	574.5	623.9	686.1	665.2	739.4	508.5	900.6	560.5	-104.7	276.7	392.2

Unadjusted and adjusted P&L

P&L 3Q 2025 (HUF bn)	Unadjusted P&L	Adjusted P&L
Net operating income	49.1	49.1
Gross operating income	159.1	135.8
Net interest income	112.7	112.7
Net fee and commission income	51.1	27.8
Other operating income	-4.7	-4.7
FX and FV results	-4.8	-4.8
Other income	0.1	0.1
Operating expenses	-110.0	-86.8
Provisions and impairments	23.9	23.9
Banking tax	0.0	0.0
PBT	73.0	73.0
Corporate income tax	-9.8	-9.8
PAT	63.2	63.2
OCI	2.8	2.8
TOCI	66.0	66.0

Changes in the regulatory environment and post-closing events (1)

#

Changes in 3Q

1

The Government has announced the launch of the Home Start Program. The program, which will start in September, aims to help the purchase of first home. The state-subsidized loan, available for a maximum of HUF 50 million, with an interest rate of 3% and a term of 25 years, have a significant demand-swelling effect on the real estate market, thus stimulating lending, but also causing prices to rise.

The 41-year age limit was removed from the conditions of the preferential rule applicable to forint mortgage loans and financial leasing (based on which the exposure can extend up to 90% of the market value of the property) as of September 2, 2025. In addition, as of January 1, 2026, the scope of the JTM decree will be amended to the extent that it will only apply to loans exceeding HUF 550,000.

2

In order to boost the corporate investment loan market, the Hungarian National Bank announced the Qualified Corporate Loan on August 1, 2025, which can be used to finance the investment goals of SMEs with two closed business years and can also be used to purchase intangible and tangible assets, or to transform/modernize existing assets. The loan can be granted at a variable or fixed interest rate throughout the term, with no interest payment in the first third part of the term, but for a maximum of two years, and thereafter with a maximum interest rate of 350 basis points.

3

According to the resolutions of the Extraordinary General Meeting of MBH Bank Plc. held on 19 September 2025, the General Meeting authorises the restructuring of MBH Bank's performance remuneration structure, acknowledging the potential effects.

Post-closing events

4

The MNB in its decision dated 1 October 2025, has authorized the MBH Bank Nyrt. to repurchase Common Equity Tier 1 instruments (treasury shares) at the individual and consolidated level for a period of 1 year from the date of receipt of the HCB decision (hereinafter: "General Framework Authorization") in such a way that the value of own shares acquired under the General Framework Authorization, calculated at the market price at the time of acquisition, or if the market value at that time is lower than the nominal value, then the total nominal value, may not exceed HUF 4 billion at any given time, and this amount may not exceed (i) 3% of the relevant issue; (ii) 10% of the amount by which Common Equity Tier 1 capital exceeds the sum of the Common Equity Tier 1 capital requirements laid down in Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012, in Directives 2013/36/EU and 2014/59/EU and a margin that the competent authority considers necessary. In accordance with the law, the total amount specified in the General Framework Authorization will be deducted immediately from the own funds of the Issuer.

5

On 6 October 2025, the government announced that the interest rate on business loans available under the Széchenyi Card Program had been reduced to a uniform 3%. The aim of the change is to support the liquidity of domestic small and medium-sized enterprises and encourage them to invest in order to stimulate the economy.

6

On 8 October 2025, MBH Bank announced that the agreements governing the strategic cooperation between MBH Bank and MBH Gondoskodás Nyugdíjpénztár, and MBH Gondoskodás Gondoskodás Egészség- és Önszegélyező Pénztár will be terminated gradually, but no later than December 30, 2025.

7

Standard & Poor's affirmed Hungary's BBB- sovereign credit rating with a negative outlook on October 10. The rating agency has not published any rationale and will review it's rating on Hungary again next spring at the earliest. Moody's will issue its credit rating on Hungary on November 28, followed by Fitch Ratings on December 5.

Changes in the regulatory environment and post-closing events (2)

#	Post-closing events
8	On 15 October 2025, the terms and conditions of the energy-efficient home renovation program , which aims to modernize family homes built before 2007, were amended. The maximum amount that can be claimed has increased from HUF 6 million to HUF 10 million, of which HUF 5 million is available as a non-repayable subsidy and HUF 5 million as an interest-free loan. The required own contribution has been reduced to 5%, mandatory contractor registration has been abolished, and the range of eligible activities has been expanded.
9	The draft legislation for a housing subsidy of 1 million forints per year to be provided to public service employees, effective from January 1, 2026, has been submitted to social consultation. It can be used as downpayment of a housing loan or monthly instalments (it cannot be used for early or final repayment).
10	On October 31, 2025, the Parliament's Economic Committee voted in favour of a legislative amendment that would raise the limit on free cash withdrawals from the current twice-monthly total of HUF 150,000 to HUF 300,000.
11	MNB plans to apply the systemic risk buffer from January 2026. The related impact assessment is in progress. The expected amount may be between 0 - 0.2 percent of the total RWA.
12	The MBH Mortgage Bank Co. Plc. issued mortgage bonds with a total nominal value of EUR 100 million , with the value date of 12 November 2025. The pricing of the 5.25-year mortgage bond took place on 05 November 2025.
13	In order to enhance its market presence on the stock exchange the Bank is evaluating a possible transaction for the potential sale of its own shares on the Hungarian stock exchange by the end of 2025. On 7 November 2025 the Bank submitted an application to the Hungarian National Bank for approval to publish a prospectus related to this type of transaction, pursuant to Section 21(1) of Act CXX of 2001 on the Capital Market.
14	MBH Bank published an extraordinary announcement stating that the Bank's Board of Directors had decided to publish its dividend policy , the details can be found on the Bank's website.
15	The government is extending the interest rate cap for the eighth time, a measure applicable to mortgage loans with a maximum interest period of 5 years, for another six months, until June 30, 2026.
16	<p>MBH Bank hold an extraordinary general meeting on 17 November 2025.</p> <ul style="list-style-type: none"> • MBH Befektetési Bank Zrt. will leave the Integration Organization on 1 January 2026. • The Articles of Association of MBH Bank were amended in accordance with the proposal submitted by the Board of Directors. • Election of the members of the Board of Directors: The General Meeting appoints Dr. Zsolt Barna, Levente László Szabó, Ádám Egerszegi, Marcell Tamás Takács, Dr. Attila Tamás Tajthy, and Dr. Koppány Tibor Lélfa as members of the Board of Directors from 1 January 2026 for a fixed term ending on 31 May 2030. Furthermore, Dr. Csaba István Kandrács shall be appointed as a member of the Board of Directors from 2 April 2026 for a fixed term ending on 31 May 2030. • Election of the members of the Supervisory Board: The General Meeting appoints Mr. Miklós Vaszily, Ms. Rita Feodor, Mr. Árpád Czene, and Mr. Balázs Bechtold as members of the Supervisory Board for a term beginning on 1 January 2026 for a fixed term ending on 31 May 2030. The General Meeting appoints Dr. Ilona Török as a member of the Supervisory Board from 1 April 2026 for a fixed term ending on 31 May 2030. • Election of the members of Audit Committee: The General Meeting elects Mr. Árpád Czene, Ms. Rita Feodor, and Mr. Miklós Vaszily as members of the Audit Committee for the term of office of the Supervisory Board. • The General Meeting appoints Dr. Zsolt Barna as Chairman of the Board of Directors from 1 January 2026 for a fixed term ending on 31 May 2030.

Changes in the regulatory environment and post-closing events (3)

#	Post-closing events
17	<p>On 17 November 2025, the MBH Bank signed a share purchase agreement with OC Magyarország Holding Kft. with Otthon Centrum Holding Kft. as seller to purchase its 80% business share (hereinafter: the Transaction). Prior to the closing of the Transaction, Otthon Centrum Holding Kft. will transfer 100% of the business shares in Otthon Centrum Franchising Tanácsadó Kft., Otthon Centrum Solutions Kft., OC Pénzügyek Biztosításközvetítő Kft. and OC Pénzügyek Hitelközvetítő Kft. and 5% business share in Pénznavigátor Informatikai Kft. to OC Magyarország Holding Kft. (as contribution in kind) and 100% business share in OPEN HOUSE HOLDING Kft. will be acquired by OC Magyarország Holding Kft. from Otthon Centrum Holding Kft. and the minority shareholders.</p> <p>The Bank will purchase the Business Share after the above-mentioned closing company structure has been established. 20% business share in OC Magyarország Holding Kft. will continue to be held by Otthon Centrum Holding Kft. With regard to that business share, the parties establish a right of purchase in favour of the Bank and a right of sale in favour of Otthon Centrum Holding Kft. until 1 May 2030. The closing of the transaction is expected to take place in the first quarter of 2026, subject to the necessary regulatory clearances.</p>
18	<p>On 17 November 2025, MBH Bank Munkavállalói Résztulajdonosi Program Szervezet (hereinafter referred to as „MRP Szervezet”) purchased, in an OTC transaction, from Corvinus BHG Vagyonkezelő Zártkörűen Működő Részvénytársaság (hereinafter as „Corvinus BHG Zrt.”) 16,126,481 (i.e. sixteen million one hundred twenty-six thousand four hundred eighty-one) MBH Bank-issued ordinary shares of Series „A” at a price of HUF 2,612 per share. MRP Szervezet also informs MBH Bank that, at a later date, an additional purchase price may be paid to Corvinus BHG Zrt. under a purchase price adjustment mechanism.</p>
19	<p>On 17 November 2025, MRP Szervezet purchased from Corvinus BHG Zrt. 16,126,481 (i.e. sixteen million one hundred twenty-six thousand four hundred eighty-one) ordinary shares of Series „A” issued by the MBH Bank Nyrt., representing a 5.00% ownership interest and voting right in MBH Bank. With this, the proportion of shares and voting rights of MRP Szervezet increased from 0% to 5%, thereby reaching the 5% threshold set forth in Section 61(3) of the Capital Market Act. Considering that MBH Bank, as founder of MRP Szervezet, entrusted Gordán Law Firm to act on matters within the competence of the supreme body of MRP Szervezet, the acquisition of shares by MRP Szervezet resulted in Gordán Law Firm obtaining indirect influence over MBH Bank. Consequently, the proportion of shares and voting rights in MBH Bank attributable to Gordán Law Firm through indirect voting rights increased from 0% to 5%, thereby reaching the 5% threshold set forth in Section 61(3) of the Capital Market Act.</p>
20	<p>Corvinus Nemzetközi Befektetési Zrt. informed, that on 17 November 2025 Corvinus BHG Zrt. sold 16,126,481 MBH Bank Nyrt. Series “A” ordinary shares by a share purchase agreement to MBH Bank Munkavállalói Résztulajdonosi Program Szervezet. As a result of the above transaction, Corvinus BHG Zrt.’s previous 20.01% ownership interest in MBH Bank decreased to 15.01%, thus exceeding the 20% threshold specified in Section 61(3) of the Capital Markets Act.</p> <p>Considering that Corvinus BHG Zrt. is 100% owned by Corvinus Nemzetközi Befektetési Zrt., which is 100% owned by the Hungarian State (the Minister of National Economy exercises the ownership rights), as a result of the sale of shares, the Hungarian State’s indirect controlling interest of the Corvinus and the Hungarian State in MBH Bank also fell below the 20% threshold. The above change has been reported at the same time as issuing to the MNB.</p>

Definitions of KPIs

KPI	Short description	Formulation
ROAE	Adjusted rate on average equities	$\frac{\text{Annualised adjusted PAT (HUF bn)}}{\text{Average equities (HUF bn)}}$
ROMC	Adjusted rate on minimum capital	$\frac{\text{Annualised adjusted PAT (HUF bn)}}{\text{Average minimum capital (HUF bn)}}$
ROAA	Adjusted rate on average total assets	$\frac{\text{Annualised adjusted PAT (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
TRM	Adjusted total revenue margin	$\frac{\text{Annualised adjusted Gross Operating Income (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
CIM	Adjusted core income margin	$\frac{\text{Annualised adjusted net interest + net fee (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
NIM	Adjusted net interest income margin	$\frac{\text{Annualised adjusted Net Interest Income (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
NFM	Adjusted net fee margin	$\frac{\text{Annualised adjusted Net Fee Income (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
C/A	Adjusted cost to total assets	$\frac{\text{Annualised adjusted General Admin. Expenses (HUF bn)}}{\text{Average Total assets (HUF bn)}}$
C/I	Adjusted cost-income ratio	$\frac{\text{Adjusted General Admin. Expenses (HUF bn)}}{\text{Adjusted Gross Operating Income (HUF bn)}}$
C/CV	Adjusted cost-to-avg. gross loans and deposits	$\frac{\text{Adjusted General Admin. Expenses (HUF bn)}}{\text{Average gross loans and deposits (HUF bn)}}$
Risk%	Adjusted risk cost rate	$\frac{\text{Annualised adjusted provision for losses on loans (HUF bn)}}{\text{Average gross loans (HUF bn)}}$
GOI/RWA	Adjusted RWA efficiency	$\frac{\text{Annualised adjusted Gross Operating Income (HUF bn)}}{\text{Average Total RWA (HUF bn)}}$
EPS	Adjusted earnings per share	$\frac{\text{Annualised adjusted PAT (HUF bn)}}{\text{Average number of shares (bn pcs)}}$

KPI	Short description	Formulation
Provision/ Total Assets	Provision to Total Assets	$\frac{\text{Provision for customer loans (HUF bn)}}{\text{Total Assets (HUF bn)}}$
Securities rate	Securities to Total assets	$\frac{\text{Securities (HUF bn)}}{\text{Total Assets (HUF bn)}}$
CAR	Capital adequacy ratio	$\frac{\text{Regulatory capital (HUF bn)}}{\text{Total RWA (HUF bn)}}$
RWA/ Total Assets	Risk weighted assets to Total assets ratio	$\frac{\text{Total RWA (HUF bn)}}{\text{Total Assets (HUF bn)}}$
DPD coverage	Rate of loans past due for more than 90 days covered by provision	$\frac{\text{Provision for customer loans (HUF bn)}}{\text{Loans past due for more than 90 days (HUF bn)}}$
NPL rate	Rate of non-performing loans	$\frac{\text{Non-performing customer loans (HUF bn)}}{\text{Gross customer loans (HUF bn)}}$
Direct NPL coverage	Rate of non-performing loans covered directly by provision	$\frac{\text{Provision for non-performing customer loans (HUF bn)}}{\text{Non-performing customer loans (HUF bn)}}$
NPL coverage	Rate of non-performing loans covered by provision	$\frac{\text{Provision for customer loans (HUF bn)}}{\text{Non-performing customer loans (HUF bn)}}$
Total coverage	Rate of loans covered directly by provision	$\frac{\text{Provision for customer loans (HUF bn)}}{\text{Gross customer loans (HUF bn)}}$

MBH, MBH Bank, MBH Group	MBH Bank Plc.
NBH	National Bank of Hungary (the central bank of Hungary)
ECB	European Central Bank
FED	Federal Reserve System

y/y	Year on year
q/q, p/p	Quarter on quarter, period on period
bp	Basis point
CAGR	Compounded Annual Growth Rate
FY	Annual data
(Y), YTD	Year to date data

PAT	Profit after tax
PBT	Profit before tax
GOI	Gross Operating Income
GAE	General Administrative Expenses
OCI	Other comprehensive income
TOCI	Total other comprehensive income
FX	FX result
FV	Revaluation result
IRS	Interest rate swap
TA	Total assets
RWA	Risk weighted assets

Secured loans	Home Loans + Free-to-Use Mortgages
Unsecured loans	Personnel loans + Baby loans + Other consumer loans
FVTOCI	Fair value through OCI
FVTPL	Fair value through P&L
FTE	Full time equivalent
NPL	Non performing loans
DPD90+	Days past due over 90 days

ROE, ROAE	Return on (average) equity
ROA, ROAA	Return on (average) assets
ROMC	Return on minimal capital required
C/I, CIR	Cost-to-income ratio
TRM	Total revenue margin
NIM	Net interest margin
NFM	Net fee margin
CAR	Capital adequacy ratio
LTD	Loans to deposits
EPS	Earning per share
AVA	Asset value adjustment – CRR specification
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
AUM	Asset under management

ÁKK, GDMA	Price of government bond reference yields determined daily by the Government Debt Management Agency
KSH	Hungarian Central Statistical Office
ESG	Environmental, Social and Governance



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