First Supplement dated 16 January 2026
to the Base Prospectus dated 26 November 2025

MBH Bank Nyrt.

(incorporated with limited liability in Hungary)

€2,500,000,000
Euro Medium Term Note Programme

This first supplement (the "**First Supplement**") to the Base Prospectus dated 26 November 2025 (the "**Base Prospectus**") constitutes a supplement to the Base Prospectus for the purposes of Article 23(1) of the Prospectus Regulation and is prepared in connection with the €2,500,000,000 Euro Medium Term Note Programme (the "**Programme**") established by MBH Bank Nyrt. (the "**Issuer**").

Terms defined in the Base Prospectus shall have the same meaning when used in this First Supplement. When used in this First Supplement, "**Prospectus Regulation**" means Regulation (EU) 2017/1129, as amended. This First Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus.

The Issuer accepts responsibility for the information contained in this First Supplement. To the best of the knowledge of the Issuer, the information contained in this First Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Purpose of the First Supplement

The purpose of this First Supplement is to update the Base Prospectus for the most recent financial data and recent developments.

Updates to the Base Prospectus

By virtue of this First Supplement:

(a) the following shall be included after the paragraph starting with "*xxv. NPL ratio*" on page 64 of the Base Prospectus:

The APMs include the following financial measures with respect to the nine months ended 30 September 2025 and 30 September 2024:

(Data is presented in HUF million. Averages are calculated using the quarterly closing average balances for the relevant period. The summary rows do not necessarily add up to the sum of the sub-rows due to the rounded values.)

i. Adjusted net profit

Definition: Adjusted net profit provides additional information on profits for the period on an adjusted basis, in order to enable better comparability of net profits of prior periods.

Reconciliation table:

	Q3 2025	**Q3 2024**
Profit for the period	**116,749**	**158,808**
Adjustments (total, after giving effect to corporate income tax):	39,325	30,237
(+) Bank tax, net of corporate income tax*	19,770	17,491
(+) Extra profit tax, net of corporate income tax	19,556	12,746
Adjusted net profit	**156,074**	**189,045**

** Bank tax includes bank tax in each period, and epidemic control fund (in Hungarian: Járványvédekezési Alap) expenses in Q3 2025.*

ii. Adjusted net income from fees and commissions

Definition: Adjusted net income from fees and commissions is calculated as net income from fees and commissions for the period as per the financial statements adjusted for financial transactional levy and income from MFB point transactions, fees paid for cash handling and option fees. Fees and commission income include fund transfer fees, commissions related to lending, guarantee fees, commissions on insurance services and commissions on investment services and other fees which are recognised as the services are provided. Fees and commission expense consists of settlement fees and fees paid to external managers. Adjusted net income from fees and commissions provides additional information on net income from fees and commissions for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Net income from fees and commissions	**148,455**	**114,146**
(-) Financial transactional levy reclassification from administrative and other operating expenses to net income from fees and commissions	-71,731	-51,039
(+) Reclassification of income from MFB point transactions	0	3,258
(+) Reclassification of fees paid for cash handling	0	1,712
(+) Reclassification of option fees from other income	0	-649
Adjusted net income from fees and commissions	**76,724**	**67,428**

iii. Adjusted result from remeasurement and derecognition of financial instruments, net

Definition: Result from remeasurement and derecognition of financial instruments comprises gains less losses related to trading and investment assets and liabilities and includes all realised and unrealised fair value changes and foreign exchange differences. This provides additional information on results from financial instruments for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Result from remeasurement and derecognition of financial instruments, net	**-18,965**	**5,613**
(-) Reclassification of option fees from other income	0	649
(+) AC loans written off, derecognition due to forgiveness, reclassified to loan impairments	0	446
Adjusted result from remeasurement and derecognition of financial instruments, net	**-18,965**	**6,708**

iv. Adjusted other operating income / (expense), net

Definition: Results from other operating income and expense (as the sum of dividend income, other income, other expense, bargain purchase gain on a business combination, share of profit or loss of associates, as per the financial statements) modified by reclassification of income from MFB point transactions and bank tax correction. This provides additional information on results from other operating income and expense for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Other operating income / (expense), net*	**1,402**	**3,479**
(-) Reclassification of income from MFB point transactions	0	-3,258
(+) Bank tax correction**	169	2,760

	Q3 2025	Q3 2024
Adjusted other operating income / (expense), net	**1,571**	**2,981**

** Other operating income / (expense), net includes the following items from the Financial Statements: Dividend income, Other income, Other expense, Share of profit or loss of associates.*

*** Bank tax includes subsidies provided from bank tax in each period.*

v. Adjusted total gross operating income

Definition: Sum of adjusted net interest income, adjusted net income from fees and commissions, adjusted results from financial instruments, net and adjusted other operating income/(expense), net. The adjusted total gross operating income provides additional information on total income on an adjusted basis, in order to enable better comparability of total income of prior periods.

Reconciliation table:

	Q3 2025	Q3 2024
Net interest income	348,744	387,339
Adjusted net income from fees and commissions	76,724	67,428
Adjusted results from financial instruments, net	-18,965	6,708
Adjusted other operating income / (expense), net	1,571	2,981
Adjusted total income	**408,074**	**464,456**

vi. Adjusted allowances for expected credit losses provisions for liabilities and charges and impairment of non-financial assets

Definition: Includes loss allowance on loans and placements, provisions and modification gain and loss for the relevant period in order to enable better comparability of impairments or reversal on financial and non-financial instruments.

Reconciliation table:

	Q3 2025	Q3 2024
Allowances for expected credit losses provisions for liabilities and charges and impairment of non-financial assets (decrease (+)/increase (-))	**29,293**	**-16,539**
(-) AC loans written off, derecognition due to forgiveness, reclassified to loan impairments	0	-446
Adjusted allowances for expected credit losses provisions for liabilities and charges and impairment of non-financial assets (decrease (+)/increase (-))	**29,293**	**-16,985**

vii. Adjusted administrative and other operating expenses

Definition: Administrative and other operating expenses are the costs that the Group incurs while performing its normal operational activities. Administrative and other operating expenses includes personnel expenses, operational expenses, depreciation and amortisation, other non-profit taxes (e.g. bank tax, extra profit tax, transaction levies) and authority, supervisory and membership fees. This provides additional information on operating expenses for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Administrative and other operating expenses	**-367,773**	**-305,929**
(+) Financial transactional levy reclassification from administrative and other operating expenses to net income from fees and commissions	71,731	51,039
(+) Reclassification of fees paid for cash handling	0	-1,712
(+) Bank tax*	21,556	16,460
(+) Extra profit tax	21,490	14,006
Adjusted administrative and other operating expenses	**-252,996**	**-226,135**

** Bank tax includes bank tax in each period, and epidemic control fund expenses in Q3 2025.*

viii. Depreciation expense*

Definition: Depreciation is the monetary value of the use and technical-economic obsolescence of the invested assets (intangible assets and tangible assets).

Reconciliation table:

	Q3 2025	Q3 2024
Depreciation	-32,889	-29,854

**This shows the management accounting breakdown of the adjusted administrative and other operating expenses.*

ix. Personnel expenses*

Definition: All costs and expenses related to internal workforce (salary, bonus, employer contribution, etc.).

Reconciliation table:

	Q3 2025	Q3 2024
Personnel expenses	**-114,885**	**-103,656**
(+) Reclassification of other benefits to operating expenses	1,143	1,328
(-) Reclassification of other employment costs to personnel expenses	-1,599	-1,131
Adjusted personnel expenses	**-115,341**	**-103,458**

**This shows the management accounting breakdown of the adjusted administrative and other operating expenses.*

x. Other operating expenses*

Definition: Other operating expense all other costs and expenses that a business incurs as a result of performing its normal business operations (i.e. rent, marketing, IT opex, etc.).

Reconciliation table:

	Q3 2025	Q3 2024
Other operating expenses	-219,999	-172,419
(+) Transaction fee reclassification from general administration expenses to net fee and commission income	71,731	51,039
(-) Reclassification of other benefits to operating expenses	-1,143	-1,328
(+) Reclassification of other employment costs to personnel expenses	1,599	1,131

(+) Reclassification of fees paid for cash handling	0	-1,712
(+) Bank tax**	21,556	16,460
(+) Extra profit tax	21,490	14,006
Adjusted other operating expenses	**-104,766**	**-92,823**

**This shows the management accounting breakdown of the adjusted operating expenses.*

*** Bank tax includes bank tax in each period, and epidemic control fund expenses in Q3 2025.*

xi. Adjusted profit before tax ("Adjusted PBT")

Definition: Calculated as the sum of adjusted total income, adjusted allowances for expected credit losses provisions for liabilities and charges and impairment of non-financial assets and adjusted administrative and other operating expenses for such period. This provides additional information on the profit before tax for the relevant period.

Reconciliation table:

	Q3 2025	**Q3 2024**
Adjusted total income	408,074	464,456
Adjusted allowances for expected credit losses provisions for liabilities and charges and impairment of non-financial assets	29,293	-16,985
Adjusted administrative and other operating expenses	-252,996	-226,135
Adjusted Profit before tax	**184,371**	**221,336**

xii. Adjusted income tax income / (expense)

Definition: Adjusted income tax income / (expense) includes corporate tax, deferred tax, local business tax (in Hungarian: "*helyi iparűzési adó*" "HIPA") and innovation contribution in order to provide additional information on the income tax income / (expense) for the relevant period.

Reconciliation table:

	Q3 2025	**Q3 2024**
Income tax income / (-) expense	-24,407	-29,301
(-) Income tax expenses of adjustments	-3,889	-2,990
Adjusted income tax income / (-) expense	**-28,296**	**-32,291**

xiii. Adjusted profit after tax ("Adjusted PAT")

Definition: Calculated as the sum of adjusted total income, adjusted impairments or reversal on financial and non-financial instruments and adjusted operating expenses for the relevant period less adjusted income tax income/ (expense) for such period. This provides additional information on the profit after tax for the relevant period.

Reconciliation table:

	Q3 2025	**Q3 2024**
Adjusted profit before tax	184,371	221,336
Adjusted income tax income / (expense)	-28,296	-32,291
Adjusted profit after tax	**156,074**	**189,045**

xiv. Adjusted total comprehensive income

Definition: Adjusted total comprehensive income is calculated by adding adjusted profit after tax and other comprehensive income (loss). Adjusted total comprehensive income reflects the change in net assets of the business (which would exclude owners' equity).

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted profit after tax	156,074	189,045
OCI	-7,612	-1,928
Adjusted Total Comprehensive Income	**148,462**	**187,117**

xv. Return On Equity ("ROE")

Definition: Net profit for the relevant period (annualised for periods of less than one year) divided by average (average of quarterly averages) total equity. This provides additional information on the financial performance and profitability of the bank for the relevant period, compared to its average total equity.

Reconciliation table:

	Q3 2025	Q3 2024
Profit for the period (annualised for periods less than one year)	116,749	158,808
Average total equity	1,152,613	1,094,667
ROE	**13.5%**	**19.4%**

**When calculating ROE for periods of less than one year, net profit was annualised (i.e. net profit for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the ROE calculation).*

xvi. Adjusted ROE

Definition: Adjusted net profit for the relevant period (annualised for periods of less than one year) divided by average total equity. This provides additional information for the relevant period on the adjusted financial performance and profitability of the bank, compared to its average total equity.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted net profit	156,074	189,045
Average total equity	1,152,613	1,094,667
Adjusted ROE	**18.1%**	**23.1%**

**When calculating Adjusted ROE for periods of less than one year, Adjusted net profit was annualised (i.e. Adjusted net profit for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted ROE calculation).*

xvii. Adjusted Return On Assets ("ROA")

Definition: Adjusted net profit for the relevant period (annualised for periods of less than one year) divided by average total assets. This provides additional information on the adjusted financial performance and profitability of the MBH Group, compared to its average total assets.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted net profit	156,074	189,045
Average total assets	12,556,428	11,721,312
Adjusted ROA	**1.7%**	**2.2%**

**When calculating Adjusted ROA for periods of less than one year, Adjusted net profit was annualised (i.e. Adjusted net profit for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted ROA calculation).*

xviii. Adjusted Cost-to-asset ratio ("C/A")

Definition: Adjusted administrative and operating expenses for the relevant period (annualised for periods of less than one year) divided by average total assets. This provides additional information on the operating efficiency of the MBH Group for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted administrative and operating expenses	252,996	226,135
Average total assets	12,556,428	11,721,312
Adjusted C/A	**2.7%**	**2.6%**

**When calculating Adjusted C/A ratio for periods of less than one year, Adjusted operating expenses were annualised (i.e. Adjusted operating expenses for the nine months ended 30 September 2025 and 30 September 2024 were multiplied by 4/3 in the Adjusted C/A ratio calculation).*

xix. Adjusted Cost-to-income ratio ("C/I")

Definition: Adjusted administrative and operating expenses divided by adjusted gross operating income. This provides additional information on the operating efficiency of the MBH Group for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted administrative and operating expenses	252,996	226,135
Adjusted gross operating income	408,074	464,456
Adjusted C/I	**62.0%**	**48.7%**

xx. Adjusted net interest margin ("NIM")

Definition: Adjusted net interest income for the relevant period (annualised for periods of less than one year) divided by average total assets. This provides additional information on net interest generation of assets and liabilities of the MBH Group for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted net interest income	348,744	387,339
Average total assets	12,556,428	11,721,312
Adjusted NIM	**3.7%**	**4.4%**

**When calculating Adjusted NIM ratio for periods of less than one year, Adjusted net interest income was annualised (i.e. Adjusted net interest income for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted NIM ratio calculation).*

xxi. Adjusted net fee and commission margin ("NFM")

Definition: Adjusted net income from fees and commission for the relevant period (annualised for periods of less than one year) divided by average total assets. This provides additional information on net fee and commission generation of assets and liabilities of the MBH Group for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted net income from fees and commissions	76,724	67,428
Average total assets	12,556,428	11,721,312
Adjusted NFM	**0.8%**	**0.8%**

**When calculating Adjusted NFM ratio for periods of less than one year, Adjusted net interest from fees and commissions was annualised (i.e. Adjusted net income from fees and commissions for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted NFM ratio calculation).*

xxii. Adjusted total revenue margin ("TRM")

Definition: Adjusted gross operating income for the relevant period (annualised for periods of less than one year) divided by average total assets. This provides additional information on net revenue generation of assets and liabilities of the MBH Group for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted gross operating income	408,074	464 456
Average total assets	12,556,428	11 721 312
Adjusted TRM	**4.3%**	**5.3%**

**When calculating Adjusted TRM ratio for periods of less than one year, Adjusted gross operating income was annualised (i.e. Adjusted gross operating income for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted TRM ratio calculation).*

xxiii. Adjusted risk cost rate

Definition: Absolute value of impairments and provisions for losses for the relevant period (annualised for periods of less than one year) divided by average gross loans. This provides additional information on the level of loss allowances compared to the size of the portfolio for the relevant period.

Reconciliation table:

	Q3 2025	Q3 2024
Adjusted impairments and provisions for losses	32 730	-14 535
Average gross loans	6 166 723	5 666 820
Adjusted risk cost rate	**-0.7%**	**0.3%**

**When calculating Adjusted risk cost rate for periods of less than one year, Adjusted impairments and provisions for losses were annualised (i.e. Adjusted impairments and provisions for losses for the nine months ended 30 September 2025 and 30 September 2024 was multiplied by 4/3 in the Adjusted risk cost rate calculation).*

xxiv. Gross loan-to-deposit ratio

Definition: Gross customer loans divided by total customer deposits.

Reconciliation table:

	Q3 2025	Q3 2024
Gross customer loans*	6,217,051	5,942,742
Amounts due to customers	7,909,884	7,590,292
Loan to deposit ratio	**78.6%**	**78.3%**

**Gross customer loans include the balance of loans and advances to customers measured at fair value through profit and loss in the amount of HUF 600,842 million (as at 30 September 2025), and HUF 558,578 million (as at 30 September 2024) without fair value adjustment.*

xxv. NPL ratio

Definition: Non-performing loans ("**NPL**") divided by gross customer loans.

Reconciliation table:

	Q3 2025	**Q3 2024**
NPL loans*	224,305	170,416
Gross customer loans**	6,217,051	5,942,742
NPL	**3.6%**	**2.9%**

**Non-performing loans balances for the given periods were calculated based on the methodology used by the Issuer for regulatory reporting purposes (FINREP) and were not derived from the Consolidated Financial Statements*

***Gross customer loans include the balance of loans and advances to customers measured at fair value through profit and loss in the amount of HUF 600,842 million (as at 30 September 2025), and HUF 558,578 million (as at 30 September 2024) without fair value adjustment.*

(b) The third paragraph of the sub-section entitled "*Description of the Issuer and the MBH Group's Business - Shareholder Structure*" starting with "*As at the date of this Base Prospectus, the direct shareholders of the Issuer with an ownership share of greater than 5 per cent...*" on page 169 of the Base Prospectus shall be deleted and replaced with the following:

As at the date of this First Supplement, the direct shareholders of the Issuer with an ownership share of equal or greater than 5 per cent. were the following:

Owner	Shares (pieces)	Ownership share (%)
Zenith Asset Management Zrt.	80,123,046	24.84
Corvinus BHG Zrt.	48,397,682	15.01
CEE Horizon Capital Zrt.	36,706,059	11.38
CEE Paramount Equity Zrt.	34,503,690	10.70
Hungary Apex Investments Zrt.	20,030,762	6.21
Pinnacle Asset Group Zrt.	20,030,761	6.21
MBH Employee Share Scheme	16,126,481	5.00

(c) The fifth paragraph of the sub-section entitled "*Description of the Issuer and the MBH Group's Business - Shareholder Structure*" starting with "*As of the date of this Base Prospectus, the indirect ownership structure of the Issuer...*" on pages 169-170 of the Base Prospectus shall be deleted and replaced with the following:

As of the date of this First Supplement, the indirect ownership structure of the Issuer is set out in the table below:

Name	Extent of indirect influence (ownership or voting rights under Section 61 of the Capital Markets Act) (%)	Names of the direct shareholders through whom the influence of the person with indirect influence is exercised
Lőrinc Mészáros	45.75%	Zenith Asset Management Zrt.; CEE Horizon Capital Zrt.; and an additional 9.52% indirect ownership interest held through direct shareholders that are legal entities with holdings below 5%.

Hungarian State	15.01%	Corvinus BHG Zrt.
PLSC Ingatlankezelő Zrt.	5.35%	CEE Paramount Equity Zrt.
Attila Tamás Dr. Tajthy	5.35%	CEE Paramount Equity Zrt.
József Tamás Dr. Kertész	6.21%	Hungary Apex Investments Zrt.; and Pinnacle Asset Group Zrt.
Gábor Dr. Gordán	5.50%	Hungary Apex Investments Zrt.; Pinnacle Asset Group Zrt.; and MBH Employee Share Scheme[1]
József Vida	6.21%	Hungary Apex Investments Zrt.; and Pinnacle Asset Group Zrt.

(d) the paragraph starting with "*On 11 December 2024, the Issuer acquired …*" in the sub-section entitled as "*Description of the Issuer and the MBH Group's Business - Acquisition of treasury shares*" on page 168 of the Base Prospectus shall be deleted and replaced with the following:

"The Board of Directors of the Issuer has authorised the purchase of treasury shares until 30 September 2026, in compliance with the framework and conditions set out by the Issuer and approved by the National Bank of Hungary. The acquisitions of treasury shares will support the Issuer's business strategy, enhances its capital markets presence, enables capital optimisation transactions, and provides shares for the Employee Equity Bonus Programme and to satisfy obligations under share option and other employee or governance-related share allocations within the MBH Group.";

(e) the last paragraph starting with "*In recent years, the Hungarian Government has extended …*" in the sub-section entitled "*Description of the Issuer and the MBH Group's Business - Recent developments - Temporary cap on certain floating interest rates applicable to consumer mortgage loans*" on page 190 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"In recent years, the Hungarian Government has extended the duration of the temporary cap on multiple occasions. According to Government Decree No. 364/2025. (XI. 26.), the temporary cap on floating interest rates applicable to consumer mortgage loans remains in force until 30 June 2026 and may remain in force for a longer period if deemed necessary by the Hungarian Government.";

(f) the following shall be included immediately after the second paragraph of the section entitled as "*Description of the Issuer and the MBH Group's Business - Recent developments - Secondary public offering of treasury shares*" on pages 192-193 of the Base Prospectus:

"The public offering of at least 6,450,592 and at most 22,577,074 registered, dematerialised, treasury shares of the Issuer, each with a nominal value of HUF 1,000 listed in the "Standard" category of the Equities Section of the regulated market operated by the Budapest Stock Exchange was successfully completed between 24 November 2025 and 12 December 2025. The offering price for institutional investors was HUF 3,300 per share, while the discounted offering price applicable for retail investors was HUF 2,970 per share. Retail investors subscribed for a total of 29,182,310 shares of which 20,320,846 shares were allocated, while in the institutional offering 2,256,228 shares were allocated. The total number of shares sold in the public offering was 22,577,074. The aggregate gross proceeds of the public offering amounted to HUF 67,798,465,020.";

(g) the paragraphs in the sub-section entitled "*Organisation Structure and Management - Recent Changes*" on pages 209-210 of the Base Prospectus shall be deleted and replaced with the following:

"The Issuer's Extraordinary General Meeting held on 17 November 2025 elected 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 for a fixed term of office from 1 January 2026 to 31 May

[1] Gábor Dr. Gordán's indirect control over the MBH Employee Share Scheme exists through Gordán Law Firm, which acts as the authorised representative performing the duties of the supreme body of the MBH Employee Share Scheme pursuant to section 24/E (1) of Act XLIV of 1992 on Employee Share Scheme.

2030. In addition, Dr. Csaba István Kandrács has also been elected as a member of the Board of Directors for a fixed term of office from 2 April 2026 to 31 May 2030.

Additionally, the Extraordinary General Meeting elected Miklós Vaszily, Rita Feodor, Árpád Czene, Balázs Bechtold and Dr. Árpád Kovács as members of the Supervisory Board for a fixed term of office from 1 January 2026 to 31 May 2030. Further, Dr. Ilona Török has been elected for a fixed term of office from 1 April 2026 to 31 May 2030.

The MNB has approved the election of the above-named persons, save for Dr. Csaba István Kandrács, effective as of 1 January 2026 and Dr. Ilona Török effective as of 1 April 2026.";

(h) the paragraph in the sub-section entitled "*Organisation Structure and Management - Risk Assumption and Risk Management Committee*" on page 220 of the Base Prospectus shall be deleted and replaced with the following:

"As part of its ongoing monitoring of the MBH Group's risk-taking strategy and risk appetite, the Risk Assumption and Risk Management Committee reviews the risk strategy, remuneration policy and quarterly risk report in advance. It supports the Board of Directors in monitoring the implementation of the risk-taking strategy. The members of the Risk Assumption and Risk Management Committee are Marcell Tamás Takács (Chairman), dr. Attila Tamás Tajthy and dr. Koppány Tibor Lélfai.";

(i) the paragraph in the sub-section entitled "*Organisation Structure and Management - Remuneration Committee*" on page 221 of the Base Prospectus shall be deleted and replaced with the following:

"The Remuneration Committee is responsible for the preparation of decisions regarding remuneration of certain officers and employees, taking into account the long-term interests of shareholders, investors and other stakeholders of the Issuer. Within such competence the Remuneration Committee prepares the performance evaluation and ex-post risk assessment of the Chairman and CEO, Deputy CEOs and other board members, it evaluates the achievement of performance goals. The Renumeration Committee ensures the implementation of the remuneration policy and oversees the remuneration of the senior officers in the risk management and compliance functions, including the employees carrying out internal control functions. The members of the Remuneration Committee are dr. Attila Tamás Tajthy (Chairman), dr. Koppány Tibor Lélfai, Marcell Tamás Takács and Miklós Vaszily."; and

(j) the paragraph in the sub-section entitled "*Organisation Structure and Management - Nomination Committee*" on page 221 of the Base Prospectus shall be deleted and replaced with the following:

"The Nomination Committee is responsible for nominating and recommending nominees to the Supervisory Board and the Board of Directors, with the exception of the members of the Supervisory Board representing the employees, for specifying the capabilities required for membership in management bodies as well as their tasks, along with the evaluation of the composition and performance of the managing bodies and their members. Determining the ratios of the sexes within the managing bodies and the strategy for achieving it. It is also in charge of the regular revision of the Issuer's policy concerning selection and appointment of its executive director. The members of the Nomination Committee are Miklós Vaszily (Chairman), Rita Feodor, Árpád Czene and dr. Ilona Török." with the Chairman's election subject to confirmation in 1Q 2026.".

General Information

To the extent that there is any inconsistency between (a) any statement in this First Supplement or any statement incorporated by reference into the Base Prospectus by this First Supplement and (b) any other statement in or incorporated by reference into the Base Prospectus, the statement in (a) above will prevail.

Save as disclosed in this First Supplement, there is no other significant new factor, material mistake or material inaccuracy relating to the information included in the Base Prospectus since the publication of the Base Prospectus.