

ANNOUNCEMENT

MBH Mortgage Bank Co. Plc (seat: H-1117 Budapest, Magyar Tudósok körútja 9. G.ép., registered No.: 01-10-043638, hereinafter: "Company") hereby informs its shareholders on the resolutions of the General Shareholder's Annual Meeting („General Meeting”) held on 22 April 2025, in the framework of meeting its obligations on extraordinary information as provided by Act CXX of 2001 on the Capital Market and Decree No. 24/2008 of the Minister of Finance on the Detailed Rules of Disclosure Obligation Relating to Securities Issued to the Public.

At the date of the General Meeting the total amount of the series "A" ordinary shares embodying voting rights was 108,490,300 pieces. At the date of the General Meeting the Company owned 253,601 pieces of series "A" ordinary shares (treasury shares).

In the course of the decision making the results were rounded to two decimals.

The procedural resolution:

Resolution MBHJZB nr. 1/2025. (22.04.) of the General Meeting

The General Meeting asked Bán Erika representative of the MBH Befektetési Bank Zrt. to authenticate the minutes.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 179 464	100%
No votes	913	0,00%
Abstentions	0	0,00%
Not given	0	0,00%

Under the items of the Agenda the General Meeting passed the resolutions as follows:

Agenda item No. 1

1. Adoption of the separate financial statements of the Company for 2024 prepared in accordance with International Financial Reporting Standards, proposal for the appropriation of profit after tax and decisions on the performance remuneration for 2024

- 1.1 Report of the Board of Directors on the Company's business activities for 2024; Separate management report and separate financial statements of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards; Decision on the appropriation of the profit after taxation; Audit report on the separate financial statements of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards and on its separate management report;**
- 1.2 Report of the Supervisory Board on the separate financial statements of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards and on its separate management report;**
- 1.3 Report of the Audit Committee on the separate financial statements of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards and on its separate management report;**

1.4 Adoption of decisions concerning performance-based remuneration in 2024

Resolution MBHJZB nr. 2/1/2025. (22.04.) of the General Meeting

I.

a) The General Meeting adopts the Individual Management Report of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards (Report of the Board of Directors on the Company's Business for the year 2024).

b) The General Meeting adopts the Individual Financial Statements of the Company for the year 2024 prepared in accordance with International Financial Reporting Standards (Individual Statement of Financial Position, Individual Statement of Comprehensive Income, Individual Statement of Changes in Equity, Individual Statement of Cash Flows, Notes to the Individual Financial Statements).

The General Meeting establishes the individual financial statements of MBH Bank Nyrt. for 2024 prepared according to the International Financial Reporting Standards with the following main figures:

Balance sheet total:	892,311	HUF million
Profit in the current year	6,597	HUF million
Total comprehensive income:	6,323	HUF million

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 174 454	99,99%
No votes	913	0,00%
Abstentions	5 010	0,00%
Not given	0	0,00%

Resolution MBHJZB nr. 2/2/2025. (22.04.) of the General Meeting

The General Meeting decides on the appropriation of the profit after taxation for the current year as follows:

- no dividend is paid on Series A shares for the year 2024.
- the Company transfers its profit for the year 2024 (after taxation) to the retained earnings and allocates from that HUF 660 million to the statutory general reserve.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 173 754	99,99%
No votes	6 623	0,01%
Abstentions	0	0,00%
Not given	0	0,00%

Resolution MBHJZB nr. 2/3/2025. (22.04.) of the General Meeting

RESOLUTIONS OF THE GENERAL SHAREHOLDER'S ANNUAL MEETING ON 22 APRIL, 2025

The General Meeting of MBH Jelzálogbank Nyilvánosan Működő Részvénytársaság (hereinafter Company) accepts that the Corporate Assessment Index, which also serves as the basis for the payment of performance remuneration for 2024 at MBH Jelzálogbank Nyrt, will be approved by the General Meeting of MBH Bank Nyrt. The awarding and payment of Performance Remuneration will be subject to confirmation by the General Meeting.

The General Meeting of the Company approves that the individual performance remuneration amount of the chief executive shall be established on the basis of the joint assessment of the business objectives of the Group and the Company, also taking into account the financial and non-financial criteria. The non-business criteria are assessed along the competences that correspond to the company's values. The General Meeting of the Company concludes that the business targets of MBH Jelzálogbank Nyrt. for the financial year of 2024 were achieved and approves that the actual amount to be paid will be established and the payment will be made within the framework of the group performance evaluation process.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 173 754	99,99%
No votes	6 623	0,01%
Abstentions	0	0,00%
Not given	0	0,00%

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Agenda item No. 2

Opinion vote required under Act LXVII of 2019 (Hrszvtv.) on the Remuneration Policy prepared pursuant to that act

Resolution MBHJZB nr. 3/2025. (22.04.) of the General Meeting

The General Meeting of MBH Jelzálogbank Nyilvánosan Működő Részvénytársaság approves the Remuneration Policy under Act LXVII of 2019 (Hrszvtv.) in an opinion vote.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 173 754	99,99%
No votes	6 623	0,01%
Abstentions	0	0,00%
Not given	0	0,00%

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Agenda item No. 3

Approval of the responsible Corporate Governance Report

Resolution MBHJZB nr. 4/2025. (22.04.) of the General Meeting

The General Meeting adopts the Corporate Governance Report of the Company for the financial year 2024 as set out in the written proposal attached to the agenda item.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 173 764	99,99%
No votes	1 613	0,00%
Abstentions	5 000	0,00%
Not given	0	0,00%

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Agenda item No. 4

Granting a hold-harmless warrant of the members of the Board of Directors and the Supervisory Board of the Company

Resolution MBHJZB nr. 5/2025. (22.04.) of the General Meeting

The General Meeting declares that all members of the Board of Directors and the Supervisory Board of the Company in the financial year of 2024 acted in the best interests of the Company and, therefore, certifying the adequacy of their activities, grants them a hold-harmless warrant pursuant to Section 3:117 of Act V of 2013 on the Civil Code.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	96 341 529	95,22%
No votes	4 838 848	4,78%
Abstentions	0	0,00%
Not given	0	0,00%

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Agenda item No. 5

Election of the Company's permanent auditor (for the statutory audit of the annual accounts and to provide assurance for the sustainability report) and the determination of the auditor's remuneration for the year 2025, the approval of the appointment of the person responsible for the audit and the determination of the material terms of the contract with the auditor

Resolution MBHJZB nr. 6/2025. (22.04.) of the General Meeting

I.

For the 2025 business year the General Meeting appoints PricewaterhouseCoopers Könyvvizsgáló Kft. (Cg 01-09-063022, Hungarian Chamber of Auditors Registration Number: 001464, hereinafter: 'PwC Könyvvizsgáló Kft.') as the Company's permanent auditor, and sets the annual audit fee for PwC Könyvvizsgáló Kft. for the 2025 business year at a maximum of HUF 42 million + VAT.

The General Meeting also authorises the Chief Financial Officer and deputy CEO of the Company to negotiate the conclusion of the assignment contract with the auditor. The final amount of the assignment contract is decided by the Board of Directors within the limits set by the General Meeting, as well as the conclusion of the contract.

In accordance with the proposal of the audit firm, the General Meeting approves the appointment of Árpád Balázs Mészáros registered auditor (membership certificate number of the Chamber of Hungarian Auditors: 005614, registration number: 005589) as the person responsible for the auditing of MBH Jelzálogbank Nyrt. in 2025.

In accordance with the proposal of the audit firm, the General Meeting approves the appointment of Balázs Árpád Mészáros registered auditor (membership certificate number of the Chamber of Hungarian Auditors: 007272, registration number: 006931) as the person responsible for the auditing of MBH Bank Nyrt. for 2025 in the event Árpád Balázs registered auditor (membership certificate number of the Chamber of Hungarian Auditors: 005614, registration number: 005589) is impeded in his duties.

According to the submission, the General Meeting approves the terms and conditions of the Company contract to be concluded with the auditor, and at the same time invites the Board of Directors to conclude the corresponding assignment contract with the appointed auditor within 90 days of their appointment, on behalf of MBH Jelzálogbank Nyrt.

II.

The General Meeting elects PwC Könyvvizsgáló Kft./the auditor responsible for the audit of the assurance of the Sustainability Report for the financial year 2025: Balázs Árpád Mészáros registered auditor (Hungarian Chamber of Auditors membership card number: 005614, registration number: 005589), substitute: Árpád Balázs registered auditor (Hungarian Chamber of Auditors membership card number: 007272, registration number: 006931)/and maximises the fee of the audit assurance at HUF 30 million + VAT.

The General Meeting also authorises the Chief Financial Officer and deputy CEO of the Company to negotiate the conclusion of the assignment contract for audit assurance with the auditor. The final amount of the assignment contract is decided by the Board of Directors within the limits set by the General Meeting, as well as the conclusion of the contract.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 178 764	100%
No votes	913	0,00%
Abstentions	0700	0,00%
Not given	0	0,00%

Agenda item No. 6

Authorisation of the Board of Directors to acquire or sell treasury shares

Resolution MBHJZB nr. 7/2025. (22.04.) of the General Meeting

Pursuant to Section 3:223 (1) of Act V of 2013 on the Civil Code (Civil Code) and Section 3.1.17 (g) of the Articles of Association of the Company, the General Meeting authorises the Board of Directors to acquire the Company's own shares, in particular, but not exclusively in order to implement the Company's business strategy as planned and to maintain the stability of the share price, as well as to perform capital optimisation transactions, subject to the following conditions.

1. The type, nominal value and number of own shares that may be acquired:

- 'A' series ordinary share of HUF 100 nominal value,
- Up to a maximum of 25% of the total nominal value of the share capital at any one time, i.e. a maximum of 27,122,575 series A ordinary shares with a nominal value of HUF 100 each.

RESOLUTIONS OF THE GENERAL SHAREHOLDER'S ANNUAL MEETING ON 22 APRIL, 2025

2. The method of acquisition of treasury shares and the determination of the minimum and maximum amounts of the consideration:

- in the case of an over-the-counter (OTC) transaction, the lowest purchase price is HUF 1, i.e., One Forint, and the maximum purchase price is up to ten times the nominal value of the ordinary share, i.e. HUF 1,000, or
- in the case of a transaction on a trading venue (regulated market, MTF or OTF), the lowest purchase price is HUF 1, i.e., One Forint, and the maximum purchase price is up to 125 % of the turnover-weighted average stock exchange price of the ordinary share in the month preceding the date of the transaction.

3. This authorisation shall be valid for 18 months from the date of adoption of this decision.

4. Other conditions for the acquisition of own shares are governed by the relevant provisions of the Civil Code.

5. The authorisation in Resolution No. 7/2024. (24 April) of the General Meeting shall be repealed as soon as this resolution is adopted.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101.179.454	100%
No votes	923	0,00%
Abstentions	0	0,00%
Not given	0	0,00%

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Agenda item No. 7

Establishment of the remuneration of the members of the Board of Directors, Supervisory Board and Audit Committee

Resolution MBHJZB nr. 8/2025. (22.04.) of the General Meeting

The General Meeting has approved the remuneration of the members of the Supervisory Board and of the Board of Directors as indicated below for the period from 23 July 2025 to the date of approval of the financial statements for 2025 prepared in accordance with the provisions of the Accounting Act:

the Chairman of the Supervisory Board: gross HUF 1,400,000/month
the members of the Supervisory Board: gross HUF 1,150,000/month
the Chairman of the Board of Directors: gross HUF 2,100,000/month
external members of the Board of Directors: gross HUF 1,400,000/month
internal members of the Board of Directors: gross HUF 1,400,000/month

If a member of the Board of Directors or the Supervisory Board is also a member of the Audit Committee, they shall not receive any additional remuneration for their position on the Committee.

The General Meeting approves that the remuneration for membership in the Supervisory Board and the Board of Directors should be paid (transferred and credited to the bank account) in line with the wage accounting practice of the Company i.e., on the first working day of each month, simultaneously with the wages of the employee members of the Supervisory Board and the internal members of Board of Directors.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 173 754	99,99%
No votes	6 623	0,01%
Abstentions	0	0,00%
Not given	0	0,00%

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Agenda item No. 8

Amendment of the Articles of Association of the Company

Resolution MBHJZB nr. 9/2025. (22.04.) of the General Meeting

The General Meeting agreed to adopt a resolution to amend the Articles of Association of the Company as proposed by the Board of Directors.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 179 464	100%
No votes	913	0,00%
Abstentions	0	0,00%
Not given	0	0,00%

Resolution MBHJZB nr. 10/2025. (22.04.) of the General Meeting

The General Meeting approves the amendments of the Preamble, Article 1.3, Article 1.3.1, Article 1.3.2, Article 1.3.3, Article 2.1.1, Article 2.1.2, Article 2.1.3, new Article 2.2, Article 2.3.2, Article 3.1.6, Article 3.1.7, Article 3.1.8, Article 3.1.11 (b), Article 3.1.14 (f), Article 3.1.17 (a), (g), (m), (q) and (t), Article 3.1.18, Article 3.1.19, Article 3.1.20, Article 3.1.22, Article 3.1.24, 3.1.25, changes in the numbering of the subsequent Articles as required, new Article 3.1.26.1 (a)-(f), new Article 3.1.26.2(b), Article 3.2.1, Article 3.2.2 (e), (r), (t), (w), (x) and (y), Article 3.2.3, Article 3.2.5, Article 3.2.7.5 (e), new Article 3.2.9, changes in the numbering of the subsequent Articles as required, new Article 3.2.9.1, new Article, new Article 3.3.5.1 (l), Article 3.3.5.2, Article 3.3.6.1, Article 3.3.8.1, Article 3.3.8.3, Article 3.4.1, Article 3.5.3, Article 3.6.2, Article 3.6.5, Article 6.1, Article 8.1, Article 8.2, Article 9.2, Article 9.5, Article 9.6, and section C of Appendix 1 of the Articles of Association of the Company. The Articles of Association, as consolidated with the amendments, are attached to this resolution as Annex 1. The amended Articles of Association enter into force on 22 April 2025 on condition that if the authorisation of the Magyar Nemzeti Bank to amend the Articles of Association becomes available to the Company at a later date, then the provisions of Articles 3.2.2 (e), (r), (t), (w), (x) and (y) of the Articles of Association shall apply on the date of receipt of the authorisation.

The number of the votes validly cast was 101 180 377 which represent 93,26% of the share capital.

Yes votes	101 179 464	100%
No votes	913	0,00%
Abstentions	0	0,00%
Not given	0	0,00%