

ANNOUNCEMENT

Takarék 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 Extraordinary Meeting („General Meeting”) held on 10 March 2023, 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 summary of the procedural resolutions are as follows:

Resolution nr. 1/2023. (10.03.) of the General Meeting

The General Meeting agreed that the voting shall take place at the same time as an open vote, by lifting the board showing the name of the shareholder and the number of votes.

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%
Not given	0 db	0,00%

Resolution nr. 2/2023. (10.03.) of the General Meeting

The General Meeting elected dr. Leskó János, employee of the Company to take the minutes of the General Meeting.

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%
Not given	0 db	0,00%

Resolution nr. 3/2023. (10.03.) of the General Meeting

The General Meeting elected as member of the teller committee Buzás Erzsébet and Palánkai Gábor, employees of the Company.

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%

Not given	0 db	0,00%
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Resolution nr. 4/2023. (10.03.) of the General Meeting

The General Meeting elected dr. Nagy Melinda, representative of the MTB Zrt. to authenticate the minutes.

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%
Not given	0 db	0,00%

Resolution nr. 5/2023. (10.03.) of the General Meeting

The General Meeting accepted of its agenda and wants to negotiate in order of following:

1. Decision on the modification of the corporate name of the Company and, therefore, the amendment of the Statutes of the Company
2. Miscallenaous

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%
Not given	0 db	0,00%

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

Agenda item No. 1

1. Decision on the modification of the corporate name of the Company and, therefore, the amendment of the Statutes of the Company

Resolution nr. 6/1/2023. (10.03.) of the General Meeting

The General Meeting adopted a decision on the modification of the corporate name of the Company as of 1 May 2023 as follows:

Name of Company: MBH Jelzálogbank Nyilvánosan Működő Részvénytársaság,

Abbreviated name: MBH Jelzálogbank Nyrt.

English name of the Company: MBH Mortgage Bank Co. Plc

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
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No votes	0 db	0,00%
Abstentions	0 db	0,00%
Not given	0 db	0,00%

Resolution nr. 6/2/2023. (10.03.) of the General Meeting

The General Meeting adopted modification of the Statutes of the Company as follows:

Preamble (first paragraph)

“MBH Jelzálogbank Nyrt. (hereinafter as „Company”) is the specialised credit institution member of the group of undertakings (“MBH Banking Group”) defined in the relevant decision of the Magyar Nemzeti Bank (“MNB”) concerning the undertakings of MBH Bank Nyrt. (registered seat: H-1056 Budapest, Váci u. 38., company registration number: Cg. 01-10-040952; “MBH Bank”). Based on the relevant decision of the MNB, pursuant to Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (“Credit Institutions Act”), MBH Bank is deemed to be a credit institution parent company responsible for the compliance of the MBH Banking Group with the requirements set out in the Credit Institutions Act and Regulation (EU) No 575/2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 on a consolidated basis.”

1. COMPANY NAME, SCOPE OF ACTIVITY, REGISTERED SEAT, DURATION

1.1 „Name of Company: MBH Jelzálogbank Nyilvánosan Működő Részvénytársaság, abbreviated name: MBH Jelzálogbank Nyrt.

English name of the Company: MBH Mortgage Bank Co. Plc”

3.2.2 “Duties falling under the exclusive competence of the Board of Directors:

(e) based on the decision of the Board of Directors of MBH Bank, defining and adopting the business policy, business strategy (including decisions concerning the geographical expansion or entry into new business areas, as well as decisions on exit from existing business areas and joint ventures to be concluded with third parties, and syndicate or consortium agreements, among other things), business plan and related product portfolio of the Company;

(i) to ensure the compliance of the MBH Banking Group with the requirements set out in the Credit Institutions Act and Regulation (EU) No 575/2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 on a consolidated basis, it is necessary to implement decisions adopted by MBH Bank (“MBH Bank Group Management Activity”), including in particular the implementation, where necessary, of group level policies issued in the course of the MBH Bank Group Management Activity;

(s) decision on any matters concerning underwriting not referred to the competence of a different decision-making body or person by law, the Statutes hereunder, group policies issued within the framework of the MBH Bank Group Management Activity, integrated policies issued by the Integration Organisation or the business integration management organisation, or the internal policies of the Company;

(w) based on the decision of the Board of Directors of MBH Bank, decision on the transactions and liabilities of the Company, as well as the Company’s direct and indirect subsidiaries exceeding the value of EUR 250 million (including, but not limited to decisions on participation in legal persons and termination of such participation) provided that the entry into force of these transactions and liabilities require the subsequent approval of the General Meeting of Magyar Bankholding Zrt. (registered seat: H-1134 Budapest, Kassák Lajos utca 18.; company registration number: 01-10-140865), except for (i) liabilities and/or transactions of the Company, as well as the Company’s direct and indirect subsidiaries arising from the performance of their authorised activities, and (ii)

transactions or liabilities between the Company and the Company's direct or indirect subsidiaries, between the Company's direct or indirect subsidiaries, between the Company and the direct or indirect subsidiaries of MBH Bank outside the Company, and between the Company's direct or indirect subsidiaries and direct or indirect subsidiaries of MBH Bank outside the Company and the Company's direct or indirect subsidiaries;

(x) on the basis of the decision of the Board of Directors of MBH Bank, decision on all matters arising in connection with the Integration Organisation, the operation and all bodies thereof, including the definition of the mandates, positions to be represented at the general meeting of the Integration Organization, but not including the matters specified in Clause 3.1.17 (v);

(y) decision on any matters referred under the exclusive competence of the Board of Directors by law, the Statutes hereunder, group policies issued within the framework of the MBH Bank Group Management Activity, integrated policies issued by the Integration Organisation or the business management organisation, or the internal policies of the Company.

3.2.4 Pursuant to relevant legislation and the relevant decision of the MNB, MBH Bank as credit institution parent company has the basic obligation of ensuring the prudential compliance of the MBH Banking Group on a consolidated basis. As an essential prerequisite for meeting MBH Bank's above obligation, the Company, as member of the MBH Banking Group, shall duly implement and apply the corporate governance (and other relevant) rules drawn up by MBH Bank. Accordingly, in the course of exercising all of its powers defined under above Clause 3.2.2., in accordance with relevant legislation, the Board of Directors shall

(a) take into account and implement where necessary decisions adopted by MBH Bank in the course of the MBH Bank Group Management Activity (including, inter alia, decisions of MBH Bank taken in relation to transactions and undertakings in excess of the threshold determined in group policies);

(b) carry out tasks allocated to the Board of Directors by MBH Bank within the framework of the MBH Bank Group Management Activity;

(c) provide to MBH Bank all information necessary for drawing up the MBH Bank Group Management Activity in accordance with Section 172(5) of the Credit Institutions Act in an efficient manner, in accordance with rules defined by MBH Bank; and

(d) cooperate with other members of the MBH Banking Group in relation to the above, in accordance with the decisions of MBH Bank.

The MBH Bank Group Management Activity may not diminish the responsibility of the Company's senior officers for compliance at an individual level, stipulated by the Credit Institutions Act.

3.8.2 The group policy of MBH Bank issued within the framework of the MBH Bank Group Management Activity may derogate from provisions in Section 3:115 of the Civil Code."

The General Meeting of the Company shall simultaneously adopt the Statutes consolidated with amendments.

The amended Statutes shall enter into force on 1 May 2023.

The number of the votes validly cast was 101.129.372 which represent 93,22% of the share capital.

Yes votes	101.129.372 db	100%
No votes	0 db	0,00%
Abstentions	0 db	0,00%

Not given	0 db	0,00%
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Agenda item No. 2
Miscellaneous

No resolution has been passed by the General Meeting under this item of the Agenda.

Takarék Mortgage Bank Co. Plc.