

Extraordinary Announcement

Complying with its extraordinary information obligation set out in Section 55 (1) of Act CXX of 2001 on the Capital Market (hereinafter: "Capital Market Act"), and in the Point 1.27. Annex 4. of the Regulation 24/2008 (VIII.15.) of the Ministry of Finance Takarék Mortgage Bank Co. Plc (company registration number: 01-10-043638; registered office: H-1117 Budapest, Magyar Tudósok körútja 9. G. épület, hereinafter: "Issuer") hereby informs the Esteemed Investors, that the Nation Bank of Hungary's (hereinafter: "MNB") resolution No. H-FH-I-B-3/2023 on January 24, 2023 contains the below measures for the Company as follows:

- I. The MNB calls on the Issuer to comply with the legal provisions regarding loans granted to consumers at all times
 - a) to provide the information required for prepayment within 5 working days after the notification of prepayment intention, and
 - b) to comply with the law regarding the settlement of the amount to be prepaid no later than 5 working days after it is made available.

- II. The MNB obliges the Issuer
 - a) to amend its business rules and internal regulatory and customer information documents in order to fulfill the provisions of point I. b), and
 - b) to provide information to the MNB about the measures taken to implement the provisions of point a) by sending the amended documents within 30 working days of receiving the decision.

- III. The MNB imposes a consumer protection fine of HUF 5,000,000, i.e. five million forints, on the Issuer for violating the legal provisions referred to in point I.

Budapest, 10. February 2023

Takarék Mortgage Bank Co. Plc.