

Strategy and Analysis Division Investor Relations

05 December 2025

Extraordinary Announcement

Gránit Bank Plc. (1095 Budapest, Lechner Ödön avenue 8.; Cg. 01-10-041028; hereinafter referred to as the "Bank") hereby informs its shareholders and capital market participants of the following.

GRÁNIT Bank remains committed to providing high quality, digital-based financial services both domestically and internationally. Through its electronic channels, the Bank serves retail customers in Romania as well as Hungary, in the form of cross-border services, with a wide range of products.

The results of the Bank's first year of expansion in Romania are positive: since the launch of the service, Romanian retail customers have opened more than 10,000 accounts with the Bank. This performance has confirmed the Bank's digitalization strategy and the viability and competitiveness of its cross-border operating model.

The Bank indicated in its IPO prospectus that its digital business model could be introduced to foreign markets relatively quickly and at relatively low cost. Within the European Union, one of the most effective ways to do this is through cross-border services, which the Bank launched for the first time in Romania on October 18, 2024. Based on this experience, the Bank is considering entering other EU countries.

Accordingly, the Bank is currently examining several EU markets with a view to making its retail services available in new countries through its digital platform, also in the form of cross-border services, including Spain, where preparations for the launch have already begun.

The Bank will continue to inform investors about the details of the planned expansion, decisions regarding new markets, and related steps in a timely manner through the usual communication channels.

GRÁNIT Bank Plc.

GRÁNIT Bank Plc.

Address: HU-1095 Budapest, Lechner Ödön fasor 8.

Postal address: 1439 Budapest, Pf. 649

Phone: +36 (1) 510 0527

E-mail: investor.relations@granitbank.hu

Internet: www.granitbank.hu