



MBH Bank Nyrt.

**Flash Report on
3Q 2025 results**

Budapest, 20th November 2025

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Company name: MBH Bank Nyrt.
Address: 1056 Budapest, Váci u. 38.
Sector: Other monetary activity
Reporting period: 01.07.2025-30.09.2025

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1 MBH GROUP 3Q 2025 RESULTS – OVERVIEW

Main components of P&L and balance sheet, key performance indicators

Main components of P&L (in HUF million)	Period					YTD		
	3Q 2024	2Q 2025	3Q 2025	P/P	Y/Y	9M 2024	9M 2025	Y/Y
TOCI accounting (Total Comprehensive Income)	68,209	38,728	66,000	70.4%	-3.2%	156,880	109,137	-30.4%
Other comprehensive income	18,196	3,421	2,777	-18.8%	-84.7%	-1,928	-7,612	294.8%
Consolidated Profit after tax (accounting)	50,013	35,307	63,223	79.1%	26.4%	158,808	116,749	-26.5%
Adjustments total on PAT	21	4	-25	-	-218.8%	30,237	39,325	30.1%
Adjusted TOCI	68,230	38,732	65,975	70.3%	-3.3%	187,117	148,462	-20.7%
Adjusted Other comprehensive income (OCI)	18,196	3,421	2,777	-18.8%	-84.7%	-1,928	-7,612	294.8%
Adjusted Consolidated Profit after tax	50,034	35,311	63,198	79.0%	26.3%	189,045	156,074	-17.4%
Profit before tax (adjusted)	58,734	43,551	72,966	67.5%	24.2%	221,336	184,371	-16.7%
Gross Operating Income (adjusted)	142,075	130,913	135,830	3.8%	-4.4%	464,456	408,074	-12.1%
Net Interest Income (adjusted)	119,989	114,869	112,719	-1.9%	-6.1%	387,339	348,744	-10.0%
Net Fee Income (adjusted)	21,687	27,435	27,812	1.4%	28.2%	67,428	76,724	13.8%
Net Other Income (adjusted)	399	-11,391	-4,701	-58.7%	-	9,689	-17,394	-279.5%
Operating Expenses (adjusted)	-82,865	-90,068	-86,770	-3.7%	4.7%	-226,135	-252,996	11.9%
Provision for losses on loans (adjusted)	-476	2,707	23,905	-	-	-16,985	29,293	-272.5%
Main components of Balance sheet (in HUF million)	Volumes at the end of period					YTD average		
	3Q 2024	2Q 2025	3Q 2025	P/P	Y/Y	9M 2024	9M 2025	Y/Y
Total Assets	12,228,342	12,452,278	12,280,517	-1.4%	0.4%	11,908,195	12,519,066	5.1%
Customer Loans (net)	5,656,694	5,915,851	5,952,747	0.6%	5.2%	5,509,153	5,897,095	7.0%
Customer Loans (gross)	5,942,742	6,204,775	6,217,051	0.2%	4.6%	5,795,514	6,182,697	6.7%
Provision for Customer loans	-286,048	-288,924	-264,304	-8.5%	-7.6%	-286,361	-285,602	-0.3%
Deposits & C/A	7,590,292	7,925,416	7,909,884	-0.2%	4.2%	7,596,439	7,951,379	4.7%
Subordinated debt	92,824	173,136	170,292	-1.6%	83.5%	98,454	145,637	47.9%
Shareholders' Equity	1,176,938	1,141,255	1,207,253	5.8%	2.6%	1,120,262	1,163,913	3.9%
KPIs based on adjusted and unadjusted PAT (%)	Period					YTD		
	3Q 2024	2Q 2025	3Q 2025	P-P	Y-Y	9M 2024	9M 2025	Y-Y
ROAE (Return on Average Equity - accounting)	17.4%	12.4%	21.4%	9.0%-pt	4.0%-pt	19.4%	13.5%	-5.8%-pt
ROAE (Return on Average Equity - adjusted)	17.4%	12.4%	21.4%	9.0%-pt	3.9%-pt	23.1%	18.1%	-5.0%-pt
ROMC (Return on Minimum Capital - adjusted)	25.7%	19.3%	35.1%	15.8%-pt	9.4%-pt	34.6%	27.9%	-6.7%-pt
ROAA (Return on Average Assets - adjusted)	1.7%	1.1%	2.0%	0.9%-pt	0.4%-pt	2.2%	1.7%	-0.5%-pt
TRM (Total Revenue Margin - adjusted)	4.7%	4.2%	4.4%	0.2%-pt	-0.4%-pt	5.3%	4.3%	-0.9%-pt
CIM (Core income margin - adjusted)	4.7%	4.5%	4.5%	0.0%-pt	-0.2%-pt	5.2%	4.5%	-0.7%-pt
NIM (Net Interest Margin - adjusted)	4.0%	3.6%	3.6%	0.0%-pt	-0.4%-pt	4.4%	3.7%	-0.7%-pt
NFM (Net Fee Margin - adjusted)	0.7%	0.9%	0.9%	0.0%-pt	0.2%-pt	0.8%	0.8%	0.0%-pt
C/TA (Cost to Total Assets - adjusted)	2.8%	2.9%	2.8%	-0.1%-pt	0.0%-pt	2.6%	2.7%	0.1%-pt
CIR (Cost Income Ratio - adjusted)	58.3%	68.8%	63.9%	-4.9%-pt	5.6%-pt	48.7%	62.0%	13.3%-pt
C/Avg. gross loans (Cost-to-Avg. gross loans - adjusted)	2.4%	2.6%	2.4%	-0.1%-pt	0.0%-pt	2.3%	2.4%	0.1%-pt
Risk% (Risk cost rate - adjusted)	0.2%	-0.3%	-1.6%	-1.2%-pt	-1.7%-pt	0.3%	-0.7%	-1.1%-pt
GOI/RWA (RWA efficiency - adjusted)	10.7%	10.2%	10.4%	0.2%-pt	-0.3%-pt	12.0%	10.5%	-1.6%-pt
EPS (Earning Per Share - adjusted)	0.3	0.3	0.3	0.0	0.0	0.3	0.3	0.0
Volume KPIs (%)	Period					YTD		
	3Q 2024	2Q 2025	3Q 2025	P-P	Y-Y	9M 2024	9M 2025	Y-Y
Provision/Total Assets	2.3%	2.3%	2.2%	-0.2%-pt	-0.2%-pt	2.3%	2.2%	-0.2%-pt
CAR (Capital Adequacy Ratio)	20.7%	21.3%	22.1%	0.8%-pt	1.4%-pt	20.7%	22.1%	1.4%-pt
RWA/Total Assets	42.7%	41.8%	41.6%	-0.2%-pt	-1.1%-pt	42.7%	41.6%	-1.1%-pt
LTD (Loan to Deposit)	78.3%	78.3%	78.6%	0.3%-pt	0.3%-pt	78.3%	78.6%	0.3%-pt
DPD90+ rate	1.9%	1.6%	1.5%	-0.1%-pt	-0.4%-pt	1.9%	1.5%	-0.4%-pt

The report is based on "Adjusted" figures presenting the indicators of the underlying business performance, the list of correction factors is included in Chapter 3.1. In order to comprehensive present the financial performance of the MBH Group, all data in the report and in the investor presentation are - unless otherwise indicated - alternative performance measurement indicators (Alternative Financial Indicator - APM).

For definition and calculation methodology of alternative performance measurement indicators used to depict the underlying business performance please refer to the Report for 3Q 2025 chapter 4.1 – Financial indicators.

KPIs are calculated retrospectively using the actual number of days.

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MBH Banking Group closed the first 9 months with high profitability, and stable capital and liquidity ratios.

In 3Q 2025 the following main factors were instrumental:

- **Inflation** reached 4.3% by the end of 3Q 2025 y/y.
- According to the estimate of the Hungarian Central Statistical Office (KSH), the **performance of the Hungarian economy grew** by 0.6% in 3Q compared to the same period of the previous year and stagnated compared to 2Q.
- **Benchmark one-day deposit tender interest rate** stagnated on 6.5% in the 3Q 2025.
- 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 (instead of the previous HUF 450,000 limit). And the certified monthly net income limit to be taken into account when calculating the JTM will be increased from HUF 600,000 to HUF 800,000.
- 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.
- 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. The General Meeting requested the Board of Directors and the Supervisory Board to submit a proposal to the General Meeting if the application of performance remuneration earned as a result of the proposed restructuring of MBH Bank's performance remuneration structure requires the authorization of the General Meeting pursuant to Section 118(2) of the Credit Institution Act. Requesting the Board of Directors to submit the remuneration policy in accordance with Act LXVII of 2019 on Encouraging Long-Term Shareholder Engagement and amendments of further regulations for harmonisation purposes to the General Meeting for a vote at the latest at the 2026 Annual General Meeting.

The main performance indicators of 3Q 2025:

- **HUF 12,280.5 bn total assets** (+0.4% y/y; -1.4% q/q) in 3Q 2025 partially supported by the growth in deposit portfolios (+4.2% y/y) and gross loan volumes (+4.6% y/y).

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- **HUF 156.1 bn adjusted profit after taxes (-17.4% y/y)** in 9M 2025 and **18.1% adjusted ROE** (17.2% based on adjusted total comprehensive income), mainly driven by high net interest income in 9M 2025.
- **11.9% y/y cost increase, C/I of 62.0% in 9M 2025.**
- **HUF 29.3 bn risk cost** (provisions and other impairments) was released in 9M 2025 and HUF 23.9 bn in 3Q 2025, due to the stable portfolio quality.
- **Loan-to-deposit ratio** stood at 78.6%, while **LCR** (147.5%) and **NSFR** (125.6%) ratios were well above the regulatory minimum.
- **Sound capital position: 22.1% capital adequacy and 19.2% CET1 ratio** at the end of 3Q, significantly above the regulatory requirement.

Main business events/developments in 3Q 2025:

- **Retail segment:**

Significant annual growth in the retail loan (+8.4% y/y) supported by business boosting activities. Slightly decreasing deposit portfolio (-1.4% y/y), while other saving increasing by over 3% y/y.

The MBH TRIPLA promotion was launched in September, offering preferential discounts on mobile internet, streaming services, and AI subscriptions alongside new account openings. Customers also have access to a broader range of banking, insurance, and non-banking products and services. Through the strategic partnership between One and CIG Pannónia, the bank is able to deliver a unique market proposition to its clients.

On September 1, 2025, the state-backed “Otthon Start Program” was launched to support the purchase or construction of first homes. MBH Bank has offered the program’s subsidized mortgage loans since inception. Mortgage sales are further supported by a joint promotion with MOL Group.

- **Corporate segment:**

1.8% y/y increase in loan portfolio, 7.0% y/y increase in deposit volumes.

In 3Q 2025, MBH Bank nearly doubled its portfolio in the factoring and trade finance market compared to the same period last year and became a dominant player in the domestic market, already leading the market in several indicators. The Bank’s objective is to offer its own product to provide instant access to working capital financing to any company with a good customer base and a growing target market.

In 3Q 2025, subsidized loan products continued to receive exceptional attention from the Bank’s clients compared to market-rate loans.

- **Leasing segment:**

Leasing volume of MBH Group amounted to HUF 620.4 bn at the end of 3Q 2025 which means an increase of 6.8% compared to 3Q 2024.

The leasing group has a market share of more than 25%¹ based on the newly placed, aggregated leasing stock – all showing the importance of this step.

MBH Group's **unadjusted** total comprehensive income was HUF 109.1 bn (HUF -47.7 bn y/y) in 9M 2025, profit after tax (9M 2025: HUF 116.7 bn, HUF -42.1 bn y/y) decreased, other comprehensive income (9M 2025: HUF -7.6 bn, HUF -5.7 bn y/y) also decreased year-on-year. The unadjusted total comprehensive income (TOCI) in 3Q drop by HUF 2.2 billion y/y, as a result of a HUF 13.2 billion increase y/y in the accounting profit after taxes and a HUF 15.4 billion y/y decrease in the other comprehensive income (OCI).

In 9M 2025 the **adjusted** total comprehensive income (TOCI) was HUF 148.5 bn (HUF -38.7 bn y/y), including HUF +39.3 bn profit adjustment. The adjusted profit after tax was HUF 156.1 bn (HUF -33.0 bn y/y), adjusted other comprehensive income amounted to HUF -7.6 bn (HUF -5.7 bn y/y) in 9M 2025.

Total assets amounted to HUF 12,280.5 bn (-1.4% q/q; +0.4% y/y) by the end of 3Q 2025. The Group's customer **deposits portfolio** was HUF 7,909.9 bn by the end of 3Q (HUF -15.5 bn q/q; HUF +319.6 bn y/y). **Gross customer loans** portfolio increased to HUF 6,217.1 bn (+0.2% q/q), the annual growth amounted HUF +274.3 bn. Securities portfolio together with trading portfolio decreased by 7.4% y/y (-3.8% q/q). In 3Q 2025 the loans to deposits ratio reached 78.6% (+0.3%-pt q/q) by the end of the period. The **shareholders' equity** increased from HUF 1,141.3 bn at the end of 2Q 2025 to HUF **1,207.3 bn** (+5.8% q/q). Capital adequacy ratio was steadily high, at 22.1% (+0.8%-pt q/q, +1.4%-pt y/y), while MBH Group's adjusted return on shareholders' equity (ROE) was 18.1% (the unadjusted ROE was 13.5%) in 9M 2025. ROE on adjusted total comprehensive income reached 17.2% in 9M 2025 compared to 22.8% in 9M 2024.

There were no changes in the composition of the Board of Directors and the Supervisory Board during the period under review.

Post-closing events:

- 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 4,000,000,000 at any given time, and this amount may not exceed
 - a) 3% of the relevant issue
 - b) 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.

¹ Hungarian Leasing Association

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.

- 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.
- 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.
- 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 its 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.
- 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.
- 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 instalment up to a maximum of 83,333 forints (it cannot be used for early or final repayment).
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- MBH Bank hold an extraordinary general meeting on 17 November 2025.

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- 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 Lélfai** as members of the Board of Directors from 1 January 2026, or, if the MNB does not issue a decision authorizing the member of the Board of Directors by 1 January 2026, then from the date on which the authorisation decision issued by the MNB regarding the member of the Board of Directors is issued and the member of the Board of Directors accepts his or her election in writing, 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, or, if the MNB does not issue a decision authorizing his appointment as a member of the Board of Directors by 2 April 2026, from the date on which the authorisation decision issued by the MNB regarding the member of the Board of Directors is issued and the member of the Board of Directors accepts his election in writing, 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, or, if the MNB does not issue a license for the Supervisory Board member by 1 January 2026, for a term beginning on the day after the MNB issues the license, from the date on which the authorisation decision issued by the MNB for the member of the Supervisory Board is issued and the member of the Supervisory Board accepts their election in writing, 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, or if the MNB does not issue a license for the member of the Supervisory Board by 1 April 2026, then from the day when the MNB issues the license, from the date on which the MNB issues its authorisation decision regarding the member of the Supervisory Board and the member of the Supervisory Board accepts their election in writing, The Supervisory Board shall elect the member of the Supervisory Board 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, or if the MNB does not issue a decision authorizing him to hold the position of managing director pursuant to Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises by 1 January 2026, then from the date on which such a decision is issued, is not issued by the MNB, from the date on which this decision is issued and Dr. Zsolt Barna accepts his election in writing, for a fixed term ending on 31 May 2030.
- 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.

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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.

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.

- 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.
- 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.
- 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.

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.

Financial and capital market developments and the macroeconomic environment in 3Q:

Trade tensions eased in 3Q 2025 as the United States concluded tariff agreements with several countries. As a result, uncertainty also decreased somewhat. A 15% tariff was imposed on the

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European Union, which is higher than before but more favorable than the level announced on April 2. Besides the tariffs, the US economy may be negatively affected by the government shutdown, which lasted 43 days from October 1, 2025. The law passed in mid-November secures US government funding until the end of January.

The **Federal Reserve** began its cycle of interest rate cuts in September 2025, reducing the benchmark rate to 3.75-4.00% by the end of October. The statement about the rate decision continued to characterize the US economy as experiencing moderate growth, slowing employment, and persistently high inflation. While the statement noted that downside risks to the labour market had strengthened in recent months, Fed Chair Jerome Powell emphasized that despite the US government shutdown, labor market data from recent weeks did not indicate a further significant deterioration and the inflation outlook remained uncertain. We expect the benchmark rate to be between 3.50% and 3.75% by the end of 2025, although Powell indicated that it is not certain that the Fed will cut interest rates at the end of the year.

The **European Central Bank** left interest rates unchanged in 3Q, keeping the deposit rate at 2.00%. Eurozone GDP grew by 0.2% compared to the previous quarter, representing 1.3% growth compared to 3Q 2024. Regarding economic growth, Christine Lagarde said that the service sector drove growth, while the manufacturing industry was held back by higher tariffs, growing uncertainty, and the strong euro. According to the ECB, the gap between domestic and foreign demand will remain in the near future. There are uncertainties surrounding economic growth, but inflation remains close to the 2% target, which is positive news for the ECB. While in September we projected an interest rate cut by the end of the year, with third-quarter GDP data slightly better than expected, the likelihood of an interest rate cut this year is low.

According to preliminary data, in 3Q 2025, the **Hungarian economy** grew by 0.6% compared to the same quarter of the previous year. GDP stagnated compared to the second quarter. As of production approach, growth was mainly driven by the service sector, which was supported by buoyant household consumption. The construction may have contributed negatively to performance. The significant, presumably one-off decline experienced in the sector during the summer also slowed GDP growth. Industrial production continued to shrink due to weak external demand and the slowdown in the European economy. Agriculture was also unable to provide any meaningful support for growth: the summer drought had a negative impact on crops, so the sector's contribution was likely to have been negative. As of expenditure approach, household consumption remained the main driver, while the decline in investment continued. We expect a slow stabilization of investments from 2026. Industrial production may also stabilize in 2026 and then start to grow cautiously as foreign direct investment slowly bears fruit. Due to the improving outlook, we believe that annual GDP growth could approach 3% in 2026; our current forecast is for economic growth of 2.9%. Due to weaker economic performance, the **labour market** may recover more slowly, we expect the average unemployment rate to remain above 4% in 2025.

Inflationary processes were fairly balanced in 3Q, with the consumer price index remaining at 4.3%. Due to the negative, price-raising effects of the price margin caps, it is likely that the measure will remain in place for a longer period and, according to our expectations, will only be phased out in mid-2026 at the earliest. We currently expect an average annual inflation rate of 4.5% in Hungary in 2025. The central bank's inflation target of 3% still out of reach in the near future. At the beginning of 2026, we expect to see figures within the tolerance band, but towards the end of the year, we expect to see figures outside the band due to base effects and the phasing out of the price margin caps. In 2026, the annual average may be within the tolerance band; our current forecast is 3.5%.

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In 3Q 2025, the **Hungarian National Bank** remained cautious and did not change the benchmark rate of 6.50%. Inflation is still not in the tolerance band. Due to the inflation outlook and high inflation expectations among the population, the central bank will not be able to cut interest rates at the end of 2025: this will only be possible in mid-2026 at the earliest, and even then only if inflation is on target over the relevant horizon despite consumption-stimulating measures, significant wage increases, and the phasing out of margin cap measures. The forint's interest rate advantage over the zloty may continue to grow in the region, as interest rates in Poland may continue to fall. The external interest rate environment will also provide more room for the MNB, as the Fed has also entered a cycle of interest rate cuts, and regional central banks are also moving towards easing. We expect interest rates to reach 6.50% by the end of 2025 and 6.00% by the end of 2026.

The central government accumulated a deficit of HUF 3,328.7 billion by September 2025, which is 80% of the original cash-based **deficit** target and 69.7% of the increased deficit target. The accrual deficit for 2025 is expected to be around 4.8% of GDP, which may increase in 2026 because of the government's measures (which will also worsen the budget balance) to stimulate consumption and economic growth.

In 3Q 2025, the **forint** furtherly strengthened against the euro. At the beginning of July, the euro was still trading above 399 against the forint, but by the end of September, the exchange rate had fallen below 389 because of the forint's strengthening. The appreciation of the forint took place gradually, starting in early August. This was supported by several factors. First, according to the current MNB leadership, a weakening nominal forint exchange rate offers less competitive advantage than before but has a stronger impact on domestic inflation. Furthermore, according to MNB research, both the strength and volatility of the exchange rate play a key role in high inflation expectations among the population. As the MNB has not yet managed to achieve its inflation target, it is keeping the base rate high, while the Fed and the Polish central bank have cut interest rates in the region, further increasing the relative interest rate advantage of the forint and thus supporting the exchange rate. The weakening of the dollar against the euro was not as spectacular in 3Q 2025 as it was in the second quarter: the euro-dollar exchange rate was around 1.18 at the beginning of July, rose above 1.185 in mid-September, and then closed the quarter at around 1.173. Thus, the strengthening of the forint in 3Q can be attributed more to the domestic factors described above. Meanwhile, inflation remained above the central bank's target band and higher than in the eurozone, which, combined with nominal appreciation, has led to a significant strengthening of the forint in real effective terms. In August 2025, the real effective exchange rate of the forint was at the levels seen in 2014.

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2 MANAGEMENT REPORT ON THE 3Q 2025 RESULTS OF MBH GROUP

2.1 P&L development

MBH Group								
Consolidated, IFRS P&L (in HUF million)	Period					YTD		
	3Q 2024	2Q 2025	3Q 2025	P/P	Y/Y	9M 2024	9M 2025	Y/Y
TOCI accounting (Total Comprehensive Income)	68,209	38,728	66,000	70.4%	-3.2%	156,880	109,137	-30.4%
Other comprehensive income	18,196	3,421	2,777	-18.8%	-84.7%	-1,928	-7,612	294.8%
Profit after tax (accounting)	50,013	35,307	63,223	79.1%	26.4%	158,808	116,749	-26.5%
Adjustments total on PAT	21	4	-25	-	-218.8%	30,237	39,325	30.1%
<i>Banking tax</i>	11	4	-25	-	-	17,491	19,770	13.0%
<i>Extra profit tax</i>	10	0	0	-100.0%	-100.0%	12,746	19,556	53.4%
Adjusted TOCI	68,230	38,732	65,975	70.3%	-3.3%	187,117	148,462	-20.7%
Adjusted Other comprehensive income (OCI)	18,196	3,421	2,777	-18.8%	-84.7%	-1,928	-7,612	294.8%
Adjusted Profit after tax	50,034	35,311	63,198	79.0%	26.3%	189,045	156,074	-17.4%
Adjusted Profit before tax	58,734	43,551	72,966	67.5%	24.2%	221,336	184,371	-16.7%
Gross Operating Income (adjusted)	142,075	130,913	135,830	3.8%	-4.4%	464,456	408,074	-12.1%
Net Interest Income (adjusted)	119,989	114,869	112,719	-1.9%	-6.1%	387,339	348,744	-10.0%
<i>Interest Income (adjusted)</i>	250,925	256,565	253,475	-1.2%	1.0%	789,129	762,743	-3.3%
<i>Interest Expense (adjusted)</i>	-130,936	-141,696	-140,756	-0.7%	7.5%	-401,790	-413,999	3.0%
Net Fee Income (adjusted)	21,687	27,435	27,812	1.4%	28.2%	67,428	76,724	13.8%
Net Other Income (adjusted)	399	-11,391	-4,701	-58.7%	-	9,689	-17,394	-279.5%
<i>FX and FV result</i>	1,789	-12,679	-4,784	-62.3%	-	6,708	-18,965	-
<i>Other Income (adjusted)</i>	-1,390	1,288	83	-93.6%	-106.0%	2,981	1,571	-47.3%
Operating Expenses (adjusted)	-82,865	-90,068	-86,770	-3.7%	4.7%	-226,135	-252,996	11.9%
<i>Personnel Expenses (adjusted)</i>	-36,564	-38,336	-40,470	5.6%	10.7%	-103,458	-115,341	11.5%
<i>Operating Expenses (adjusted)</i>	-35,383	-39,685	-35,981	-9.3%	1.7%	-92,823	-104,766	12.9%
<i>Amortisation and depreciation (adjusted)</i>	-10,918	-12,047	-10,319	-14.3%	-5.5%	-29,854	-32,889	10.2%
<i>Provisions (adjusted)</i>	-476	2,707	23,905	-	-	-16,985	29,293	-272.5%
Corporate income tax (adjusted)	-8,700	-8,240	-9,768	18.5%	-18.5%	-32,291	-28,296	-12.4%
KPIs based on adjusted PAT (%)	Period					YTD		
	3Q 2024	2Q 2025	3Q 2025	P-P	Y-Y	9M 2024	9M 2025	Y-Y
ROAE (Return on Average Equity - adjusted)	17.4%	12.4%	21.4%	9.0%-pt	3.9%-pt	23.1%	18.1%	-5.0%-pt
ROAA (Return on Average Assets - adjusted)	1.7%	1.1%	2.0%	0.9%-pt	0.4%-pt	2.2%	1.7%	-0.5%-pt
TRM (Total Revenue Margin - adjusted)	4.7%	4.2%	4.4%	0.2%-pt	-0.4%-pt	5.3%	4.3%	-0.9%-pt
CIM (Core income margin - adjusted)	4.7%	4.5%	4.5%	0.0%-pt	-0.2%-pt	5.2%	4.5%	-0.7%-pt
NIM (Net Interest Margin - adjusted)	4.0%	3.6%	3.6%	0.0%-pt	-0.4%-pt	4.4%	3.7%	-0.7%-pt
NFM (Net Fee Margin - adjusted)	0.7%	0.9%	0.9%	0.0%-pt	0.2%-pt	0.8%	0.8%	0.0%-pt
C/TA (Cost to Total Assets - adjusted)	2.8%	2.9%	2.8%	-0.1%-pt	0.0%-pt	2.6%	2.7%	0.1%-pt
CIR (Cost Income Ratio - adjusted)	58.3%	68.8%	63.9%	-4.9%-pt	5.6%-pt	48.7%	62.0%	13.3%-pt
Risk% (Risk cost rate - adjusted)	0.15%	-0.35%	-1.56%	-1.2%-pt	-1.7%-pt	0.3%	-0.71%	-1.1%-pt

The presentation of financials in this report is based on Total Comprehensive Income (“TOCI”), which is an IFRS category aimed at presenting the economic impact for the given period by incorporating “fair value through other comprehensive income” (FVTOCI) results. Based on the fact that MBH Bank holds a large securities portfolio, part of which is valued against capital (FVTOCI), and hedges its interest risk position with IRS transactions, TOCI figures should only be used to evaluate the results.

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In 9M 2025 and in 3Q the **adjusted profit after tax of MBH Group** amounted to **HUF 156.1 bn and HUF 63.2 billion**, mostly driven by high net interest income. Impact of other comprehensive income in 3Q (HUF +2.8 bn) the adjusted 9M total comprehensive profit amounted to HUF 148.5 bn (HUF -38.7 bn y/y).

The (adjusted) **ROAE** was 18.1% (-5.0%-pts y/y) as a result of high PAT. ROAE on adjusted total comprehensive income reached 17.2%.

The core income declined by 12.1% y/y, with the decrease in interest income (-10.0% y/y) not compensated by the increase in **fee and commission income** (+13.8% y/y). **The results from financial operations** also decreased in 9M 2025 (HUF -25.7 bn y/y). The adjusted **total revenue margin (TRM)** decreased by 0.9%-pt y/y to 4.3%.

HUF 29.3 bn **provisions and impairments** were release in 9M 2025 and HUF 23.9 bn in 3Q 2025. The adjusted 9M credit risk cost rate was -0.7%.

Operating expenses increased by 11.9% compared to the same period last year, the **cost-to-income** ratio for 9M 2025 rose to 62.0% (+13.3%-pts y/y).

2.1.1 Adjusted profit after taxation

Adjusted consolidated profit after tax of MBH Group in 3Q 2025 reached HUF 63.2 billion, while in 9M 2025 profit amounted to HUF 156.1 bn (HUF +27.9 bn q/q, HUF -33.0 bn y/y).

Adjustments amounted to HUF +39.3bn in 9M 2025, relating to the special tax on the extra profit and the banking tax.

2.1.2 Total comprehensive income

MBH Group's **accounting** (unadjusted) **total comprehensive income (TOCI)** in 9M 2025 amounted to HUF 109.1 bn, down HUF 47.7 bn compared to the same period last year.

The HUF 66.0 bn 3Q **adjusted total comprehensive income** (HUF +27.2 bn q/q) was a result of the HUF 63.2 bn profit after tax and the HUF 2.8 bn other comprehensive income (OCI). The 3Q adjusted total comprehensive income decreased by HUF 2.3 bn y/y. The adjusted total comprehensive income in 9M amounted to HUF 148.5 bn (HUF -38.7 bn y/y). The decrease was mainly driven by a lower level of net interest income due to changes in the market environment and higher costs.

2.1.3 Net interest income

MBH Group's cumulated **net interest income** was HUF 348.7 bn in 9M 2025 (HUF -38.6 bn y/y), representing a 10.0% y/y decline due to the change in the yield environment, despite the expanding loan portfolio. Net interest income decreased by 1.9% on a quarterly basis.

The interest income for 9M 2025 amounted to HUF 762.7 bn (HUF -26.4 bn, -3.3% y/y). The interest income in 3Q decreased by HUF 3.1 bn (-1.2% q/q) compared to 2Q. The annual decrease in interest income was affected by changes in the yield environment.

The **interest expense** amounted to HUF 414.0 bn in 9M 2025, up HUF 12.2 bn (+3.0% y/y), inspite of rising customer deposit portfolio and despite of decreasing interbank deposit portfolio, with the growth was driven by a change in the market yields.

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The net interest margin (NIM) decreased to 3.6% in 3Q q/q (-0.4%-pt y/y) because decrease in net interest income. The 9M accumulated ratio was 3.7%, decreased by 70 bps year-on-year.

2.1.4 Net fee and commission revenues

The **net fee and commission income** amounted to HUF 76.7 bn in 9M 2025 (+13.8% y/y). The commission income for 3Q increased by HUF 6.1 bn (+28.2% y/y) relative to the same quarter of last year, driven mainly by the higher commissions income from investment services.

2.1.5 Profit/loss on financial transactions (FX and FV result)

In 9M 2025 the **profit on financial transactions** amounted to HUF -19.0 bn, lower by HUF 25.7 bn year-on-year.

As a result of high volatility in yields, the exchange and revaluation result increased by HUF 7.9 bn q/q in 3Q, the OCI effect due to revaluation of the fixed rate government securities portfolio was slightly decreased to HUF 2.8 bn (HUF -0.6 bn q/q; HUF -15.4 bn y/y). The quarterly **net revaluation result and exchange rate gain** – as a result of the two impacts – was HUF -2.0 bn.

2.1.6 Other results

Other revenues/expenses related to the MBH Group's core business operations, dividend income and contributions to the results of subsidiaries are reported as part of other results. Other results were HUF 1.6 bn in 9M (HUF -1.4 bn y/y), and HUF 0.01 bn (HUF -1.2 bn q/q, HUF +1.5 bn y/y) in 3Q.

2.1.7 Operating expenses

MBH Group's general administrative expenses were HUF 253.0 bn in 9M 2025 (3Q: HUF 86.8 bn, -3.7% q/q, +4.7/ y/y). The +11.9% (HUF +26.9 bn) y/y increase is largely due to one-off costs related to the processes of standardising IT systems and higher IT costs. Operating expenses adjusted for the impact of the acquisition would have increased by 8.8% in 9M 2025. The cost-to-income ratio for 9M 2025 up to 62.0% as costs grew higher (+13.3%-pts y/y). 3Q cost-to-asset ratio (C/A) increased to 2.8% (-7 bps q/q, +3 bps y/y) due to higher operating costs.

The **personnel expenses** amounted to HUF 40.5 bn in 3Q 2025, increased by 10.7% compared to the same quarter of the previous year. 11.5% y/y increase in 9M PEREX (HUF 115.3 billion) is mainly due to inflation pressure.

The number of employees of MBH Group together with employees of Fundamenta-Lakáskassza Lakás-takarékpénztár Zrt. at the end of September 2025 was 8,951.5 FTE (-543.2 FTE; -5.7% y/y).

Other operating expenses in 3Q 2025 were HUF 36.0 bn, increased by 1.7% y/y. Higher IT costs (increase in operating costs related to the processes of standardising IT systems) played a significant role in the growth. A decrease of 9.3% was on quarterly basis.

Depreciation decreased by 5.5% y/y in 3Q 2025, amounted to HUF 10.3 bn, driven by IT and non-IT investments in the past periods.

2.1.8 Risk costs

HUF 29.3 bn adjusted risk cost (provisions and other impairments) was release in 9M 2025 and HUF 23.9 bn in 3Q 2025.

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The Bank believes that the quality of the portfolio does not justify an increase in the impairment coverage on non-moratorium stocks.

The **NPL closing portfolio** was HUF 224.3 bn at the end of 3Q 2025, increased by HUF 9.2 bn during the quarter (+4.3%-pt q/q). **IFRS-based NPL ratio** increased to 3.6%. The **NPL coverage** stood at 117.8%, the **total coverage** was 4.3%.

2.1.9 Corporate income tax

In 9M 2025 HUF 24.4 bn unadjusted **corporate income tax expense** was recorded, as a result of HUF 5.4 bn current corporate income tax expense, HUF 4.0 bn deferred tax expense, HUF 13.0 bn local business tax and HUF 2.0 bn innovation contribution.

The adjustments in the flash report had a tax effect of HUF 3.9 bn therefore the **adjusted corporate income tax** was HUF 28.3 bn expense.

2.2 Balance sheet

MBH Group							
Adjusted balance sheet (in HUF million)	3Q 2024	4Q 2024	1Q 2025	2Q 2025	3Q 2025	P/P	Y/Y
Financial assets	1,173,312	1,249,434	1,213,476	1,294,666	1,269,629	-1.9%	8.2%
Trading portfolios - Assets	216,770	241,824	228,592	195,201	193,156	-1.0%	-10.9%
Securities	4,631,015	4,628,966	4,954,425	4,453,701	4,286,551	-3.8%	-7.4%
Loans and advances to customers/Customer Loans (net)	5,656,694	5,811,048	5,822,686	5,915,851	5,952,747	0.6%	5.2%
Loans and advances to customers/Customer Loans (gross)	5,942,742	6,121,207	6,126,264	6,204,775	6,217,051	0.2%	4.6%
Retail business segment	2,311,161	2,383,922	2,432,772	2,478,933	2,505,801	1.1%	8.4%
Corporate business segment	2,952,484	3,044,709	3,010,843	3,039,452	3,005,038	-1.1%	1.8%
Leasing	580,767	605,388	591,898	602,298	620,402	3.0%	6.8%
Other	98,330	87,187	90,751	84,091	85,811	2.0%	-12.7%
Provision for Customer loans	-286,048	-310,159	-303,578	-288,924	-264,304	-8.5%	-7.6%
Total other assets	550,551	573,419	605,223	592,860	578,434	-2.4%	5.1%
Investments in jointly controlled entities and associates	132,030	152,237	145,670	151,082	151,566	0.3%	14.8%
Intangibles, property and equipment	228,634	246,141	254,678	260,996	269,041	3.1%	17.7%
Other assets	180,953	166,554	195,364	172,789	152,551	-11.7%	-15.7%
Total Assets	12,228,342	12,504,690	12,824,402	12,452,278	12,280,517	-1.4%	0.4%
Interbank liabilities	2,489,962	2,352,536	2,388,946	1,988,841	1,800,512	-9.5%	-27.7%
Deposits & C/A	7,590,292	8,052,470	8,018,837	7,925,416	7,909,884	-0.2%	4.2%
Retail business segment	3,137,610	3,197,846	3,165,662	3,135,456	3,094,974	-1.3%	-1.4%
Corporate business segment	4,247,824	4,640,507	4,586,909	4,582,161	4,545,770	-0.8%	7.0%
Other	204,857	214,117	266,266	207,800	269,141	29.5%	31.4%
Issued debt securities	634,999	629,289	920,154	1,044,010	1,053,240	0.9%	65.9%
Other liabilities	336,152	330,940	353,233	352,757	309,629	-12.2%	-7.9%
Shareholders' Equity	1,176,938	1,139,455	1,143,232	1,141,255	1,207,253	5.8%	2.6%
Total Liabilities & Equity	12,228,342	12,504,690	12,824,402	12,452,278	12,280,517	-1.4%	0.4%
Loan commitments given	1,443,344	1,634,703	1,684,851	1,999,374	1,982,945	-0.8%	37.4%
Financial guarantees given	101,470	110,315	115,272	115,401	109,246	-5.3%	7.7%
Other Commitments given	315,564	255,594	242,285	264,609	249,649	-5.7%	-20.9%
Customer off Balance items	1,860,377	2,000,612	2,042,408	2,379,383	2,341,840	-1.6%	25.9%

The balance sheet of the MBH Group is presented on the basis of consolidated financial statements prepared according to IFRS.

In the Condensed Consolidated Interim Financial Statements for the first half of 2025, the Bank modified the presentation of certain items in the financial statements, resulting in minor, not significant reclassifications in the comparative financial data for 31 December 2024.

MBH Group's **total assets** amounted to HUF 12,280.5 bn by the end of 3Q 2025 (HUF -171.8 bn; -1.4% q/q), with a yearly increase of HUF 52.2 bn (+0.4% y/y).

Loan portfolio increased by HUF 274.3 bn (+4.6%) year-on-year, primarily driven by both the performance of the retail and corporate business. However, on quarterly basis the portfolio increased by 0.2%.

The **deposit portfolio** amounted to HUF 7,909.9 bn at the end of 3Q 2025 (+4.2% y/y, -0.2% q/q). The 3Q performance characterised by moderating of the deposit portfolios in the retail and corporate segments.

Loan-to-deposit ratio reached 78.6%, 0.3%-pts higher than in the same period of the previous year (+0.3%-pts q/q). **LCR** (147.5%) and **NSFR** (125.6%) ratios are well above the regulatory minimum.

Shareholders' equity changed to HUF 1,207.3 bn (+5.8% q/q; +2.6% y/y). The **22.1% capital adequacy ratio** at the end of the period, significantly exceeded the regulatory minimum requirements. **19.2% CET1 ratio**.

2.2.1 Loans

Gross loans amounted HUF 6,217.1 bn, up by 0.2% (HUF +12.3 bn) compared to the previous quarter, while year-on-year loans the growth reached 4.6% (net: 5.2% y/y).

The **retail** customer loans increased by 1.1% q/q to HUF 2,505.8 bn at the end of September. On yearly basis, the growth rate reached 8.4% due to the favourable business activity.

Corporate gross loan portfolio increased by 1.8% compared to the same period last year, reaching HUF 3,005.0 bn at the end of 3Q 2025 (-1.1% q/q).

The **leasing** portfolio increased by 6.8% y/y (+3.0% q/q).

Provisions for customer loans was 8.5% lower than at the end of the previous quarter, while the year-on-year decrease reached 7.6%.

2.2.2 Securities

Securities portfolio together with trading portfolio decreased by HUF 344.5 bn (-7.4%) y/y, and as a result, the **portfolio of securities** amounted to HUF 4,286.6 bn at the end of 3Q 2025. The quarterly decline in the securities portfolio (-3.8% q/q) was in line with the run-off of LTRO funding.

2.2.3 Financial assets

The **portfolio of financial assets** decreased by HUF 25.0 bn during the quarter (-1.9% q/q), while the year-on-year increase was HUF 96.3 bn (+8.2% y/y). The quarterly decline can be explained by lower interbank lending volumes. The stock stood at HUF 1,269.6 bn at the end of the period.

2.2.4 Deposits and C/A

Customer deposit portfolio amounted to HUF 7,909.9 bn (-0.2% q/q) at the end of the quarter. **Corporate deposit portfolio** decreased by HUF 36.4 bn (-0.8% q/q), reaching HUF 4,545.8 bn at the end of the quarter. **Deposits in the retail segment** reached HUF 3,095.0 bn (-1.3% q/q) at the end of 3Q.

On an annual basis, customer deposit portfolio grew by 4.2%, with a positive contribution from the **corporate segment** (+7.0% y/y). However, **the retail segment's** stock moderated year-on-year (-1.4% y/y).

2.2.5 Interbank liabilities

The portfolio of **interbank liabilities** amounted to HUF 1,800.5 bn (HUF -188.3 bn q/q; HUF -689.5 bn y/y) at the end of 3Q 2025, the decline can be explained by the run-out of LTRO stock and the moderation of other credit institution liabilities.

2.2.6 Issued securities

The stock of issued securities increased by 0.9% (HUF +9.2 bn q/q) over the quarter to HUF 1,053.2 bn at the end of 3Q 2025 (HUF +418.2 bn y/y).

During 3Q 2025, MBH Bank announced 3 subscription periods for the placement of senior bonds, mainly sold to retail customers, during which a total of HUF 20.2 bn and EUR 7.9 bonds were placed. These issues were made under the Bank's HUF 500 bn domestic issuance programme.

In view of the regulatory compliance with MREL requirements and the increasing need to restructure the client's liabilities from deposits to bonds, MBH Bank plans to renew its current (domestic) issuance programme with a total amount of HUF 500 billion. The renewal of the bond programme will be subject to the approval of the new Base Prospectus by the MNB, which is expected in 4Q 2025.

In line with the above, MBH Bank has set up an EMTN Programme in October 2023 with a total volume of EUR 1.5 billion and has successfully completed an international bond issuance. The EMTN Programme, which was renewed last year and listed on the Luxembourg Stock Exchange, will expire in October 2025. To maintain its international issuance capacity, MBH Bank also plans to renew the EMTN Programme.

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. 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.

2.2.7 Capital

MBH Group's **capital amounted to HUF 1,207.3 bn** at the end of 3Q 2025. Capital accumulation continued in y/y terms: +2.6% y/y respectively, significantly increasing the shock absorbing capabilities of the Bank (+5.8% q/q).

2.2.8 Off-balance sheet exposures to customers

MBH Group's **off-balance sheet exposure** reached HUF 2,341.8 bn at the end of 3Q 2025, corresponding to a 1.6% (HUF +37.5 bn q/q) decrease on a quarterly basis (+25.9%; HUF 481.5 bn y/y). The year-on-year growth was attributable to an increase in the volume of loan commitments given (+37.4% y/y).

2.3 Capital adequacy

The capital adequacy of MBH Bank Group remains strong, with a **capital adequacy ratio (CAR)** of **22.1%** at the end of 3Q 2025 (+139 bps y/y), and **CET1** ratio of **19.2%**. The capital adequacy ratio significantly exceeds the regulatory minimum requirements, thus providing a convenient capital buffer for the Group's operations.

In 3Q 2025, T1 capital increased by 2.9% over the quarter (-2.0% y/y) mainly due to the profit of 2Q 2025.

RWA reduced by 1.8% q/q (HUF -92.2 bn) to HUF 5,113.6 bn at the end of the period, driven by decreasing credit risk RWA.

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2.4 Presentation of business segment results

In this chapter, MBH Group's customer portfolio and market share are presented by segments. The segments are formed according to the requirements used in the reports prepared for the National Bank of Hungary (HNB), and the portfolios are presented accordingly.

2.4.1 Corporate and institutional customers

MBH Bank continues to be an important and active participant in the Széchenyi Card Program, significantly contributing to the competitiveness of domestic businesses with its supported schemes. The MAX+ series of the Széchenyi Card Programme helps Hungarian SMEs since January 2023. From 1 July 2024, in addition to the end of the crisis support title, there were changes in the terms of conditions and eligibility criteria. To further stimulate corporate lending, the government plans to reduce interest rates on the working capital financing products of the Széchenyi Card Program — excluding agricultural-type transactions. Under this plan, the current interest rate of 4.5% will be decreased to 3.0%. Currently, the products are only eligible for de minimis support title.

The latest guarantee structure provided by Garantiqa Hitelgarancia Zrt. to assist small and medium-sized enterprises, the Garantiqa InvestEU Guarantee Program, has been available at MBH Bank since October 2024, among the first. The aim of the Garantiqa InvestEU Guarantee Program is to accelerate the growth of productivity and efficiency of beneficiary enterprises, thereby improving their competitiveness, facilitating access to financing, and enhancing the availability of financing, primarily for high-risk small and medium-sized enterprises or those lacking adequate collateral.

This cash guarantee solution does not burden the clients' already limited de minimis frame, given that the Garantiqa InvestEU guarantee is based on the General Block Exemption Regulation (GBER) InvestEU title. The advantages of the InvestEU guarantee include the 95% counter-guarantee provided by the EU, fast processing times, and favorable terms and conditions for clients. It can be applied to overdraft facilities, working capital loans, and investment loans, provided that both the client and the transaction meet the framework conditions of the program. By the end of 2028, some 17,000 Hungarian SMEs will have access to a total of HUF 600 billion in loans through Garantiqa Hitelgarancia Zrt. with the help of the nearly HUF 400 billion guarantee scheme launched under the Garantiqa InvestEU Guarantee Programme.

In 3Q 2025, MBH Bank nearly doubled its portfolio in the factoring and trade finance market compared to the same period last year and became a dominant player in the domestic market, already leading the market in several indicators. The Bank's objective is to offer its own product to provide instant access to working capital financing to any company with a good customer base and a growing target market.

MBH Bank has traditionally maintained close ties with Eximbank to enable customers to benefit from EXIM financing sources. In order to provide flexible and comprehensive services to its customers, the Bank continues to actively participate in all subsidized loan programs announced by Eximbank, including the Baross Gábor Reindustrialisation Investment Loan Programme Plus, which is scheduled to continue in 2024, and the new Demjén Sándor Program, which was launched in 2025. The bank's clients have requested these products in significant amounts, including for green investment purposes.

In 4Q 2024, the Ministry of National Economy launched the Demjén Sándor Program as part of the New Economic Policy Action Plan, which received special focus in 1Q and 2Q 2025 for business financing. As a committed partner to businesses, MBH Bank makes available all schemes that can

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support their development. Accordingly, MBH Bank joined the supported loan programs refinanced by Eximbank (Jövő Exportőrei (JEA) and Exportélénkítő (EXA)) announced under the Program in December 2024. MBH Bank was among the first to make the schemes launched by EXIM available, continuing to support the competitiveness of domestic businesses in 2025. Under the Demjén Program, both standard and green Exim investment loans were introduced. MBH Bank pays special attention to supporting and realizing its clients' green loan objectives.

The Exim Demjén Sándor Future Exporters Investment Loan Program, announced in January 2025, provides financing for development purposes at a fixed, low interest rate until the end of the term, available in both Hungarian forints and euros. From May 2025, the range of programs available at Eximbank expanded with two products: the Exim JEA Working Capital Loan Program, which can be used for general liquidity purposes and for financing sales-oriented housing construction projects, and the Exim JEA Investment Loan Program, which can be used for both domestic and foreign acquisitions. The Eximbank's working capital loan was so successful that the HUF 250 billion budget was exhausted within a week. This indicates a significant demand for supported working capital financing as well.

In 3Q 2025, subsidized loan products continued to receive exceptional attention from the Bank's clients compared to market-rate loans, given that these products represent a significantly lower interest burden for companies, thereby greatly enhancing the domestic and international competitiveness of Hungarian businesses.

To strengthen market competition, the Hungarian National Bank has introduced the Certified Corporate Loan ('MVH') qualification, which may be awarded to HUF-denominated corporate loan products aimed at investment purposes, provided they meet the criteria set out in the call for applications. MBH Bank was among the first to obtain the certification required for this qualification. The scheme offers pricing capped above the BUBOR base rate, with a maximum interest margin and predefined fees and costs, ensuring predictable financing. During the first two years of the term, the loan is available at the reference rate without any interest margin; thereafter, it is available at the reference rate plus a maximum annual interest margin of 3.5%. In 2025, MBH Bank continues to focus on providing high-quality service to clients operating in the agricultural sector. From January 1, 2025, the counter-guarantee provided under the InvestEU Program is also available at the Agricultural Business Loan Guarantee Foundation (AVHGA) for transactions covered by AVHGA guarantees. At Bank, InvestEU counter-guarantees can be requested for transactions according to the AVHGA Business Regulations, provided the transaction meets the conditions of the counter-guarantee offered under the InvestEU Program by AVHGA. Transactions secured with foundation guarantees alongside the InvestEU counter-guarantee benefit from the support of the European Union through the InvestEU Fund. The primary goal of the program is to facilitate access to financing for small and medium-sized enterprises when state counter-guarantees cannot be applied for some reason, or the financing is higher risk, or the enterprise lacks adequate collateral. With the guarantee, a broader range of businesses become creditworthy at a favorable guarantee fee.

This year, participants in the agricultural sector are eagerly awaiting the investments that will be made possible thanks to the KAP Strategic Plan, so non-tender investment activity is currently low. We assist our customers in several ways with their investment projects implemented under the KAP Strategic Plan. On the one hand, MBH Forrás Zrt. provides assistance in compiling applications, and on the other hand, our Bank offers comprehensive financing solutions for successful applications at every stage of the investment. Our Bank has created a separate loan product group for this purpose, called MBH VP AGRO – KAP ST. With the help of our pre-financing loan, businesses can access funds more quickly through the advance payment of the amounts awarded in the tender. Within the framework of the KAP Strategic Plan, our clients who have won investment tenders can obtain long-term, low-interest

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financing through interest-subsidized investment loans, as well as through the bank's own market-rate investment loans and the optimization of these products. In addition to interest-subsidized investment loans, institutional guarantee fee subsidies are also available under the relevant call for proposals of the KAP Strategic Plan, which can be used to reduce the guarantee fee charged by AVHGA for investment loans in cases where the applicant companies are unable to offer the bank adequate collateral. The amount of interest cost support shall be a maximum of 10% of the eligible costs specified in the investment support document for the activities specified therein, while for institutional guarantee fee support it is a maximum of 5%, with the proviso that investment, interest cost and guarantee fee support together may not exceed the maximum aid intensity of 65% for the activity in question. To accelerate the implementation of KAP ST investments, we have also made our dedicated bank guarantee product available, which allows up to 50% of the grant to be drawn down in the form of an advance payment. In the case of investment loans and bank guarantees, AVHGA's guarantee is now available with an InvestEU counter-guarantee in addition to a state counter-guarantee, which means that a wider range of applicants can provide adequate collateral, thereby increasing the number of businesses that can access bank financing.

The Hungarian Government announced in Government Decree 83/2012 (IV.21.) that payment obligations towards the National Tax and Customs Administration (NAV) and state public institutions can be fulfilled in the future through a centrally developed electronic payment service. MBH Bank is among the few players in the market that have made this available to their clients.

The EFER (Electronic Payment and Settlement System) employs a unified electronic solution that allows business organizations and the public to use this electronic payment option (EFER payment) to settle their obligations related to public services (predetermined types of taxes, contributions, fees) to the state in one transaction, as a single, consolidated transfer, in one lump sum. The NAV's financial system allocates the obligations arriving in a single transaction to different target accounts based on tax types, using the details of the EFER transaction.

Among the corporate loans, the portfolio of non-financial enterprises (based on the segmentation as per the HNB's statistics requirements) amounts to HUF 2,545.4 bn, 1.4% lower than in the previous quarter, while on an annual basis the change was +0.4% (HUF +9.3 bn y/y). The Bank's market share reached 19.4% at the end of the quarter.

The non-financial corporate deposit portfolio (based on the segmentation as per the HNB's statistics requirements) increased by 1.5% q/q to HUF 3,272.7 bn (+HUF 236.7 bn y/y). The Bank's market share reached 19.7% at the end of the quarter.

Agricultural clients

Market environment:

Factors determining the market environment had a negative/moderately negative impact on agricultural and food industry financing:

- This year's growing season was dry for arable crops, but among the autumn-sown crops, the average wheat yield exceeded the long-term average. This year's milling quality was significantly better than in previous years, making this crop profitable to grow in most parts of the country, as was barley. Corn, another important crop, suffered much more from the effects of the dry, hot summer, with an estimated 30% drop in yield compared to previous years. Sunflowers are being harvested from a record-breaking area, but even in this case, yields are

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about 15% below the long-term average. Overall, these factors are having a negative impact on agriculture's contribution to GDP. Global harvest prospects are favorable, so we can expect a supply-driven market in the coming quarters.

- Purchases of live animals and animal products are down 1-2% compared to last year, partly due to the after-effects of the spring foot-and-mouth disease epidemic and the bird flu that has been present practically every year since 2020. Animal feed is likely to become cheaper in the coming periods due to the global supply of crops, so animal husbandry remains a profitable activity.
- The volume of domestic food industry output shows a 2% decline in domestic sales and a 3% decline in exports compared to the relatively high base of the previous year. Domestic sales in the last quarter of the year are expected to slightly exceed the previous year's level, provided that the Christmas period is favorable. Domestic macroeconomic trends also support this, through positive developments in household consumption.

Business results:

- In the quarter under review, the Bank's total agricultural loan portfolio grew significantly, by approximately 7%, while the 12-month change, which filters out the seasonal pattern characteristic of the sector, reached 10%. The growth affected both agriculture and the food industry but was mainly attributable to other agribusiness sectors (crop traders, input material traders, integrators).
- Participants in the agricultural sector, both in agriculture and the food industry, have high expectations for the investments that can be made under the CAP Strategic Plan. Support documents were sent to applicants en masse during the quarter, but the program's contribution to credit growth has been moderate so far.
- The significant and continuous expansion of the factoring portfolio is noteworthy, with the pre-financing of normative subsidies increasing by more than 50% in the current calendar year.
- The deposit portfolio of agriculture-related businesses declined by a low single-digit percentage in both the current quarter and the 12-month comparison, primarily among food industry businesses.
- MBH Bank remains the clear market leader in the Agrár Széchenyi Program. In the case of Agrár Széchenyi Cards ("ASZK"), the amount secured by existing guarantees increased minimally (+HUF 1 billion) in the quarter under review, and the Bank's market share remains stable at over 70% based on the portfolio. Agricultural Széchenyi Investment Loans ("ASZB") saw a significant increase of nearly 5% in the quarter, and the market share remains stable at over 50% based on the portfolio.

Professional appearances and participation in events by the business unit in 3Q 2025:

The Agricultural and Food Industry Division of MBH Bank was represented at prestigious professional events in 3Q 2025, including the Bálványos Summer Free University and Student Camp programs, the Eastern Hungarian Agricultural and Food Industry Conference, and the National Agricultural and Food Industry Exhibition and Fair ("OMÉK"). The division held a press event between June and September to present its quarterly expert analysis, the MBH AgrárTrend Index. Through expert interviews and press inquiries, the business line also helped to provide information on issues of interest to the markets

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and the public, such as the consequences of the foot-and-mouth disease epidemic and the development of crop yields.

State administration relations, Municipal clients, Churches

One of the key elements of MBH Bank's market share growth and national champion strategy is to provide high quality financial services to state, municipal and church customers and related institutions and corporate network. To this end, the relevant client base is served by a dedicated area with specialised operational expertise in public administration, municipalities and churches, in addition to banking experience.

MBH Bank gives priority to providing high quality services to higher education institutions, foundations, public foundations, associations and other public benefit organisations, and has an independent team of experts to provide unique financial solutions to its public administration, public service and priority social clients. In response to the specific needs of the segment, in addition to the continuous development of financial solutions, MBH Bank's key strategic goal is to maintain a socially responsible approach, which it supports through strategic agreements and unique initiatives. Finding and exploiting synergies is one of the foundations of efficient operation and shared business success.

MBH Bank currently serves more than 100 university and foundation clients and their subsidiaries in Budapest and the countryside. In 3Q 2025, the implementation of the growth strategy continued, and MBH Bank welcomed several long-established, prominent social organizations and higher education institutions among its partners.

MBH Bank aims to become a market leader in the entire municipal segment and continued to successfully implement its municipal strategy in 3Q 2025. It is already the number one player in seven counties (Baranya, Borsod-Abaúj-Zemplén, Csongrád-Csanád, Győr-Moson-Sopron, Heves, Jász-Nagykun-Szolnok, Komárom-Esztergom) in terms of the number of local governments with accounts. In the Hungarian market, as a whole the Bank has maintained its second position and is striving to become the market leader through its acquisition activities.

MBH Bank currently manages the accounts of 1,300 municipalities and their institutions (primary education institutions, kindergartens, nurseries, etc.). The aim of this area is to give greater emphasis within the portfolio to the full range of services provided to customers with city district and county status. MBH Bank is currently the leading financial service provider in six cities in the county.

During 3Q, MBH Bank made comprehensive preparations for the introduction of the so-called decentralized municipal account management model in order to serve its clientele with county-level city status in accordance with Act XXI of 2025 and Government Decrees 194/2025 (VII.8.) and 195/2025 (VII.8.) from October 1, 2025. (VII.8.) and 195/2025 (VII.8.) Government Decrees.

MBH Bank's Municipal Area is focused on broadening its involvement in local communities and local economic and social ecosystems through its social responsibility programme, supported by a dedicated and expanded management and reference team with specific municipal and banking experience.

In 3Q 2025, the specialised area of MBH Bank dedicated to serving church clients continued the strategy started in the previous year, deepening its active cooperation with the national leadership of established churches and with its church institutional clients. Testing of the donation machine program launched in the previous quarter began at 12 locations (6 Catholic and 6 Protestant), and the favorable results confirm the importance of the service to the customer base.

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MBH Bank currently manages nearly 2,000 church clients. The priority of the church sector is to reach out to the network of educational, social and health institutions run by churches and to further expand its existing business relationships. Church employees are continuously targeted with MBH Bank's employee account package product.

In addition to financial service, MBH Bank is actively involved in the daily life of church organisations through social responsibility initiatives, financial awareness programmes and sponsorship of various events.

2.4.2 Retail customers

Daily banking and related credit products

In relation to retail account products, cross-selling campaigns targeting existing customers continued throughout the third quarter, with the primary objective of enhancing profitability and establishing MBH Bank as the customers' main banking partner.

Additionally, the MBH TRIPLA promotion was launched in September, offering preferential discounts on mobile internet, streaming services, and AI subscriptions alongside new account openings. Customers also have access to a broader range of banking, insurance, and non-banking products and services. Through the strategic partnership between One and CIG Pannónia, the bank is able to deliver a unique market proposition to its clients.

The bundling of accounts into package offers further contributed to the growth in the number of credit cards issued through branches and the increase in approved overdraft limits.

Partner-driven sales achieved record credit card issuance results in 3Q, supported by new cooperation agreements with smaller partners. Promotional offers provided by these partners also played a significant role in delivering outstanding performance.

In 3Q 2025, demand for consumer loans picked up significantly among the Bank's retail partners. Compared to the previous quarter, 43% more consumer loans were disbursed to customers, and compared to the same period last year, 22% more. The strong demand for personal loan products seen in 2Q 2025 declined at Post Offices in 3Q 2025, but the Bank still achieved a 26% year-on-year increase in this period.

In 3Q 2025, the volume of mortgage loan contracts and personal loan disbursements sold through the Bank's broker channel also showed a slight decrease.

Savings

The closing volume of retail deposits (based on segmentation according to the HNB's statistics criteria) was HUF 2,419.6 bn, which means an increase of 0.9% q/q (+2.3% y/y). The Bank's market share reached 17.7% at the end of the quarter.

In 3Q 2025, investment funds offered by the Bank continued to be in high demand, particularly mixed-type funds combining both bond and equity investments. The successful MBH bond issuance program also continued, with the Bank's bonds and MBH Mortgage Bank Plc's mortgage bonds remaining available for subscription, including for retail clients.

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A significant portion of savings released from interest payments and maturities of retail government securities were reinvested by clients, primarily through renewed purchases of government securities, investment fund units, and bank bonds.

During the quarter, preparatory work was carried out for major digitalization initiatives related to the Bank Group's investment services, including electronic account opening, subscription for bank bonds and mortgage bonds, as well as further enhancements to mobile applications and online banking.

In the retail deposit product portfolio, the Bank executed migration steps in line with technological and business plans to unify account management systems

Covered and uncovered loans

Government-imposed caps on loan interest rates continue to provide relief for customers facing payment difficulties. The Government Decree of 26 June 2025 extended the interest rate freeze until 31 December 2025, allowing affected mortgage customers to repay under favorable conditions until that date.

On 1 September 2025, the state-backed "Otthon Start Program" was launched to support the purchase or construction of first homes. MBH Bank has offered the program's subsidized mortgage loans since inception. In addition to the fixed 3% interest rate product, in September, the Bank introduced a preferential variant with 2.89% interest rate eligible for private banking and premium clients. Mortgage sales are further supported by a joint promotion with MOL Group.

In March 2025, the Bank launched the DUO product, combining market-rate loans with state-subsidized loans, including the Otthon Start Mortgage, and extended the campaign until 31 December 2025.

To strengthen its position in the baby loan segment, the Bank extended its joint Baby Loan campaign with Brendon into 3Q 2025.

To further enhance customer experience, the Bank continues to allocate significant resources to optimize its mortgage lending process. It actively participates in the national DLT consortium (digital endorsement of home insurance policies) and collaborates with the Banking Association and Lechner Knowledge Center on the implementation of the E-Ing system (electronic property registry and title deed retrieval).

In the personal loan segment, market share showed a slight decline; however, the average loan amount increased. The Bank has redesigned the personal loan application process and initiated the phased rollout of a new lending system, widely adopted by international banking groups, which is expected to elevate unsecured lending to the next level in the long term.

The volume of MBH Group's retail loans (based on segmentation according to the HNB's statistics criteria) at the end of 3Q 2025 amounted to HUF 2,376.5 bn, which represents an increase of HUF 30.5 bn compared to the previous quarter. On a year-on-year basis, the increase reached HUF 210.3 bn. The market share of the Bank reached 20.6% at the end of 3Q 2025.

The closing portfolio of housing loans amounted to HUF 1,475.4 bn at the end of the quarter (HUF +156.5 bn y/y, HUF +20.0 bn q/q). The Bank's market share reached 23.6%. The portfolio of consumer and other unsecured loans increased by 9.9% year on year, thus amounting to HUF 754.0 bn at the end of the period (+67.7 bn y/y).

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Insurances

With effect from 4 August 2025, the Pannónia BajTárs 3 accident insurance product was introduced, enabling the Bank to offer a solution better aligned with economic conditions and target market needs.

Selected products of CIG Pannónia Insurance (Pannónia BajTárs 3 Accident Insurance, CIG 360 Life, Accident and Health Insurance, and Pannónia Pension BondE) were also integrated into the MBH TRIPLA promotion as specified in the Daily Banking and related credit products segment. Additionally, as part of the promotion, the Group Banking Protection insurance product was introduced as a built-in service, provided free of charge for 12 months upon meeting the eligibility criteria. This service covers risks related to lost or stolen cards and reimburses fraudulent transaction amounts.

In 3Q 2025, demand for insurance products available through the Bank increased by 2% compared to the same period last year. Within this, credit protection insurance linked to personal loans and mortgages showed significant growth, with personal loan coverage achieving 1.5 times and mortgage coverage nearly three times the previous year's results.

MBH SZÉP card

As of 30 September 2025, the number of MBH SZÉP Card holders exceeded 277,000.

From 1 January 2025, the SZÉP Card includes two sub-accounts: Accommodation and Active Hungarians, the latter dedicated exclusively to sports activities and home renovation purposes. Between July 1 and September 30, contributions to the Active Hungarians sub-account totaled approximately HUF 23.6 million, while spending on home renovation reached HUF 346.5 million.

In compliance with Government Decree 384/2024 (XII.9.), SZÉP Card digitalization was launched on 1 September 2025, initially available on devices supporting Google Wallet (Android, Wear OS, or Fitbit OS). For Apple device users, digitalization of physical MBH SZÉP Cards is planned by year-end.

Premium segment

In 3Q, growth in the premium segment slowed in terms of both client numbers and assets under management. Premium clients' total assets reached HUF 1,094 billion at the end of September, representing a 2.5% increase compared to 2Q. The number of clients exceeds 40,000, the portfolio's investment penetration was 81.3%, compared to 82.5% in the previous quarter. One of the reasons for the decline in investment penetration is the growing number of clients meeting income criteria who currently keep their funds in sight deposits.

MBH Private Banking

At the beginning of the year, in a pioneering way on the market, we have made a personalized, holistic family wealth planning service available to the private banking clients of the MBH Group through MBH Forrás Zrt., a member of the MBH Group, and its professional partners. The new service closely matches the market demand that different assets (such as shares, precious metals or investment-purpose works of art) need to be managed in a unified, integrated way, taking into account the aspects of multi-generational coordination of family wealth or the issue of inheritance between generations.

In 3Q we further expanded the range of strategic partners, so that the professional background of the MBH Group and its cooperating partners can provide an increasingly wide range of services, which,

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among other things, also includes advice on trust management, inheritance, tax and consulting, precious metal trading, and art investment.

The recognition of the creation of the service is indicated by the fact that MBH's Holistic Wealth Management Service won the "Best Private Banking Innovation" award within the "Innovation of the Year" category, awarded for the first time this year by the „Privátbankár.hu Klasszis”.

This award recognizes financial innovations that primarily serve the development of investors, secondarily the financial and asset management profession, and the domestic capital market.

At the Private Banking Hungary 2025 awards ceremony, MBH was awarded in several categories this year as well: MBH Private Banking came in 2nd place in the managed assets category and 3rd place in the Private Banking Service Provider of the Year category, while in the individual categories Eszter Homonnai was awarded Senior Private Banker of the Year, and Béla Fodor received a “lifetime achievement” award.

Micro and small business segment

In the micro and small business segment, in the passive area, acquisition campaigns and aspects of servicing existing customers were rethought and updated as part of the pricing strategy.

The bank's acquisition value proposition is based on two main pillars. The first is the Referral Program, which continues to focus on new account openings recommended by existing retail and corporate customers. The second is the Lépték GO service package, which supports acquisition through discounted options.

In 3Q 2025, subsidised loan structures will continue to be the most popular, with market-rate loans taking a back seat. This was further reinforced by the fact that the fixed interest rates on subsidized credit facilities continued to decline in the following quarter.

MBH BUPA Platform: an AI Assistant has been deployed, which acts as an artificial intelligence-based chatbot to help entrepreneurs better understand grant funding and related financial information. The assistant provides support on topics such as the GINOP and DIMOP application criteria, the operation of MFB Points, MBH Bank's micro and small business products, as well as information on the BUPA platform and the Sándor Demján programme. The aim is to use AI support to reduce information uncertainty and to help businesses navigate more quickly through the world of support opportunities.

Thanks to the BUPA Source solutions (automatic pre-qualification for GINOP and DIMOP applications, application writing assistance and free online workshop), BUPA contributed to the disbursement of products available at MFB Points with a value of nearly HUF 300 million in 9M 2025.

Within non-financial corporations, the loan portfolio of microenterprises stood at HUF 594.8 bn (+0.8% q/q; 24.4% y/y) at the end of the period.

MFB Points

At the end of September 2025, the Bank had 156 MFB Pont Plusz branches. In 3Q 2025, the residential product range was available under unchanged conditions, still through the Home Renovation

Programmes funded by KEHOP Plus (Operational Programme for Environment and Energy Efficiency Plus). The Bank has a 41% market share² in the retail MFB Pont Plusz product market.

In July 2025, a new product was added to the company's product range: the SME Technology Plus "B" Loan Program – Working Capital Loan was launched. The new product is an interest-free working capital loan with a maturity of more than one year, which supports the financing of inventory purchases and operating costs necessary for the operation of micro and small enterprises. The Bank has a market share of over 52%³ in the corporate MFB Pont Plus lending market.

Branch network

As MBH Bank – the financial institution with the largest branch network in the country – provides the widest possible reach for personal service to its clients, it is committed to continuously improving the quality of presence and making its services available in new locations. This quarter, taking into account customer needs, market trends, and the regulatory environment, it further expanded the number of operated ATMs and their available functions. Several bank branch locations underwent modernization, and a new bank branch began operations.

In the spirit of social responsibility, an accessible customer calling system was established in every bank branch to support clients with special needs: screens are accessible by wheelchair, and a separate menu provides priority service and simplified login. At the launch of the Home Creation program in September, the branch network nationwide offered increased capacity and extended opening hours to serve clients, and new Partner Centers opened for loan intermediary partners. After intensive preparation, the network continuously ensured fast and quality service in Home Start administration.

Alongside its strategic goals, the Bank considers the feedback of employees regarding development opportunities within the organization important, which all areas take into account when creating efficiency-improving measures. To support network information flow and improve internal customer experience, initiatives optimizing operations – the Network's internal communication platform – provided constant content display in a direct, understandable, and colourful manner. Elevating the banking experience to a higher level, MBH Bank launched a new account structure representing a unique approach in the domestic bank account market. The account structure is supported by incentive initiatives complemented with playful elements in the branch network, further strengthening the Sales Efficiency Program's focus on customer experience.

In the summer of 2025, MBH Bank launched a campaign supporting conscious and safe banking, which continuously draws the attention of network employees and clients to the prevention of online fraud and the dangers of phishing through educational videos, awareness messages, and internal tool developments on constantly renewing digital platforms.

² Based on the accepted portfolio data published in the Steering Committee meeting presentation issued by MFB at the beginning of each month.

³ Based on the accepted portfolio data published in the Steering Committee meeting presentation issued by MFB at the beginning of each month.

2.4.3 Leasing

The consolidated MBH Group includes the leading players of the domestic leasing market, namely Euroleasing Ltd., Budapest Lízing Ltd., and Euroleasing Ingatlan Ltd. The leasing group has a nationwide network and based on the newly placed, aggregated leasing portfolio, a market share exceeding 25 percent, making it the number one player in the leasing market.

Car Financing Activity

In the first half of 2024, the growth of the financing market was significantly supported by the shift in interest rate trends, as well as by significant sales support provided by importers and dealerships. In addition to price subsidies, this support primarily took the form of interest rate subsidies. The application of this sales support approach persisted in the first half of 2025; however, changes in the activity levels of individual importers led to a restructuring in the ranking of vehicle registrations—and consequently, in the distribution of new financings by brand.

In the first 9 months of 2025, despite continued support from importers and dealers, new car sales increased by 5%. While new passenger car sales grew by 8%, sales of light commercial vehicles fell by more than 17%. Used vehicle sales also grew only slightly, without a positive overall perspective. The developments in the vehicle sales market did not contribute to the growth of the financial leasing segment of the financing market either.

Throughout this period, Euroleasing Zrt. maintained its strong market position through strategic partnerships with multiple importers and a broad network of dealerships.

Asset Financing Activity

The leasing group continues to hold a leading position in the asset-based financing market, having achieved an outstanding market share in its most significant segments — namely agricultural machinery and heavy commercial vehicles. In 2024, the group was able to significantly expand its share in both segments compared to the previous year and successfully maintained this position during the first half year, and similar performance is expected for the full year.

The increase in market share and the achievement of a market-leading position was driven by strong partnerships with the largest agricultural machinery distributors, a limit-based servicing approach for returning clients, and efficient cross-selling within the banking group.

(EXIM, Széchenyi Leasing MAX+) have profoundly impacted the asset finance market, with Euroleasing remaining the most significant player in subsidized transaction intermediation.

Changes in the Economic Environment Affecting the Leasing Group

The group pays significant attention to tracking and monitoring its client portfolios in order to reduce potential losses. The diversification of the group's financing portfolio is crucial in counteracting adverse external factors, forming a key component of the company's strategy.

In response to evolving consumer behavior, substantial resources are allocated to enhancing service quality and diversifying customer acquisition channels, including strengthening the online presence and services.

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2.4.4 Investment services and Treasury activities

Treasury Trading

In 3Q 2025, the forint strengthened on the foreign exchange market compared to 2Q. The strengthening forint was accompanied by decreasing volatility and interbank turnover, but despite this, the area made good use of the market situations that arose, while keeping risk exposures low.

The Treasury Trading area effectively managed short-term interest rate positions arising from counterparty positions and also made good use of the business opportunities arising from the monetary policy tools.

The Bank was an active participant in the bond market, with a significant share in the auctions of the ÁKK (Government Debt Management Agency) as primary dealer.

ALM & Liquidity service

In terms of operational liquidity management, the business unit continuously adapted to the changing monetary environment and fully executed the transactions necessary for the smooth functioning of the bank's payment flows.

Sales

During 3Q, the forint strengthened steadily against the euro, with only minor fluctuations, mainly as a result of the central bank's relatively tight monetary policy and interest rate advantage. This encouraged some exporting clients to wait and see, which resulted in low turnover in both forward and option hedging transactions. Low volatility, i.e. exchange rate fluctuations, also restrained market activity. At the same time, sales campaigns and portfolio reviews, as well as treasury events continuing in September, led to a significant increase in the number of corporate clients with treasury framework agreements and those using products.

Corporate Finance

During 3Q 2025, MBH Bank announced 3 subscription periods for the placement of senior bonds, mainly sold to retail customers, during which a total of HUF 20.2 bn and EUR 7.9 bonds were placed. These issues were made under the Bank's HUF 500 bn domestic issuance programme.

Investment services - sales

In 3Q 2025, new retail government securities with higher coupons were added to the State Treasury's offering, causing previous series to depreciate. In recent times, the volatility of the forint has decreased significantly, as has the turnover on the foreign exchange market. Positions in favour of the forint have noticeably strengthened the domestic currency against the major currencies. Derivative products, both in the form of futures and options, continued to be prominent products. Although trading on the Budapest Stock Exchange was low in the summer, foreign equities continued to see high volumes.

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Investment Products and Services Management

In 3Q 2025, the MBH Group continued to operate one of the largest securities distribution networks in the domestic market, which it develops on a continuous basis in line with its objectives.

MBH Befektetési Bank Zrt. commenced its operations in 4Q 2023 as a member of MBH Group. The Investment Bank renewed its pre-existing partnership agreements, including securities brokerage activities in branches operated by business entities and banks, in addition to the intermediary network of the MBH Group.

Following the long-term investment services strategy:

- MBH Bank issued 3 HUF-denominated and 3 EUR-denominated own bonds during 3Q.
- The MBH Group continued in 3Q 2025 the activity initiated in 1H 2025, namely the distribution of mortgage bonds issued by MBH Mortgage Bank Plc. to retail clients, thereby ensuring the continued availability of low-risk, fixed-rate, medium-term investment opportunities.
- MBH Befektetési Bank is committed to digital developments and is therefore regularly improving its online platforms. The MBH Net- and Mobilbroker application has been expanded with many new functions with the update made during the quarter and released in early October. Our customers are also able to open a securities account and a TBSZ account online and can complete the MiFID-test in the application as well.
- We launched our own podcast channel under the name of “Bónusz Podcast”, which primarily supports the Bank’s analyst communications. The channel aims to strengthen the expert role of the Investment Bank, raise the visibility of its analysts, and promote the content they produce. The contents are published every two weeks.
- In 2025, the consolidation of MBH Alapkezelő Zrt.’s product portfolio will continue. A total of two public funds were merged in 3Q. During the last quarter of the year, the institution’s key objectives include continuing to optimize its product range, proactively responding to investor needs by creating new investment products and structures, whilst working alongside partner areas, along with managing existing investment funds and portfolios as effectively as possible.
- In July 2025, the Alapkezelő took over the management of Solus I. and Solus II. Venture Capital Funds from the Solus Capital. The net asset value of the two funds was 13,4 bn.

As of 30 September 2025, the Alapkezelő managed a total of HUF 2 363,7 bn in net assets under management removed from duplication, representing a net market share of 11,11%⁴. MBH Fund Management ranked second in the ranking of pension fund asset managers (in terms of assets under management) at the end of the quarter.

Custody Sales

The institutional custody portfolio continued to grow dynamically, which was also reflected in the increase in revenue data. In 3Q, the Bank took advantage of numerous acquisition opportunities, which indicate further strengthening of the business line in the coming periods. With assets of nearly HUF

⁴ Resource: BAMOSZ (market share)

3,600 billion, the MBH Banking Group provides custody services to 200 institutional portfolios, covering the entire institutional spectrum.

2.5 Updates on ESG

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.

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2.6 Awards and recognitions



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

The MBH Private Banking division was recognized in four categories.

- „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



Pataky Piroska

Kutas István

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

Declaration

MBH Bank Nyrt. (hereinafter Bank) issues the following declaration in relation to its report on the 3Q 2025 results (Flash Report):

The Bank declares that the Flash Report has been prepared in compliance with the applicable accounting regulations. The Flash Report, prepared according to the best knowledge and information of the experts and decision-making managers of the Bank concerned reflects a true and fair view of the assets and liabilities, financial position and profit and loss of the Bank as securities issuer and the consolidated companies, furthermore the 3Q 2025 financial statements give a fair view of the position, development and performance of the Bank, disclosing the risks and the factors of uncertainty.

No independent audit report has been prepared for the Flash Report.

Budapest, 20th November 2025

MBH Bank Nyrt.

Mr Zsolt Barna, dr.
Chairman Chief Executive

Mr Péter Krizsanovich
Deputy Chief Executive Officer
for Strategy and Finances

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3 FINANCIAL FIGURES

3.1 Correction factors 9M 2025

P&L (in HUF million)	3Q 2025 Accounting Report	Structure corrections	Business corrections		Adjusted PAT
			Banking tax	Extra profit tax	
Interest income	762,743.0	0.0			762,743.0
Interest expense	-413,999.0	0.0			-413,999.0
Net interest income	348,744.0	0.0			348,744.0
Net income from commissions and fees	148,455.0	-71,731.4			76,723.6
Other operating income	-17,563.0	0.0	169.3		-17,393.7
Results from financial instruments	-18,965.0	0.0			-18,965.0
Dividend income	1,770.0	0.0			1,770.0
Share of jointly controlled and associated companies' profit / (loss)	1,648.0	0.0			1,648.0
Other operating income / (expense), net	-2,016.0	0.0	169.3		-1,846.7
Operating expenses	-367,773.0	71,731.4	21,555.6	21,489.7	-252,996.3
Impairments and provisions for losses	29,293.0	0.0			29,293.0
Profit / (Loss) before taxation	141,156.0	0.0	21,724.9	21,489.7	184,370.6
Income tax expense / (income)	-24,407.0	0.0	-1,955.2	-1,934.1	-28,296.3
PROFIT/ (LOSS) FOR THE YEAR	116,749.0	0.0	19,769.7	19,555.6	156,074.3
Other comprehensive income	-7,612.0	0.0			-7,612.0
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	109,137.0	0.0	19,769.7	19,555.6	148,462.3

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in HUF million	3Q 2025 Report	Structure corrections	Adjusted BS structure
		Assets	
		Intangibles, property and equipment and other assets reclassification	
Total Assets	12,280,517	0	12,280,517
Cash reserves	86,616		86,616
Loans and advances to banks	1,183,013		1,183,013
Trading portfolio	276,080		276,080
Securities	4,203,627		4,203,627
Loans and advances to customers	5,952,747		5,952,747
Other assets	157,938	-112	157,826
Investment in associates and other investments	151,566		151,566
Intangibles, property and equipment	268,929	112	269,041
Total liabilities and equity	12,280,517	0	12,280,517
Total liabilities	11,073,265	0	11,073,265
Amounts due to other banks	1,800,512		1,800,512
Deposits and current accounts	7,909,884		7,909,884
Derivate financial liabilities	127,941		127,941
Other liabilities and provisions	181,689		181,689
Issued debt securities	1,053,240		1,053,240
Shareholders' Equity	1,207,252	0	1,207,252
Share capital	322,530		322,530
Other equity items	884,722		884,722

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3.2 Consolidated, non-audited financial statements of the MBH Group according to IFRS

3.2.1 Income statement

in HUF million	9M 2024	9M 2025
Interest and similar to interest income	789,129	762,743
Interest and similar to interest expense	(401,790)	(413,999)
Net interest income	387,339	348,744
Net income from commissions and fees	114,146	148,455
Results from financial instruments	5,613	(18,965)
Other operating income / (expense), net	2,313	(368)
(Impairment) / Reversal on financial and non-financial instruments	(16,539)	29,293
Dividend income	1,166	1,770
Operating expense	(305,929)	(367,773)
Profit before taxation	188,109	141,156
Income tax income / (expense)	(29,301)	(24,407)
PROFIT FOR THE YEAR	158,808	116,749
Other comprehensive income	(1,928)	(7,612)
TOTAL COMPREHENSIVE INCOME	156,880	109,137

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3.2.2 Balance sheet

in HUF million	YE 2024	3Q 2025
Assets		
Cash and cash equivalents	1,076,920	1,075,409
Financial assets measured at fair value through profit or loss	800,790	857,294
Loans and advances to customers mandatorily at fair value through profit or loss	565,731	600,842
Securities held for trading	17,236	82,907
Securities mandatorily at fair value through profit or loss	52,316	43,475
Derivative financial assets	165,507	130,070
Hedging derivative assets	81,633	63,010
Financial assets measured at fair value through other comprehensive income (Securities)	1,204,054	444,689
Financial assets measured at amortised cost	8,945,538	9,430,832
Loans and advances to banks	136,357	145,081
Loans and advances to customers	5,245,317	5,351,905
Repurchase assets	4,824	16,150
Securities	3,424,844	3,778,546
Other financial assets	134,196	139,150
Investment in associates and other investments	82,891	88,502
Intangible assets, Property and equipment	246,029	268,930
Other assets	66,836	51,851
Total assets	12,504,691	12,280,517
Liabilities		
Financial liabilities measured at fair value through profit or loss	121,084	134,089
Financial liabilities measured at amortised cost	11,109,168	10,817,794
Amounts due to banks	1,930,329	919,983
Amounts due to customers	8,052,470	7,909,884
Repurchase liabilities	335,297	786,194
Issued debt securities	534,628	882,948
Subordinated debt	94,662	170,292
Other financial liabilities	161,782	148,493
Hedging derivative liabilities	17,280	26,276
Provisions	31,306	26,729
Other liabilities	86,397	68,376
Total liabilities	11,365,235	11,073,264
Equity		
Share capital	322,530	322,530
Other equity items	816,926	884,723
Total equity	1,139,456	1,207,253
Total liabilities and equity	12,504,691	12,280,517

In the Condensed Consolidated Interim Financial Statements for the first half of 2025, the Bank modified the presentation of certain items in the financial statements, resulting in minor, not significant reclassifications in the comparative financial data for 31 December 2024.

3.2.3 Shareholders' assets

in HUF million	Share capital	Repurchased own shares	Share premium	Retained earnings	Other reserves	Profit/ (loss) for the year	Accumulated other comprehensive income	Non-controlling interests	Total equity
At 1 January 2024	322,530	-	348,894	44,754	51,066	176,679	36,465	42,983	1,023,371
Profit/ (loss) for the year	-	-	-	-	-	197,390	-	8,533	205,923
Other comprehensive income for the year	-	-	-	-	-	-	(24,863)	(206)	(25,069)
Total comprehensive income	-	-	-	-	-	197,390	(24,863)	8,327	180,854
Carry-over of previous year's result	-	-	-	176,679	-	(176,679)	-	-	-
Share issue and share premium	-	-	-	-	-	-	-	-	-
Repurchased own shares	-	(55,440)	-	-	-	-	-	-	(55,440)
Dividend	-	-	-	(24,512)	-	-	-	(2,280)	(26,792)
General reserve for the year	-	-	-	(15,875)	15,875	-	-	-	-
Other correction	-	-	-	(3,066)	-	-	-	(1,078)	(4,144)
Equalisation reserve	-	-	-	(8,748)	8,748	-	-	-	-
Other increases and decreases from business combinations	-	-	-	-	-	-	-	21,607	21,607
Transactions with owners	-	(55,440)	-	124,478	24,623	(176,679)	-	18,249	(64,769)
At 31 December 2024	322,530	(55,440)	348,894	169,232	75,689	197,390	11,602	69,559	1,139,456
At 1 January 2025	322,530	(55,440)	348,894	169,232	75,689	197,390	11,602	69,559	1,139,456
Profit/ (loss) for the year	-	-	-	-	-	109,435	-	7,313	116,748
Other comprehensive income for the year	-	-	-	-	-	-	(7,463)	(147)	(7,610)
Total comprehensive income	-	-	-	-	-	109,435	(7,463)	7,166	109,138
Carry-over of previous year's result	-	-	-	197,390	-	(197,390)	-	-	-
Share issue and share premium	-	-	-	-	-	-	-	-	-
Repurchased own shares	-	-	-	-	-	-	-	-	-
Dividend	-	-	-	(36,894)	-	-	-	(3,168)	(40,062)
General reserve for the year	-	-	-	-	-	-	-	-	-
Other correction	-	-	-	(674)	-	-	89	(685)	(1,270)
Equalisation reserve	-	-	-	-	-	-	-	-	-
Other increases and decreases from business combinations	-	-	-	-	-	-	(9)	-	(9)
Transactions with owners	-	-	-	159,822	-	(197,390)	80	(3,853)	(41,341)
At 30 September 2025	322,530	(55,440)	348,894	329,054	75,689	109,435	4,219	72,872	1,207,253

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3.3 Individual, non-audited financial statements of MBH Bank Nyrt. according to IFRS

3.3.1 Income statement

in HUF million	9M 2024	9M 2025
Interest and similar to interest income	753,624	728,328
Interest and similar to interest expense	(428,356)	(439,570)
Net interest income	325,268	288,758
Net income from commissions and fees	93,386	121,275
Results from financial instruments	11,454	(18,863)
Other operating income / (expense), net	(3,590)	(3,253)
(Impairment) / Reversal on financial and non-financial instruments	(14,735)	25,476
Dividend income	13,090	20,179
Administrative and other operating expense	(271,070)	(323,510)
Profit before taxation	153,803	110,062
Income tax income / (expense)	(23,076)	(17,826)
PROFIT FOR THE YEAR	130,727	92,236
Other comprehensive income	(2,649)	(8,086)
TOTAL COMPREHENSIVE INCOME	128,078	84,150

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Sector: Other monetary activity
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Investors' contact person: Gergely Gózon

3.3.2 Balance sheet

in HUF million	YE 2024	3Q 2025
Assets		
Cash and cash equivalents	1,024,385	1,108,613
Financial assets measured at fair value through profit or loss	773,315	810,488
Loans and advances to customers mandatorily at fair value through profit or loss	546,469	581,071
Securities held for trading	19,436	49,475
Securities mandatorily at fair value through profit or loss	44,183	49,127
Derivative financial assets	163,227	130,815
Hedging derivative assets	81,073	62,610
Financial assets measured at fair value through other comprehensive income (Securities)	1,222,521	512,643
Financial assets measured at amortised cost	8,282,641	8,784,537
Loans and advances to banks	419,660	333,890
Loans and advances to customers	4,622,516	4,713,487
Repurchase assets	34,743	64,015
Securities	3,086,614	3,567,391
Other financial assets	119,108	105,754
Investment in associates and other investments	398,686	420,829
Intangible assets, Property and equipment	116,407	131,525
Other assets	52,643	33,017
Total assets	11,951,671	11,864,262
Liabilities		
Financial liabilities measured at fair value through profit or loss	115,314	132,151
Financial liabilities measured at amortised cost	10,689,071	10,552,732
Amounts due to banks	2,319,798	1,495,277
Amounts due to customers	7,414,794	7,189,065
Repurchase liabilities	414,397	936,520
Issued debt securities	304,643	628,366
Subordinated debt	100,835	177,562
Other financial liabilities	134,604	125,942
Hedging derivative liabilities	17,280	26,276
Provisions	29,251	24,396
Other liabilities	67,462	48,158
Total liabilities	10,918,378	10,783,713
Equity		
Share capital	322,530	322,530
Reserves	710,763	758,019
Total equity	1,033,293	1,080,549
Total liabilities and equity	11,951,671	11,864,262

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3.3.3 Shareholders' assets

in HUF million	Share capital	Share premium	Retained earnings	Other reserve	Own shares	Profit/ (loss) for the year	Accumulated other comprehensive income	Total equity	
On 31 December 2023	322,530	348,894	118,820	51,066		-	118,316	21,006	980,632
Profit/ (loss) for the year	-	-	-	-	-	158,753	-	158,753	
Other comprehensive income for the year	-	-	-	-	-	-	(26,139)	(26,139)	
Total comprehensive income for the year	-	-	-	-	-	158,753	(26,139)	132,614	
Transfer of the previous year's profit	-	-	118,316	-	-	(118,316)	-	-	
Repurchased own shares	-	-	-	-	(55,440)	-	-	(55,440)	
Dividend	-	-	(24,513)	-	-	-	-	(24,513)	
General reserve for the year	-	-	(15,875)	15,875	-	-	-	-	
Increase / decrease due to the merger	-	-	-	-	-	-	-	-	
At 31 December 2024	322,530	348,894	196,748	66,941	(55,440)	158,753	(5,133)	1,033,293	
Profit/ (loss) for the year	-	-	-	-	-	92,236	-	92,236	
Other comprehensive income for the year	-	-	-	-	-	-	(8,086)	(8,086)	
Total comprehensive income	-	-	-	-	-	92,236	(8,086)	84,150	
Transfer of the previous year's profit to Retained earnings	-	-	158,753	-	-	(158,753)	-	-	
Repurchased own shares	-	-	-	-	-	-	-	-	
Dividend	-	-	(36,894)	-	-	-	-	(36,894)	
General reserve for the year	-	-	-	-	-	-	-	-	
Increase / decrease due to the merger	-	-	-	-	-	-	-	-	
On 30 September 2025	322,530	348,894	318,607	66,941	(55,440)	92,236	(13,219)	1,080,549	

*Due to the application of uniform accounting policy principles, the general reserve is separated in the other reserve.

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3.4 Other information

Consolidated companies

Name of Company	Country of incorporation	Brief description of activities	MKB's share of ownership, total, according to Credit Institutions Act (%)	MKB's share of voting right, total (%)
Fundamenta-Lakáskassza Lakás-takarékpénztár Zrt.	Hungary	Other monetary intermediation services	77.74	77.42
Fundamenta-Lakáskassza Pénzügyi Közvetítő Kft.	Hungary	Other auxiliary financial activities	100.00	100.00
Fundamenta Értéklánc Ingatlanközvetítő és Szolgáltató Kft.	Hungary	Real estate brokerage	100.00	100.00
MBH DOMO Kft.	Hungary	Renting and operating of own or leased real estate	100.00	100.00
MBH Befektetési Alapkezelő Zrt.	Hungary, Czech Republic	Fund management	75.54	75.54
Budapest Lízing Zrt.	Hungary	Financial leasing	100.00	100.00
Euroleasing Ingatlan Zrt.	Hungary	Other credit granting	100.00	100.00
Euroleasing Zrt.	Hungary	Financial leasing	100.00	100.00
MBH eFin Technologies Zrt.	Hungary	Computer programming	100.00	100.00
MBH Ingatlanfejlesztő Kft.	Hungary	Renting and operating of own or leased real estate	100.00	100.00
MBH Szolgáltatások Zrt.	Hungary	Renting and operating of own or leased real estate	-	-
MBH Bank MRP Szervezet	Hungary	Entity operating based on the ESOP Act	100.00	100.00
MBH Befektetési Bank Zrt.	Hungary	Other monetary intermediation services	80.55	100.00
MBH Duna Bank Zrt.	Hungary	Other monetary intermediation services	98.46	98.46
MBH Jelzálogbank Nyrt.	Hungary	Issuance of mortgage bonds, refinancing of mortgage loans	48.46	48.57
MBH Blue Sky Kft.	Hungary	Asset management (holding)	100.00	100.00
MITRA Informatikai Zrt.	Hungary	Computer infrastructure, data processing, hosting and related services	96.47	96.47
Magyar Strat-Alfa Befektetési Zrt.	Hungary	Buying and selling of own real estate Renting and operating of own or leased real estate	50.00	50.00

List and presentation of owners with more than 5% participation (30.09.2025)

Name	Number of shares	Ownership share (%)	Voting rights (%)
Zenith Asset Management Zrt.	80 123 046	24.84%	26.71%
Corvinus BHG Vagyonkezelő Zrt.	64 524 163	20.01%	21.51%
CEE Horizon Capital Zrt.	36 706 059	11.38%	12.24%
CEE Paramount Equity Zrt.	34 503 690	10.7%	11.50%
Treasury shares	22 580 867	7.00%	0.00%
Hungary Apex Investments Zrt.	20 030 762	6.21%	6.68%
Pinnacle Asset Group Zrt.	20 030 761	6.21%	6.68%

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Full-time employees

FTE, end of period	30.09.2024	31.12.2024	31.03.2025	30.06.2025	30.09.2025
MBH Bank Nyrt.	7,954.6	7,965.8	7,952.4	7,663.1	7,556.0
MITRA Informatikai Zrt.	133.4	121.1	117.8	114.3	111.3
MBH Ingatlanfejlesztő Kft.	22.9	22.9	10.8	10.8	10.1
MBH DOMO Kft.	11.3	10.3	10.8	10.8	10.8
Euroleasing Zrt.	337.0	338.2	332.4	332.9	336.4
MBH Befektetési Alapkezelő Zrt.	43.0	41.5	40.5	39.5	42.9
Budapest Eszközfinanszírozó Zrt.	8.0	11.5	12.5	10.5	11.5
MBH Bank MRP Szervezet	2.0	2.0	2.0	2.0	2.0
MBH Duna Bank Zrt.	167.8	165.8	165.9	169.6	166.0
MBH Befektetési Bank Zrt.	178.5	180.6	177.4	172.6	170.6
MBH Jelzálogbank Nyrt.	15.6	15.6	16.6	16.2	16.2
Fundamenta-Lakáskassza Lakás-takarékpénztár Zrt.	557.3	551.8	544.5	512.5	508.6
Fundamenta Értéklánc Ingatlanközvetítő és Szolgáltató Kft.	5.0	5.0	5.0	5.0	5.0
Takarék Faktorház Zrt.	0.0	0.0	0.0	0.0	0.0
Takarék Ingatlan Zrt.	0.0	0.0	0.0	0.0	0.0
Euroleasing Ingatlan Zrt.	0.0	0.0	0.0	0.0	0.0
MBH Szolgáltatások Zrt.	58.5	54.5	5.2	4.2	4.2
MBH Group	9,494.7	9,486.4	9,393.7	9,063.9	8,951.5

Managers and strategic employees

Type ¹	Name	Position	Beginning of mandate	End/termination of mandate	Number of shares held
IT, SP	Dr. Zsolt Barna	Chairman and CEO	01.01.2021	31.12.2025	0
IT	István Sárvári	member	04.04.2022	12.08.2025	0
IT	Dr. Balázs Vinnai	member	05.04.2022	12.31.2025	0
IT	Marcell Tamás Takács	member	30.07.2020	31.12.2025	0
IT, SP	Ádám Egerszegi	member	04.04.2022	12.31.2025	0
IT, SP	Levente László Szabó	member	04.04.2022	12.31.2025	0
FB	Miklós Vaszily	Chairman	04.04.2022	12.31.2025	0
FB	Zsigmond Járai	member	04.04.2022	12.31.2025	0
FB	Rita Feodor	member	01.09.2022	12.31.2025	0
FB, SP	Kitti Dobi	member	26.07.2021	24.07.2026	0
FB	Dr. Ilona Török	member	02.09.2022	31.03.2026	0
SP	Ildikó Ginzer	Deputy CEO	21.12.2016		0
SP	Ádám Egerszegi	Deputy CEO	10.12.2021		0
SP	Levente László Szabó	Deputy CEO	10.12.2021		0
SP	Péter Krizsanovich	Deputy CEO	02.02.2023		0
SP	Kitti Dobi	Deputy CEO	09.12.2021		0
SP	András Bakonyi	Deputy CEO	15.06.2023		0
SP	András Puskás	Deputy CEO	16.06.2023		0
SP	Dr. Beatrix Mészáros	Deputy CEO	10.02.2022		0

¹ Employee in strategic position (SP), Board of Directors member (IT), Supervisory Board member (FB)

Other additional information

1. Customer deposits split by type (% , HUF bn)

(% of customer deposits, calculated based on balance sheet)

Customer deposits split by type (% , HUF bn)	YE 2023	2Q 2024	3Q 2024	YE 2024	2Q 2025	3Q 2025
Sight	58.9%	52.4%	52.6%	52.6%	54.7%	53.6%
Term	41.1%	40.4%	40.3%	40.6%	38.5%	39.7%
Fundamenta	0.0%	7.2%	7.2%	6.8%	6.7%	6.6%
Deposits	6,957.1	7,610.5	7,590.3	8,063.6	7,925.4	7,909.9

2. Banking book securities portfolio breakdown (% , HUF bn)

Securities portfolio breakdown (% , HUF bn)	2023	3Q 2024	2024	3Q 2025
Currency				
HUF	87.9%	87.9%	87.9%	88.4%
FX	12.1%	12.1%	12.1%	11.6%
Instrument				
Government	75.0%	81.2%	77.6%	84.9%
Other	25.0%	18.8%	22.4%	15.1%
Accounting treatment				
Securities at AC	74.6%	75.2%	71.3%	89.9%
Securities at FVTOCI	25.4%	24.8%	28.7%	10.1%
Interest type				
Fix	66.5%	69.8%	68.4%	65.7%
Floating	33.5%	30.2%	31.6%	34.3%
Securities portfolio (book value)	3,907	4,052	4,612	4,385

Securities portfolio breakdown (%), 2025.09.30	AC	FVTOCI
Securities portfolio maturity profile		
< 1Y	9.0%	3.1%
1Y-3Y	24.4%	8.3%
4Y-5Y	24.4%	4.3%
5Y+	42.2%	84.3%
Securities effective average yield		
HUF	5.9%	6.5%
EUR	4.0%	2.0%
USD	5.2%	4.0%
JPY	0.5%	

3. Client numbers, 30.09.2025.

Client numbers	YE 2024	3Q 2025
Total (million)	2.4	2.4
Retail (million)	2.1	2.1
Corporate (k)	264	257
Leasing (k)	51	47

4. Retail and corporate portfolio breakdown (HUF bn)

Retail portfolio (HUF bn)	YE 2023	2Q 2024	3Q 2024	YE 2024	2Q 2025	3Q 2025
Deposit portfolio	2,647.8	3,159.0	3,137.6	3,197.8	3,135.5	3,095.0
Term deposit	453.2	348.9	351.1	318.8	281.3	233.6
Sight deposit	2,194.6	2,258.8	2,242.3	2,334.4	2,354.4	2,336.3
Fundamenta deposit	-	551.2	544.2	544.7	499.7	525.1
Loan portfolio	1,741.1	2,252.9	2,311.2	2,383.9	2,478.9	2,505.8
Mortgage loans	919.2	1,430.7	893.5	1,532.7	1,606.3	1,623.5
Housing loan	731.8	1,266.2	1,318.9	1,372.5	1,455.4	1,475.4
of which Fundamenta	0.0	514.1	518.2	520.3	520.6	520.4
Home-equity loan	187.4	164.5	-425.4	160.1	150.8	148.1
Unsecured loans	598.7	604.1	619.6	639.3	665.7	675.5
Other retail loans	223.2	218.1	798.1	212.0	207.0	206.8

Corporate portfolio (HUF bn)	YE 2023	2Q 2024	3Q 2024	YE 2024	2Q 2025	3Q 2025
Deposit portfolio	3,990.0	4,332.0	4,247.8	4,640.5	4,582.2	4,545.8
Term deposit	2,087.0	2,517.2	2,436.2	2,682.1	2,600.1	2,639.2
Sight deposit	1,903.0	1,814.8	1,811.6	1,958.4	1,982.1	1,906.5
Loan portfolio	2,840.5	2,890.7	2,952.5	3,044.7	3,039.5	3,005.0
Large corporates	1,413.0	1,456.2	1,521.5	1,535.2	1,550.1	1,488.3
SME	846.0	872.9	857.7	882.2	897.4	887.7
Agri	545.1	521.9	530.5	578.4	544.2	583.2
Other (Church, Municipal clients, State administration relations)	36.5	39.7	42.8	48.9	47.7	45.8

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5. Total assets under management and customer savings portfolio (HUF bn)

Total assets under management and customer savings portfolio (HUF bn)	YE 2023	2Q 2024	3Q 2024	YE 2024	2Q 2025	3Q 2025
Private individual and PB deposit portfolio	1,706.7	2,294.9	2,264.7	2,321.1	2,304.5	2,262.0
Retail savings	2,555.7	2,779.9	2,901.2	3,012.5	2,992.4	3,009.9
Assets under management (Alapkezelő)	1,084.6	1,163.2	1,252.9	1,135.9	1,142.5	1,184.4
Assets under management (Alapkezelő)	1,852.2	2,093.1	2,274.1	2,232.0	2,314.5	2,363.7
Own investment funds	767.6	929.9	1,021.2	1,096.1	1,172.0	1,179.3
Total assets under management and customer savings portfolio	5,347.1	6,238.0	6,418.8	6,469.6	6,439.4	6,456.2

6. Asset management (HUF tn, %)

Asset Management (%)	30.09.2025
Asset under Management breakdown (%)	
Debt	52%
Mixed	20%
Total return	19%
Equity	8%
Property	2%
Asset under Management (HUF tn)	2.4

7. Retail and Private Banking investments (HUF tn, %)

Retail and Private Banking investments	30.09.2025
Asset under Management breakdown (%)	
Sight and term deposits	43%
Government securities	12%
Own units	32%
Other	12%
Asset under Management (HUF tn)	5.3

8. Total RWA breakdown (HUF bn)

Total RWA (HUF bn)	YE 2023	1Q 2024	2Q 2024	3Q 2024	YE 2024	1Q 2025	2Q 2025	3Q 2025
Credit risk RWA	3,584.3	3,980.6	4,107.8	4,028.0	4,138.6	4,220.9	4,343.2	4,254.0
Oprisk RWA	1,130.0	1,178.4	1,178.4	1,185.2	1,367.5	842.7	842.7	842.7
Market risk RWA	15.1	14.1	15.1	13.6	18.0	10.9	19.9	16.9

9. Adjusted P&L (HUF bn)

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 impairments ¹	-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%	

In the Condensed Consolidated Interim Financial Statements for the first half of 2025, the Bank modified the presentation of certain items in the financial statements, resulting in minor, not significant reclassifications in the for the six-month period ended 30 June 2024.

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10. Balance sheet (HUF bn)

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%	

In the Condensed Consolidated Interim Financial Statements for the first half of 2025, the Bank modified the presentation of certain items in the financial statements, resulting in minor, not significant reclassifications in the comparative financial data for 31 December 2024.

11. Adjusted KPI's (%)

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	
Securities 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	

12. Unadjusted KPI's (%)

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	

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4 ANNEXES

4.1 Financial indicators

4.1.1 Adjusted KPIs on profit&loss

KPI	Short description	Formulation	Current cumulated figures
ROAE	Adjusted rate on average equities	$\frac{\text{Annualised adjusted PAT (HUF bln)}}{\text{Average equities (HUF bln)}}$	$\frac{156,074}{1,152,613} * \frac{365}{273} = 18.10\%$
ROMC	Adjusted rate on minimum capital	$\frac{\text{Annualised adjusted PAT (HUF bln)}}{\text{Average minimum capital (HUF bln)}}$	$\frac{156,074}{748,122} * \frac{365}{273} = 27.89\%$
ROAA	Adjusted rate on average total assets	$\frac{\text{Annualised adjusted PAT (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{156,074}{12,556,428} * \frac{365}{273} = 1.66\%$
TRM	Adjusted total revenue margin	$\frac{\text{Annualised adjusted Gross Operating Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{408,074}{12,556,428} * \frac{365}{273} = 4.35\%$
CIM	Adjusted core income margin	$\frac{\text{Annualised adjusted net interest + net fee (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{(348,744 + 76,724)}{12,556,428} * \frac{365}{273} = 4.53\%$
NIM	Adjusted net interest income margin	$\frac{\text{Annualised adjusted Net Interest Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{348,744}{12,556,428} * \frac{365}{273} = 3.71\%$
NFM	Adjusted net fee margin	$\frac{\text{Annualised adjusted Net Fee Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{76,724}{12,556,428} * \frac{365}{273} = 0.82\%$
C/A	Adjusted cost to total assets	$\frac{\text{Annualised adjusted General Admin. Expenses (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{252,996}{12,556,428} * \frac{365}{273} = 2.69\%$
C/I	Adjusted cost-income ratio	$\frac{\text{Adjusted General Admin. Expenses (HUF bln)}}{\text{Adjusted Gross Operating Income (HUF bln)}}$	$\frac{252,996}{408,074} = 62.00\%$
C/CV	Adjusted cost to avg. gross loans and deposits	$\frac{\text{Annualised adjusted General Admin. Expenses (HUF bln)}}{\text{Average gross loans and deposits (HUF bln)}}$	$\frac{252,996}{6,166,723} * \frac{365}{273} = 5.49\%$
Risk%	Adjusted risk cost rate	$\frac{\text{Annualised adjusted provision for losses on loans (HUF bln)}}{\text{Average gross loans (HUF bln)}}$	$\frac{-32,730}{6,166,723} * \frac{365}{273} = -0.71\%$
GOI/RWA	Adjusted RWA efficiency	$\frac{\text{Annualised adjusted Gross Operating Income (HUF bln)}}{\text{Average Total RWA (HUF bln)}}$	$\frac{408,074}{5,199,724} * \frac{365}{273} = 10.49\%$
EPS	Adjusted earnings per share	$\frac{\text{Annualised adjusted PAT (HUF bln)}}{\text{Average number of shares (bln pcs)}}$	$\frac{156,074}{749,268} * \frac{365}{273} = 27.85\%$

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4.1.2 KPIs on profit&loss as in financial statement (unadjusted)

KPI	Short description	Formulation	Current cumulated figures
ROAE	Rate on average equities	$\frac{\text{Annualised PAT (HUF bln)}}{\text{Average equities (HUF bln)}}$	$\frac{116,749}{1,152,613} * \frac{365}{273} = 13.54\%$
ROMC	Rate on minimum capital	$\frac{\text{Annualised PAT (HUF bln)}}{\text{Average minimum capital (HUF bln)}}$	$\frac{116,749}{748,122} * \frac{365}{273} = 20.86\%$
ROAA	Rate on average total assets	$\frac{\text{Annualised PAT (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{116,749}{12,556,428} * \frac{365}{273} = 1.24\%$
TRM	Total revenue margin	$\frac{\text{Annualised Gross Operating Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{479,636}{12,556,428} * \frac{365}{273} = 5.11\%$
CIM	Core income margin	$\frac{\text{Annualised net interest + net fee (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{(348,744 + 148,455)}{12,556,428} * \frac{365}{273} = 5.29\%$
NIM	Net interest income margin	$\frac{\text{Annualised Net Interest Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{348,744}{12,556,428} * \frac{365}{273} = 3.71\%$
NFM	Net fee margin	$\frac{\text{Annualised Net Fee Income (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{148,455}{12,556,428} * \frac{365}{273} = 1.58\%$
C/A	Cost to total assets	$\frac{\text{Annualised General Admin. Expenses (HUF bln)}}{\text{Average Total assets (HUF bln)}}$	$\frac{367,773}{12,556,428} * \frac{365}{273} = 3.92\%$
C/I	Cost-income ratio	$\frac{\text{General Admin. Expenses (HUF bln)}}{\text{Gross Operating Income (HUF bln)}}$	$\frac{367,773}{479,636} = 76.68\%$
Risk%	Risk cost rate	$\frac{\text{Annualised provision for losses on loans (HUF bln)}}{\text{Average gross loans (HUF bln)}}$	$\frac{32,730}{6,144,628} * \frac{365}{273} = -0.71\%$
GOI/RWA	RWA efficiency	$\frac{\text{Annualised Gross Operating Income (HUF bln)}}{\text{Average Total RWA (HUF bln)}}$	$\frac{479,636}{5,199,724} * \frac{365}{273} = 12.33\%$
EPS	Earnings per share, IFRS	$\frac{\text{PAT (HUF bln)}}{\text{Average number of shares (bln pcs)}}$	$\frac{116,749}{749,268} * \frac{365}{273} = 20.83\%$

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4.1.3 Volume KPIs

KPI	Short description	Formulation	Current cumulated figures
Provision/ Total Assets	Provision to Total Assets	$\frac{\text{Provision for customer loans (HUF bln)}}{\text{Total Assets (HUF bln)}}$	$\frac{264,304}{12,280,517} = 2.15\%$
Securities rate	Securities to Total assets	$\frac{\text{Securities (HUF bln)}}{\text{Total Assets (HUF bln)}}$	$\frac{4,286,551}{12,280,517} = 34.91\%$
CAR	Capital adequacy ratio	$\frac{\text{Regulatory capital (HUF bln)}}{\text{Total RWA (HUF bln)}}$	$\frac{1,131,080}{5,113,615} = 22.12\%$
RWA/ Total Assets	Risk weighted assets to Total assets ratio	$\frac{\text{Total RWA (HUF bln)}}{\text{Total Assets (HUF bln)}}$	$\frac{5,113,615}{12,280,517} = 41.64\%$
DPD coverage	Rate of loans past due for more than 90 days covered by provision	$\frac{\text{Provision for customer loans (HUF bln)}}{\text{Loans past due for more than 90 days (HUF bln)}}$	$\frac{264,304}{92,231} = 286.57\%$
NPL rate	Rate of non-performing loans	$\frac{\text{Non-performing customer loans (HUF bln)}}{\text{Gross customer loans (HUF bln)}}$	$\frac{224,305}{6,217,051} = 3.61\%$
Direct NPL coverage	Rate of non-performing loans covered directly by provision	$\frac{\text{Provision for non-performing customer loans (HUF bln)}}{\text{Non-performing customer loans (HUF bln)}}$	$\frac{126,609}{224,305} = 56.44\%$
NPL coverage	Rate of non-performing loans covered by provision	$\frac{\text{Provision for customer loans (HUF bln)}}{\text{Non-performing customer loans (HUF bln)}}$	$\frac{264,304}{224,305} = 117.83\%$
Total coverage	Rate of loans covered directly by provision	$\frac{\text{Provision for customer loans (HUF bln)}}{\text{Gross customer loans (HUF bln)}}$	$\frac{264,304}{6,217,051} = 4.25\%$

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4.2 Additional information to the 3Q 2025 report

- MBH Nyrt's information on its 3Q 2025 performance is based on data contained in the consolidated balance sheet and profit and loss statement prepared in accordance with the International Financial Reporting Standards (IFRS), as adopted by the EU. The analysis of the Bank's activity was based on audited data as at 31 December 2023, audited data as at 31 December 2024 and unaudited data as at 30th September 2025.
- MBH Public Limited Company, according to the Act LIX of 2006, fully accounted the amount defined as a special tax on financial institutions for the year 2025 – as required by IFRS – in the first quarter of the year, as the amount determined by this law is not disputed and must be paid by the Bank till the end of 2025.
- The summary rows of the tables in the report do not necessarily sum to the subdivision rows, due to the application of the rounding formula.
- New methodology: From 1Q 2025, the scope of the adjustments applied in the Bank's quarterly flash report has changed, resulting in minor reclassifications between certain elements of income and expenses. To ensure comparability, this report includes data according to the new methodology as of 1Q 2025 retrospectively.

The data and information contained in the stock exchange report are based on the data and information of MBH Bank Nyrt. The report is based on “adjusted” results showing the profitability of the underlying operations, which can be derived from the accounting statements through reclassifications and adjustments.

The adjusting items applied from 1Q 2025 onwards are as follows:

- reclassification of transaction tax
- elimination of banking tax and extra profit tax

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4.3 Abbreviations

MBH, MBH Bank, MBH Group	MBH Group
HNB, NBH, MNB	National Bank of Hungary (the central bank of Hungary)
y/y	Year on year
p/p	Period on period
bp	Basis point
CAGR	Compounded Annual Growth Rate
(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, A	Total assets
RWA	Risk weighted assets
Secured loans	Home Loans + Free-to-Use Mortgages
FVTOCI	Fair value through OCI
FVTPL	Fair value through P&L
FTE	Full time equivalent
NPL	Non performing loans
NPE	Non performing exposures
DPD90+	Days past due over 90 days
POCI	Purchased or Originated Credit Impaired Asset
ROE, ROAE	Return on average equity
ROMC	Return on minimum capital
ROA, ROAA	Return on average assets
C/I, CIR	Cost-to-income ratio
TRM	Total revenue margin
NIM	Net interest margin
NFM	Net fee margin
CIM	Core Income 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
ÁKK	Price of government bond reference yields determined daily by the National Debt Management Center (ÁKK)
GDMA	Government Debt Management Agency
NHP	FGS, Funding for Growth Scheme
KSH	Hungarian Central Statistical Office
ESG	Environmental, Social, Governance

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