



**GRÁNIT BANK**  
**PUBLIC LIMITED COMPANY**  
**REPORT ON THE 2025 Q3**  
**RESULTS**  
**(STOCK EXCHANGE FLASH REPORT)**

**30 SEPTEMBER 2025**

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## 1. Separate financial statement

Presentation of standalone result (billion HUF)	Y/Y			Q/Q			Y/Y		
	2024 9M	2025 9M	( <sup>25.9M/24.9M</sup> )	2024 Q3	2024	2025 Q2	2025 Q3	( <sup>25.Q3/25.Q2</sup> )	( <sup>25.Q3/24.Q3</sup> )
Profit after tax (accounting)	12.7	14.5	114.4%	4.3	16.9	5.0	3.9	78.3%	91.7%
Profit after tax (Net of lump-sum special banking taxes, dividend re- ceived YtD)	15.3	16.4	107.2%	4.1	20.7	6.5	5.5	0.8	1.3
<b>Profit after tax (lump-sum taxes and dividend received YtD)</b>	<b>12.4</b>	<b>13.8</b>	<b>111.4%</b>	<b>3.1</b>	<b>16.9</b>	<b>5.7</b>	<b>4.6</b>	<b>81.1%</b>	<b>147.2%</b>
Income taxes (-)	-1.8	-1.6	89.0%	-0.5	-1.1	-0.7	-0.6	88.1%	114.5%
Dividend income received YtD	1.4	4.6	331.1%	0.5	1.9	1.5	1.5	101.1%	332.3%
Lump-sum special banking taxes YtD (-)	-2.9	-2.6	89.0%	-1.0	-3.8	-0.9	-0.9	101.1%	89.4%
<b>Profit before tax (net of dividend and lump-sum special banking taxes)</b>	<b>15.7</b>	<b>13.4</b>	<b>85.3%</b>	<b>4.1</b>	<b>20.0</b>	<b>5.6</b>	<b>4.5</b>	<b>79.5%</b>	<b>108.7%</b>
<b>Profit before tax (accounting)</b>	<b>14.4</b>	<b>16.1</b>	<b>111.3%</b>	<b>4.8</b>	<b>18.0</b>	<b>5.6</b>	<b>4.5</b>	<b>79.4%</b>	<b>94.1%</b>
Profit before tax (net of lump-sum special banking taxes, dividend received YtD)	17.1	18.0	105.3%	4.6	21.9	7.2	6.0	84.1%	131.4%
<b>Net income (dividend received YtD)</b>	<b>28.8</b>	<b>30.3</b>	<b>105.2%</b>	<b>9.2</b>	<b>37.5</b>	<b>10.8</b>	<b>10.6</b>	<b>98.2%</b>	<b>115.6%</b>
<b>Net income</b>	<b>29.3</b>	<b>31.9</b>	<b>108.8%</b>	<b>8.7</b>	<b>37.5</b>	<b>9.3</b>	<b>9.1</b>	<b>97.7%</b>	<b>104.1%</b>
Interest and fees and commissions result	25.2	25.1	99.7%	7.5	33.4	8.0	8.8	109.3%	117.2%
Interest and fees and commissions result (adjusted) <sup>1</sup>	25.7	26.1	101.7%	7.8	34.1	8.4	9.1	108.6%	116.6%
Interest result	24.0	24.0	99.9%	7.3	31.7	7.7	8.3	107.4%	113.7%
Interest income	77.0	75.9	98.5%	24.8	101.2	24.7	25.7	104.2%	103.8%
Interest expense (+)	53.1	51.9	97.9%	17.5	69.5	17.0	17.5	102.9%	99.7%
Fees and commissions result (adjusted)	1.2	1.2	95.8%	0.2	1.7	0.3	0.5	157.4%	250.1%
of which Adjusted net commission and fee income	2.9	4.3	147.1%	1.0	4.4	1.4	1.5	110.6%	156.9%
of which Transaction fees expense (-)	-1.7	-3.1	185.2%	-0.8	-2.7	-1.1	-1.0	97.2%	133.7%
Other net income	2.2	0.6	27.0%	1.3	2.3	1.3	0.3	25.9%	26.5%
Dividend income	1.9	6.1	331.4%	0.0	1.9	0.0	0.0	0.0%	0.0%
<b>Operating costs (+; adjusted)<sup>2</sup></b>	<b>11.0</b>	<b>11.6</b>	<b>105.2%</b>	<b>4.3</b>	<b>14.2</b>	<b>3.6</b>	<b>4.2</b>	<b>119.3%</b>	<b>98.6%</b>
<b>Expected credit loss (+)<sup>6</sup></b>	<b>0.7</b>	<b>0.8</b>	<b>104.2%</b>	<b>0.3</b>	<b>1.4</b>	<b>0.1</b>	<b>0.4</b>	<b>333.8%</b>	<b>117.9%</b>
<b>Special banking taxes (+)<sup>3</sup></b>	<b>3.1</b>	<b>3.4</b>	<b>111.2%</b>	<b>-0.6</b>	<b>3.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0%</b>	<b>0.0%</b>

Standalone balance sheet figures (billion HUF)	Y/Y			Q/Q			Y/Y		
	2024 9M	2025 9M	( <sup>25.9M/24.9M</sup> )	2024 Q3	2024	2025 Q2	2025 Q3	( <sup>25.Q3/25.Q2</sup> )	( <sup>25.Q3/24.Q3</sup> )
<b>Total assets</b>	<b>1,484</b>	<b>1,629</b>	<b>109.8%</b>	<b>1,484</b>	<b>1,598</b>	<b>1,599</b>	<b>1,629</b>	<b>101.9%</b>	<b>109.8%</b>
Liquid assets and equivalent	605	366	60.4%	605	627	393	366	93.0%	60.4%
Receivables from financial institutions	39	83	210.8%	39	53	57	83	147.0%	210.8%
Securities (government securities, miscellaneous securities other than loans)	134	179	133.4%	134	142	182	179	98.4%	133.4%
<b>Loans (at net carrying value)</b>	<b>655.8</b>	<b>938.6</b>	<b>143.1%</b>	<b>656</b>	<b>715.7</b>	<b>905</b>	<b>939</b>	<b>103.7%</b>	<b>143.1%</b>
Gross loan portfolio (customers and institutions), by port- folio quality	658	942	143.1%	658	719	908	942	103.7%	143.1%
Total Stage3 gross loans	1.6	1.8	115.2%	2	1.7	2	2	116.8%	115.2%
Total impairment by portfolio quality	-2	-3	145.0%	-2	-3	-3	-3	105.7%	145.0%
Stage3 impairment	-1	-1	178.6%	-1	-1	-1	-1	100.3%	178.6%
Tangible and intangible assets	8	14	167.2%	8	10	12	14	112.8%	167.2%
<b>Total liabilities</b>	<b>1,395</b>	<b>1,474</b>	<b>105.7%</b>	<b>1,395</b>	<b>1,458</b>	<b>1,448</b>	<b>1,474</b>	<b>101.8%</b>	<b>105.7%</b>
Liabilities to financial institutions	282	249	88.5%	282	279	254	249	98.1%	88.5%
Deposit portfolio <sup>4</sup>	1,101	1,211	110.1%	1,101	1,169	1,184	1,211	102.4%	110.1%
<b>Equity (Shareholders' assets)</b>	<b>89</b>	<b>155</b>	<b>173.5%</b>	<b>89</b>	<b>141</b>	<b>151</b>	<b>155</b>	<b>102.5%</b>	<b>173.5%</b>
Assets managed	1,286	1,465	114.0%	1,286	1,551	1,429	1,465	102.6%	114.0%

<sup>1</sup> Adjusted for effects of the transaction fee <sup>2</sup> Adjusted for banking tax, extra profit tax and transaction fee <sup>3</sup> Extra profit tax, Credit institutions  
<sup>4</sup> Deposits including accrued interest <sup>5</sup> Bank tax, windfall tax YtD  
<sup>6</sup> Expected credit loss: Risk cost is based on the year-to-date (YtD) change in the loss allowance and provision balance calculated in accordance with IFRS 9.  
Non-performing loans (NPL) are presented in the balance sheet under "Total Stage 3 gross loans".  
The ratio of non-performing loans (NPL%) is presented in the "Main indicators" section of the table.

Main indicators (accounting)	2024 9M	2025 9M	Y/Y (*25.9M/24.9M)	2024 3Q	2024	2025 Q2	2025 Q3	Q/Q (*25.Q3/25.Q2)	Y/Y (*25.Q3/24.Q3)
ROAA% (profit after tax)	1.2%	1.2%	0.0%	1.2%	1.2%	1.3%	1.0%	-0.3%	-0.2%
ROAE% (profit after tax)	20.4%	13.2%	-7.2%	19.4%	18.3%	13.4%	10.1%	-3.3%	-9.3%
ROAA% (profit before tax) <sup>a</sup>	1.4%	1.4%	0.0%	0.9%	1.2%	1.2%	0.9%	-0.3%	0.0%
ROAE% (profit before tax) <sup>a</sup>	23.6%	15.4%	-8.2%	14.4%	19.6%	12.9%	9.4%	-3.5%	-5.0%
Operating cost / balance sheet total	0.99%	0.95%	-0.04%	1.15%	0.89%	0.89%	1.03%	0.14%	-0.12%
Operating costs / Net income	37.6%	36.4%	-1.3%	49.2%	37.9%	38.2%	46.6%	8.4%	-2.6%
Operating result margin%	1.8%	1.8%	0.0%	1.2%	1.6%	1.5%	1.2%	-0.3%	0.0%
Net interest margin rate%	3.0%	2.9%	-0.1%	2.5%	2.8%	2.5%	2.4%	-0.1%	-0.1%
Net business margin % (interest and commission rate)	2.6%	2.3%	-0.3%	2.1%	2.5%	2.2%	2.3%	0.1%	0.2%
Net income margin%	2.4%	2.2%	-0.2%	2.1%	2.4%	2.1%	2.2%	0.1%	0.1%
Non-performing loan rate (NPL%; including unsecured loans)	0.17%	0.10%	-0.07%	0.17%	0.00%	0.11%	0.10%	0.0%	-0.1%
Non-performing loan rate (NPL%; Total Stage3 gross loans/total gross loans)	0.24%	0.19%	-0.05%	0.24%	0.24%	0.17%	0.19%	0.0%	0.0%
Loans/Deposits rate	49.3%	66.6%	17.3%	49.3%	51.1%	66.9%	66.6%	-0.3%	17.3%

Main indicators (dividend received YtD, net of lump-sum special banking taxes)	2024 9M	2025 9M	Y/Y (*25.9M/24.9M)	2024 Q3	2024	2025 Q2	2025 Q3	Q/Q (*25.Q3/25.Q2)	Y/Y (*25.Q3/24.Q3)
ROAA% (profit after tax)	1.5%	1.4%	-0.1%	1.1%	1.4%	1.6%	1.4%	-0.3%	0.2%
ROAE% (profit after tax)	24.6%	14.9%	-9.7%	18.6%	22.5%	17.5%	14.2%	-3.4%	-4.5%
ROAA% (profit before tax) <sup>a</sup>	1.7%	1.5%	-0.2%	1.2%	1.5%	1.8%	1.5%	-0.3%	0.3%
ROAE% (profit before tax) <sup>a</sup>	27.4%	16.3%	-11.1%	20.9%	23.7%	19.3%	15.6%	-3.7%	-5.3%
Operating cost / balance sheet total	1.0%	1.0%	0.0%	1.2%	0.9%	0.9%	1.0%	0.1%	-0.1%
Operating costs / Net income	38.2%	38.2%	0.0%	46.7%	37.9%	32.8%	39.8%	7.0%	-6.9%
Operating result margin%	1.7%	1.6%	-0.1%	1.3%	1.6%	1.9%	1.6%	-0.3%	0.3%
Net interest margin rate%	2.9%	2.8%	-0.2%	2.6%	2.8%	2.9%	2.8%	-0.1%	0.2%
Net business margin % (interest and commission rate)	2.6%	2.3%	-0.3%	2.1%	2.5%	2.2%	2.3%	0.1%	0.2%
Net income margin%	2.4%	2.2%	-0.2%	2.1%	2.4%	2.1%	2.2%	0.1%	0.1%

Main indicators (dividend received and lump-sum special taxes YtD)	2024 9M	2025 9M	Y/Y (*25.9M/24.9M)	2024 Q3	2024	2025 Q2	2025 Q3	Q/Q (*25.Q3/25.Q2)	Y/Y (*25.Q3/24.Q3)
ROAA% (profit after tax)	1.2%	1.2%	-0.1%	0.8%	1.2%	1.4%	1.1%	-0.1%	0.3%
ROAE% (profit after tax)	20.0%	12.6%	-7.4%	14.2%	18.3%	15.2%	11.9%	-2.9%	-2.3%
ROAA% (profit before tax)	1.4%	1.3%	-0.1%	1.0%	1.2%	1.6%	1.3%	-0.1%	0.3%
ROAE% (profit before tax)	22.8%	14.0%	-8.8%	16.5%	19.6%	17.0%	13.4%	-2.9%	-3.1%
Operating cost / balance sheet total	1.0%	0.95%	0.02%	1.2%	0.9%	0.9%	1.0%	0.0%	-0.1%
Operating costs / Net income	38.2%	38.2%	0.3%	46.7%	37.9%	32.8%	39.8%	10.3%	-6.9%
Operating result margin%	1.7%	1.6%	0.1%	1.3%	1.6%	1.9%	1.6%	-1.0%	0.3%
Net interest margin rate%	2.9%	2.8%	0.1%	2.6%	2.8%	2.9%	2.8%	-1.0%	0.2%
Net business margin % (interest and commission rate)	2.6%	2.3%	0.1%	2.1%	2.5%	2.2%	2.3%	-1.0%	0.2%
Net income margin%	2.4%	2.2%	-0.4%	2.1%	2.4%	2.1%	2.2%	0.0%	0.1%

## 2. Consolidated financial statement

Presentation of consolidated result (billion HUF)	2024 9M	2025 9M	Y/Y (*25.9M/24.9M)	2024 Q3	2024	2025 Q2	2025 Q3	Q/Q (*25.Q3/25.Q2)	Y/Y (*25.Q3/24.Q3)
Share of parent company's owners in profit after tax	13.5	12.2	90.6%	5.3	19.2	5.6	5.5	97.4%	103.8%
Share of non-controlling owners in profit after tax	1.5	1.4	97.0%	0.5	1.9	0.5	0.5	94.7%	91.9%
<b>Profit after tax (accounting)</b>	<b>15.0</b>	<b>13.7</b>	<b>91.2%</b>	<b>5.8</b>	<b>21.2</b>	<b>6.6</b>	<b>5.9</b>	<b>89.4%</b>	<b>102.8%</b>
Profit after tax (Net of lump-sum special banking taxes)	18.6	17.1	91.9%	4.7	25.0	6.6	5.8	87.7%	123.6%
<b>Profit after tax (lump-sum taxes YtD)</b>	<b>15.7</b>	<b>14.5</b>	<b>92.4%</b>	<b>4.7</b>	<b>21.2</b>	<b>5.8</b>	<b>5.0</b>	<b>87.2%</b>	<b>106.5%</b>
Income taxes (-)	-2.4	-2.4	100.1%	-0.8	-2.3	-0.9	-0.9	95.5%	115.7%
<b>(Loss)/Profit before tax (Net of lump-sum special banking taxes)</b>	<b>21.0</b>	<b>19.5</b>	<b>92.8%</b>	<b>6.5</b>	<b>27.3</b>	<b>7.6</b>	<b>6.7</b>	<b>88.7%</b>	<b>104.1%</b>
Profit before tax (accounting)	17.4	16.1	92.4%	6.6	23.4	7.6	6.8	90.2%	104.3%
<b>Profit before tax (net of the effects of special taxes)</b>	<b>21.5</b>	<b>20.6</b>	<b>95.7%</b>	<b>6.8</b>	<b>28.0</b>	<b>8.0</b>	<b>7.1</b>	<b>88.8%</b>	<b>104.3%</b>
Net operating profit	21.0	19.5	92.8%	6.5	27.3	7.6	6.7	88.7%	104.1%
<b>Net income</b>	<b>39.0</b>	<b>40.9</b>	<b>104.9%</b>	<b>13.0</b>	<b>52.3</b>	<b>14.4</b>	<b>14.4</b>	<b>100.0%</b>	<b>110.8%</b>
Interest and fees and commissions result	35.5	37.1	104.5%	11.2	47.8	12.0	13.1	109.3%	116.8%
Interest and fees and commissions result (adjusted) <sup>1</sup>	36.0	38.2	106.0%	11.6	48.6	12.4	13.5	108.8%	116.5%
Interest result	24.4	23.7	97.2%	7.2	31.9	7.5	8.2	109.0%	114.3%
Interest income	78.0	77.5	99.4%	25.2	102.4	25.1	26.3	104.5%	104.2%
Interest expense (+)	53.6	53.8	100.4%	18.0	70.5	17.6	18.1	102.6%	100.2%
Fees and commissions result (adjusted)	11.1	13.4	120.6%	4.1	15.9	4.5	4.9	109.9%	121.3%
of which Adjusted net commission and fee income	12.8	16.6	129.4%	4.9	18.7	5.6	6.0	107.3%	123.5%
of which Transaction fees expense (-)	-1.7	-3.2	186.7%	-0.8	-2.8	-1.1	-1.1	97.0%	134.7%
Other net income	3.5	3.8	108.7%	1.8	4.5	2.4	1.3	54.2%	73.2%
Dividend income	0.0	0.0	128.9%	0.0	0.0	0.0	0.0	0.4%	9.2%
<b>Operating costs (+; adjusted)<sup>2</sup></b>	<b>17.2</b>	<b>20.5</b>	<b>119.1%</b>	<b>6.3</b>	<b>23.7</b>	<b>6.5</b>	<b>7.3</b>	<b>112.8%</b>	<b>117.2%</b>
<b>Expected credit loss (+)<sup>6</sup></b>	<b>0.8</b>	<b>0.9</b>	<b>115.5%</b>	<b>0.3</b>	<b>1.4</b>	<b>0.3</b>	<b>0.4</b>	<b>109.4%</b>	<b>118.2%</b>
<b>Special banking taxes (+)<sup>3</sup></b>	<b>3.6</b>	<b>3.4</b>	<b>94.7%</b>	<b>-0.1</b>	<b>3.8</b>	<b>0.0</b>	<b>-0.1</b>	<b>0.0%</b>	<b>114.7%</b>
<b>Consolidated balance sheet figures (billion HUF)</b>	<b>2024 9M</b>	<b>2025 9M</b>	<b>Y/Y (*25.9M/24.9M)</b>	<b>2024 Q3</b>	<b>2024</b>	<b>2025 Q2</b>	<b>2025 Q3</b>	<b>Q/Q (*25.Q3/25.Q2)</b>	<b>Y/Y (*25.Q3/24.Q3)</b>
<b>Total assets</b>	<b>1,534</b>	<b>1,702</b>	<b>111.0%</b>	<b>1,534</b>	<b>1,673</b>	<b>1,679</b>	<b>1,702</b>	<b>101.4%</b>	<b>111.0%</b>
Liquid assets and equivalent	637	393	61.7%	637	659	427	393	92.0%	61.7%
Receivables from financial institutions	41	83	204.7%	41	53	57	83	147.0%	204.7%
Securities (government securities, miscellaneous securities other than loans)	136	181	132.5%	136	137	183	181	98.8%	132.5%
Loans (at net carrying value)	674	993	147.3%	674	771	957	993	103.7%	147.3%
Gross loan portfolio (customers and institutions), by portfolio quality	676	995	147.2%	676	774	961	995	103.5%	147.2%
Total Stage3 gross loans	2	2	124.6%	2	2	3	2	77.2%	124.6%
Total impairment by portfolio quality	-2	-3	121.4%	-2	-3	-4	-3	73.4%	121.4%
Stage3 impairment	-1	-1	195.1%	-1	-1	-2	-1	75.2%	195.1%
Tangible and intangible assets	20	26	127.5%	20	22	25	26	105.5%	127.5%
<b>Total liabilities</b>	<b>1,439</b>	<b>1,543</b>	<b>107.2%</b>	<b>1,439</b>	<b>1,824</b>	<b>1,747</b>	<b>1,543</b>	<b>88.3%</b>	<b>107.2%</b>
Liabilities to financial institutions	298	296	99.3%	298	321	300	296	98.6%	99.3%
Deposit portfolio	1,121	1,228	109.6%	1,121	1,187	1,208	1,228	101.7%	109.6%
<b>TOTAL SHAREHOLDERS' ASSETS</b>	<b>74</b>	<b>156</b>	<b>209.7%</b>	<b>74</b>	<b>144</b>	<b>151</b>	<b>156</b>	<b>103.5%</b>	<b>209.7%</b>
<b>Non-controlling interests</b>	<b>20</b>	<b>3</b>	<b>16.1%</b>	<b>20</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>116.5%</b>	<b>16.1%</b>
Assets managed	3,012	3,411	113.3%	3,012	3,335	3,315	3,411	102.9%	113.3%

<sup>1</sup> Adjusted for effects of the transaction fee <sup>2</sup> Adjusted for banking tax, extra profit tax and transaction fee

<sup>3</sup> Extra profit tax, Credit institutions

<sup>4</sup> Deposits including accrued interest

<sup>5</sup> Bank tax, windfall tax YtD

<sup>6</sup> Expected credit loss: Risk cost is based on the year-to-date (YtD) change in the loss allowance and provision balance calculated in accordance with IFRS 9. Non-performing loans (NPL) are presented in the balance sheet under "Total Stage 3 gross loans". The ratio of non-performing loans (NPL%) is presented in the "Main indicators" section of the table.

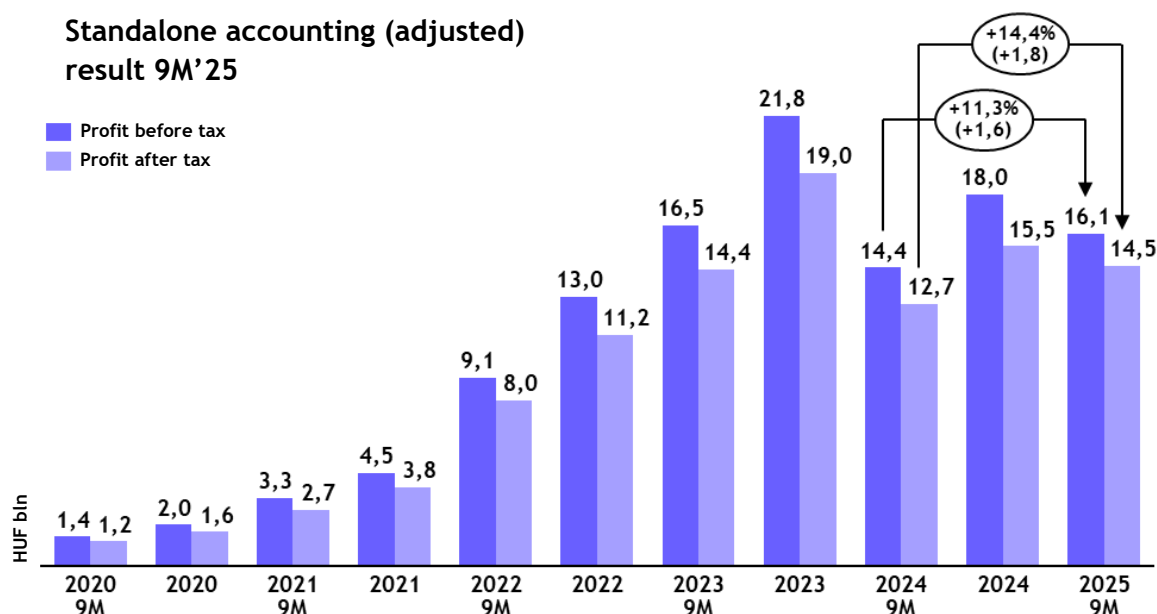
Main indicators (accounting)	Y/Y			2024 Q3	2024	2025 Q2	2025 Q3	Q/Q		Y/Y
	2024 9M	2025 9M	(25.9M/24.9M)					(25.Q3/25.Q2)	(25.Q3/24.Q3)	
ROAA% (profit after tax)	1.4%	1.1%	-0.3%	1.5%	1.4%	1.6%	1.4%	0.0%	-0.1%	-0.1%
ROAA% (profit before tax) <sup>5</sup>	2.0%	1.5%	-0.4%	1.7%	1.8%	1.8%	1.6%	-0.2%	-0.1%	-0.1%
ROAE% (profit after tax/shareholders' assets)	26.5%	11.0%	-15.5%	33.9%	24.2%	16.6%	14.2%	-2.4%	-19.8%	-19.8%
ROAE% (profit after tax/total owners' equity)	25.0%	12.0%	-13.0%	28.1%	23.0%	17.7%	15.1%	-2.6%	-13.0%	-13.0%
ROAE% (profit before tax/shareholders' assets) <sup>5</sup>	37.2%	15.7%	-21.5%	37.9%	31.1%	18.9%	16.0%	-2.9%	-21.8%	-21.8%
ROAE% (profit before tax/total owners' equity) <sup>5</sup>	35.1%	17.2%	-17.9%	31.3%	29.6%	20.2%	17.1%	-3.2%	-14.3%	-14.3%
Operating cost / balance sheet total	1.5%	1.6%	0.1%	1.6%	1.4%	1.6%	1.7%	0.2%	0.1%	0.1%
Operating costs / Net income	44.1%	50.0%	6.0%	48.1%	45.2%	45.1%	50.9%	5.8%	2.8%	2.8%
Operating result margin%	2.0%	1.5%	-0.5%	1.7%	1.9%	1.7%	1.5%	-0.2%	-0.2%	-0.2%
Net interest margin rate%	3.7%	3.2%	-0.5%	3.5%	3.6%	3.3%	3.3%	-0.1%	-0.2%	-0.2%
Net business margin % (interest and commission rate)	3.4%	2.9%	-0.5%	3.0%	3.3%	2.8%	3.0%	0.2%	0.0%	0.0%
Net income margin%	2.3%	1.8%	-0.5%	1.9%	2.2%	1.7%	1.9%	0.1%	-0.1%	-0.1%
Non-performing loan rate (NPL%; Total Stage3 gross loans/total gross loans)	0.3%	0.2%	-0.1%	0.3%	0.2%	0.3%	0.2%	-0.1%	-0.1%	-0.1%
Loans/Deposits rate	50.0%	70.1%	20.0%	50.0%	55.0%	69.8%	70.1%	0.3%	20.0%	20.0%
<b>Main indicators (net of lump-sum special banking taxes)</b>										
	Y/Y			2024 Q3	2024	2025 Q2	2025 Q3	Q/Q		Y/Y
	2024 9M	2025 9M	(25.9M/24.9M)					(25.Q3/25.Q2)	(25.Q3/24.Q3)	
ROAA% (profit after tax)	1.7%	1.3%	-0.4%	1.5%	1.7%	1.6%	1.4%	-0.2%	-0.1%	-0.1%
ROAA% (profit before tax) <sup>5</sup>	1.7%	1.3%	-0.4%	1.5%	1.7%	1.6%	1.4%	-0.2%	-0.1%	-0.1%
ROAE% (profit after tax/shareholders' assets)	32.9%	13.8%	-19.2%	33.3%	28.6%	16.6%	13.9%	-2.7%	-19.4%	-19.4%
ROAE% (profit after tax/total owners' equity)	31.1%	15.1%	-16.0%	27.6%	27.2%	17.7%	14.8%	-2.9%	-12.8%	-12.8%
ROAE% (profit before tax/shareholders' assets) <sup>5</sup>	32.9%	13.8%	-19.2%	33.3%	28.6%	16.6%	13.9%	-2.7%	-19.4%	-19.4%
ROAE% (profit before tax/total owners' equity) <sup>5</sup>	31.1%	15.1%	-16.0%	27.6%	27.2%	17.7%	14.8%	-2.9%	-12.8%	-12.8%
Operating cost / balance sheet total	1.5%	1.6%	0.1%	1.6%	1.4%	1.6%	1.7%	0.2%	0.1%	0.1%
Operating costs / Net income	44.1%	50.0%	6.0%	48.1%	45.2%	45.1%	50.9%	5.8%	2.8%	2.8%
Operating result margin%	2.0%	1.5%	-0.5%	1.7%	1.9%	1.7%	1.5%	-0.2%	-0.2%	-0.2%
Net interest margin rate%	3.7%	3.2%	-0.5%	3.5%	3.6%	3.3%	3.3%	-0.1%	-0.2%	-0.2%
Net business margin % (interest and commission rate)	3.4%	2.9%	-0.5%	3.0%	3.3%	2.8%	3.0%	0.2%	0.0%	0.0%
Net income margin%	2.3%	1.8%	-0.5%	1.9%	2.2%	1.7%	1.9%	0.1%	-0.1%	-0.1%
<b>Main indicators (lump-sum special banking taxes YtD)</b>										
	Y/Y			2024 Q3	2024	2025 Q2	2025 Q3	Q/Q		Y/Y
	2024 9M	2025.9M	(25.9M/24.9M)					(25.Q3/25.Q2)	(25.Q3/24.Q2)	
ROAA% (profit after tax)	1.5%	1.1%	-0.3%	1.2%	1.4%	1.4%	1.2%	-0.2%	-0.1%	-0.1%
ROAA% (profit before tax) <sup>5</sup>	2.0%	1.5%	-0.4%	1.7%	1.8%	1.8%	1.6%	-0.2%	-0.1%	-0.1%
ROAE% (profit after tax/shareholders' assets)	30.8%	13.1%	-17.8%	30.3%	26.6%	15.6%	13.0%	-2.6%	-17.3%	-17.3%
ROAE% (profit after tax/total owners' equity)	26.3%	12.8%	-13.5%	22.9%	23.0%	15.4%	12.7%	-2.6%	-10.1%	-10.1%
ROAE% (profit before tax/shareholders' assets) <sup>5</sup>	41.3%	17.5%	-23.7%	41.5%	34.3%	20.6%	17.4%	-3.2%	-24.1%	-24.1%
ROAE% (profit before tax/total owners' equity) <sup>5</sup>	35.1%	17.2%	-17.9%	31.3%	29.6%	20.2%	17.1%	-3.2%	-14.3%	-14.3%
Operating cost / balance sheet total	1.5%	1.6%	0.1%	1.6%	1.4%	1.6%	1.7%	0.2%	0.1%	0.1%
Operating costs / Net income	44.1%	50.0%	6.0%	48.1%	45.2%	45.1%	50.9%	5.8%	2.8%	2.8%
Operating result margin%	2.0%	1.5%	-0.5%	1.7%	1.9%	1.7%	1.5%	-0.2%	-0.2%	-0.2%
Net interest margin rate%	3.7%	3.2%	-0.5%	3.5%	3.6%	3.3%	3.3%	-0.1%	-0.2%	-0.2%
Net business margin % (interest and commission rate)	3.4%	2.9%	-0.5%	3.0%	3.3%	2.8%	3.0%	0.2%	0.0%	0.0%
Net income margin%	2.3%	1.8%	-0.5%	1.9%	2.2%	1.7%	1.9%	0.1%	-0.1%	-0.1%

### 3. Executive summary

At standalone level, Gránit Bank closed the third quarter with HUF 16.1 billion in profit before tax and HUF 14.5 billion in profit after tax, the latter being the highest nine-month result since the Bank started its operation. The outstanding performance was primarily driven by a significant expansion of business activity, excellent cost efficiency, and the outstanding overall quality of the loan portfolio. The capital increase of HUF 65.6 billion in the previous year was successfully converted into robust business growth: the net loan portfolio growth was more than twelve times the sector average, representing a 43% year-on-year increase and nearly 31% growth on a nine-month basis. Both the Bank's cost efficiency (9M'25 cost/total assets: Gránit Bank 0.95%; banking sector 1.82%; 9M'25: Cost to income ratio: (Gránit Bank 36.4%; banking sector 42.9%), and portfolio quality (9M'25 NPL ratio: Gránit Bank 0.19%; banking sector 2.1%) were twice as good as the industry average, while the Bank also continued to expand its product portfolio and introduce pioneering innovations, including agentic and generative AI applications.

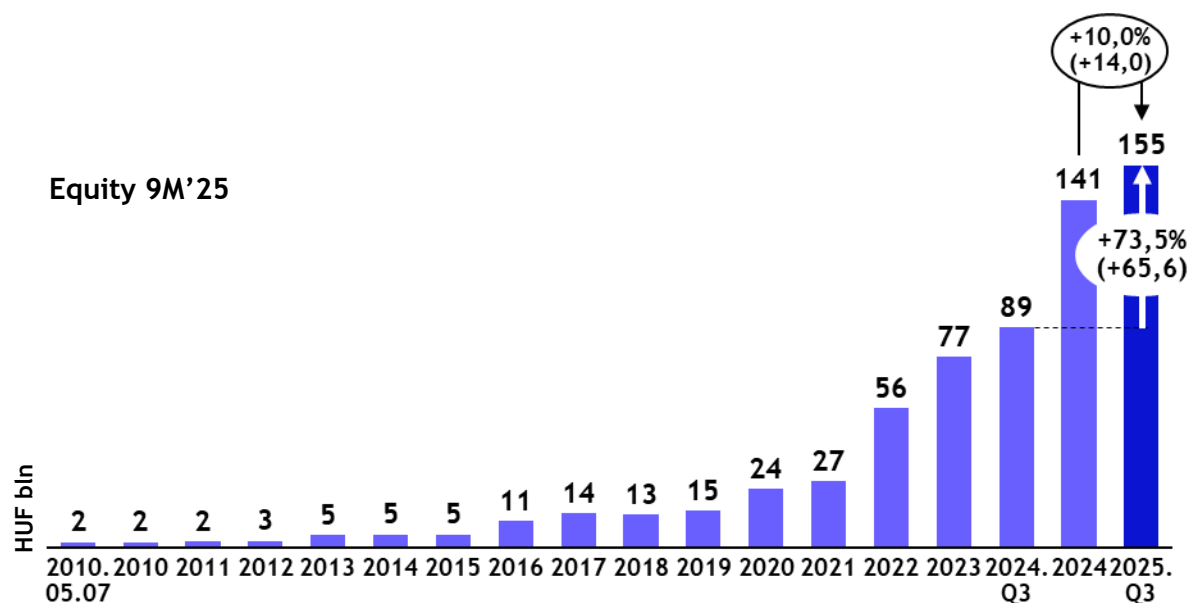
#### 3.1 The standalone profit of Gránit Bank

Gránit Bank's standalone profit before tax in the first nine months of 2025 amounted to HUF 16.1 billion, representing a 11.3% increase compared to the equivalent period of the previous year (9M 2024). At the end of Q3 2025, profit after tax amounted to HUF 14.5 billion, which exceeds the performance of one year earlier (9M 2024) by 14.4%.

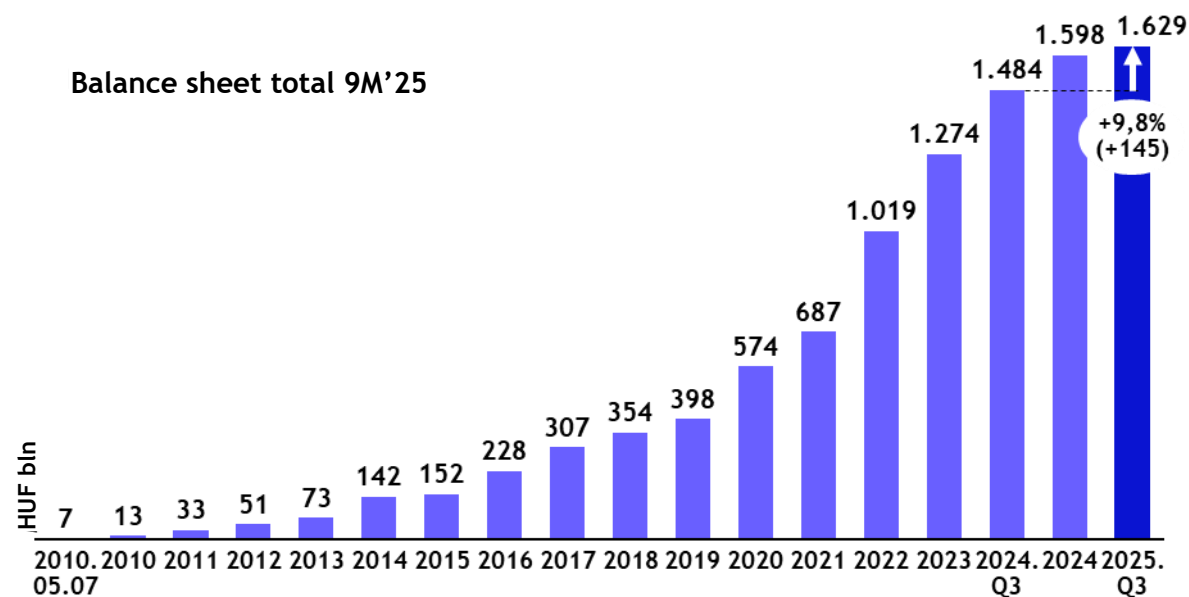


Adjusted return on equity, net of one-off special banking taxes and taking into account the received dividend on a pro rata basis, amounted to 14.9%, which is lower than in the equivalent period of the previous year (24.6%). This was due primarily to the fact that the increase in the Bank's equity was significantly higher than the growth of the loan portfolio that generates a substantial share of the profit. Equity grew by HUF 65.6 billion (73.5%) over one year as a result

of the capital increase (ESOP capital increase: HUF 30 billion; IPO: HUF 17.7 billion) and the reinvesting of profits (HUF 17.85 billion).

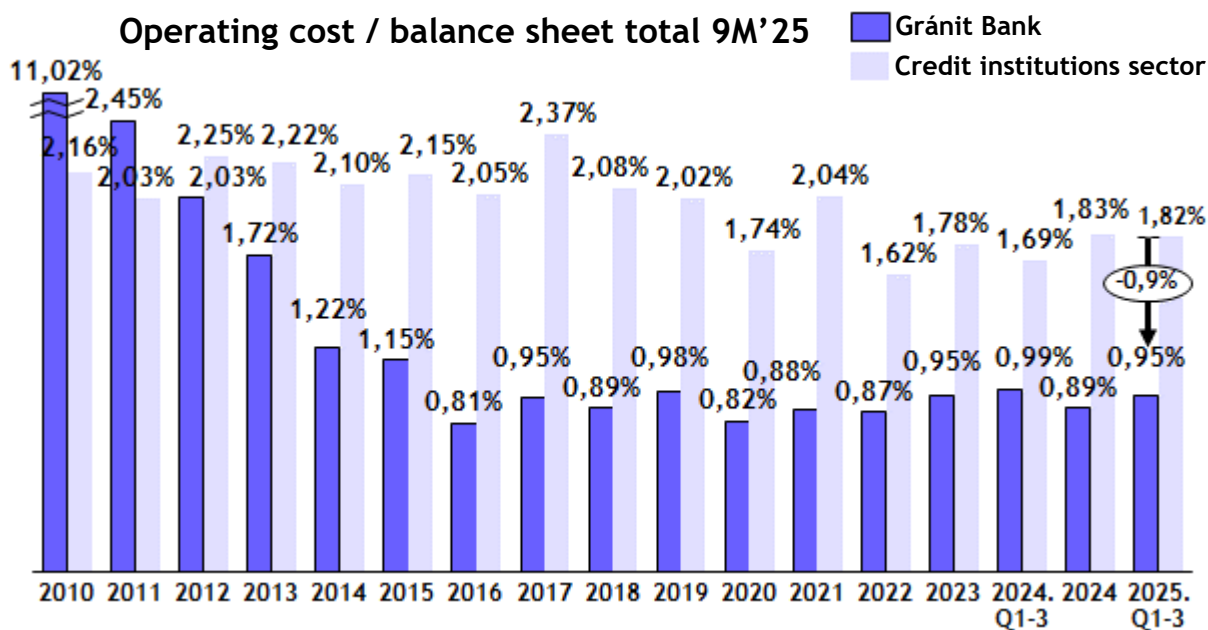


At the end of September 2025, Gránit Bank's standalone total assets amounted to HUF 1,629 billion, i.e. 9.8% higher than at the end of previous September and 1.9% higher than at the end of the previous year. Portfolio quality remains excellent, with the ratio of non-performing loans (NPL ratio) at 0.19% as at the end of September 2025.

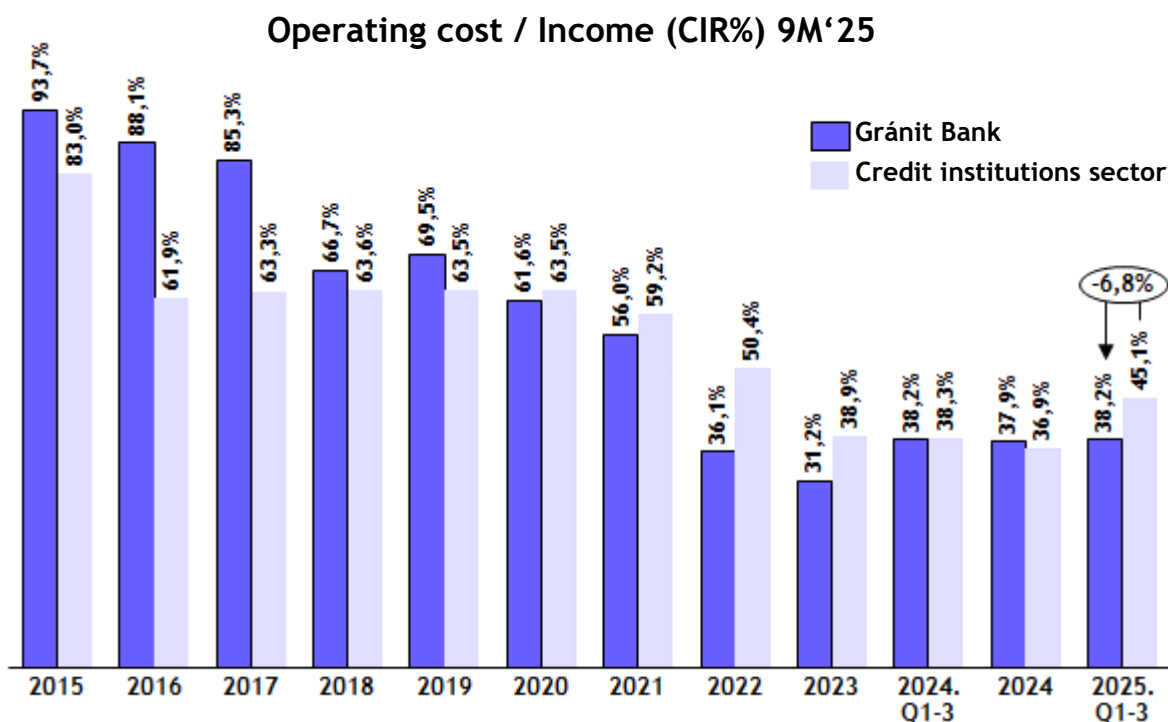




The Bank's cost efficiency advantage over competitors remains stable: the adjusted operating expenses-to-total assets ratio stands at 0.95%, which is nearly twice as high (0.87 percentage points better) as the banking sector average.



The adjusted operating cost-to-net revenue ratio (net of one-off special banking taxes and taking into account the received dividend on a pro rata basis) amounted to 38.2%, which indicates an efficiency level 6.8 percentage points better than the banking sector average. In this metric, the cost of the transaction fee appears under net fee and commission income.

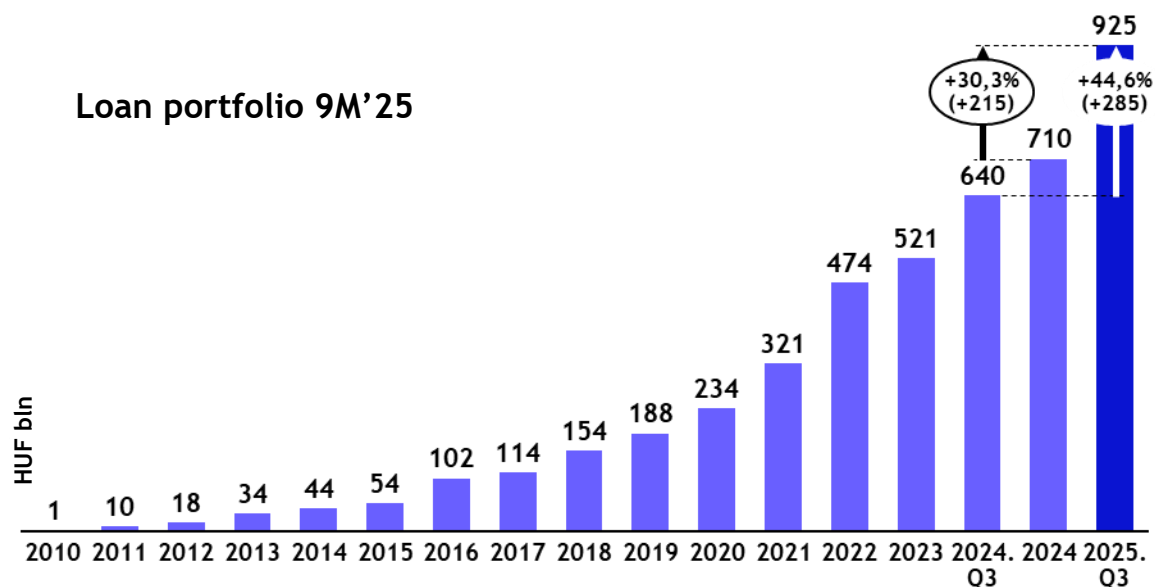


Of the special banking taxes, the special tax on credit institutions and the windfall profit tax was recognised in accordance with IFRS standards in Q1 2025. In the case of the latter, the Bank took account of the tax allowance provided by law for the expected increase in government securities holdings, which reduces the tax liability.

The amount of special banking taxes was HUF 862 million (24%) higher in the first three quarters of 2025 compared to the equivalent period of the previous year, due primarily to the increase in transaction fees.

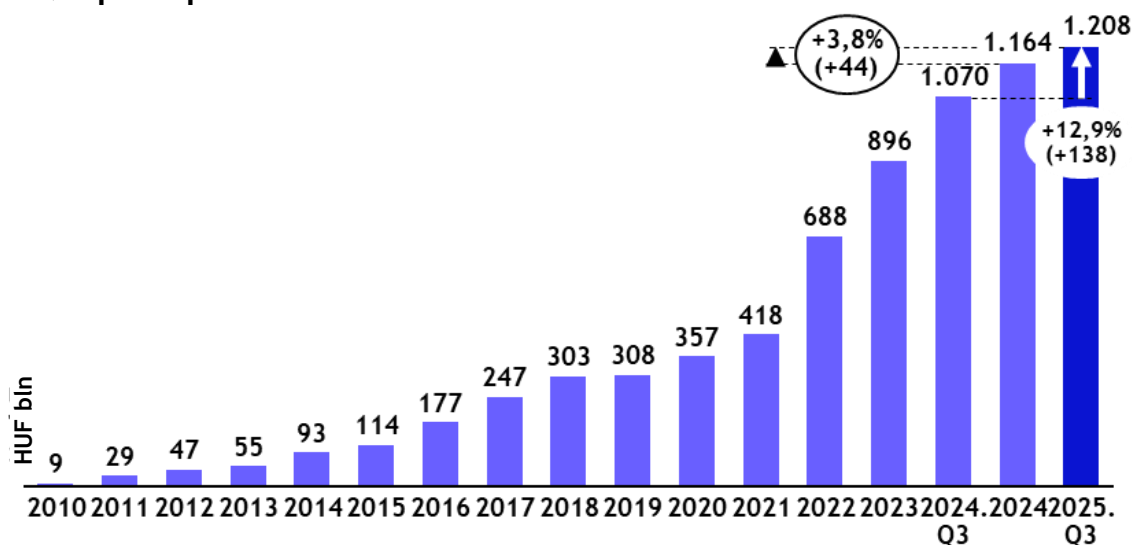
Special banking taxes (billion HUF)	9M 2024	9M 2025	Y/Y
Bank tax	2.0	2.1	104.8%
Extra profit tax	1.1	1.3	123.2%
Effect of transaction fee	0.4	1.0	218.8%
<b><u>Total net effect on the result</u></b>	<b><u>3.5</u></b>	<b><u>4.4</u></b>	124.5%

The loan portfolio expanded dynamically both year-on-year and comparing the two nine-month periods. Gránit Bank's gross loan portfolio, net of accrued interest, amounted to HUF 925 billion, up 30.3% compared with the end of the previous year and 44.6% compared with the same nine-month period a year earlier.



Customer deposits net of accrued interest at the end of 9M 2025 amounted to HUF 1,208 billion, 12.9% higher than that of last year, which exceeds the banking sector's annual growth rate of 9.1%, by 3.8%. The portfolio expanded by 3.8% over the first nine months, exceeding the 2.4% average market growth by 1.4 percentage points.

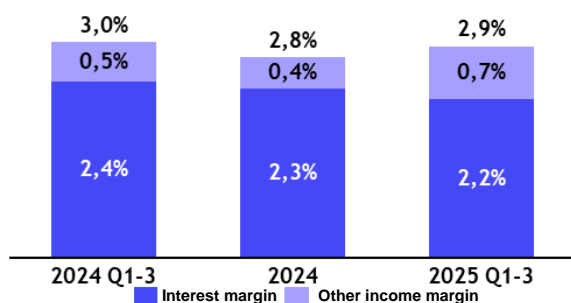
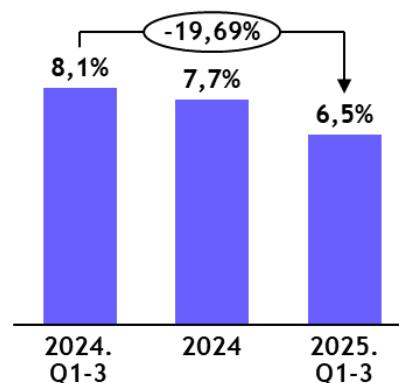
### Deposit portfolio 9M'25



In line with the Bank's business activity, the net loan-to-deposit ratio increased to 66.6%, which is 16.2 percentage points below the industry average.

### 3.2 Net interest and commission income

As of the end of September 2025, net interest income amounted to HUF 24.0 billion, of which interest income accounted for HUF 75.9 billion and interest expense for HUF 51.9 billion. Net fee and commission income stood at HUF 1.2 billion, which includes HUF 3.1 billion transaction fee expenses. The accounting net income margin stood at 2.9% at the end of 9M 2025, of which the net interest margin was 2.2% over the first three quarters of the year. This represents a 24-basis-point decline compared to the same period of the previous year, while the third-quarter interest margin increased both quarter-on-quarter and year-on-year. That is due essentially to two factors: the Bank consistently maintains a loan-to-deposit ratio below the sector average, while the more than 1.59% decline in the HUF interest rate environment between the first nine months of 2025 and the equivalent period of the previous year reduced the interest income on liquid assets, which was only partially offset by a robust increase in loans. In line with its strategic path, this year, the Bank started building up higher-margin business lines for both retail and corporate clients (such as credit cards and standardised SME services).

**Net income margin<sup>1</sup> (NIR %)**

**BUBOR O/N**


At the end of Q3 2025, the net income margin was 0.04 percentage points lower than in the first three quarters of the previous year, mainly due to the decline in the interest margin, while it was 4% higher compared to the full year of 2024.

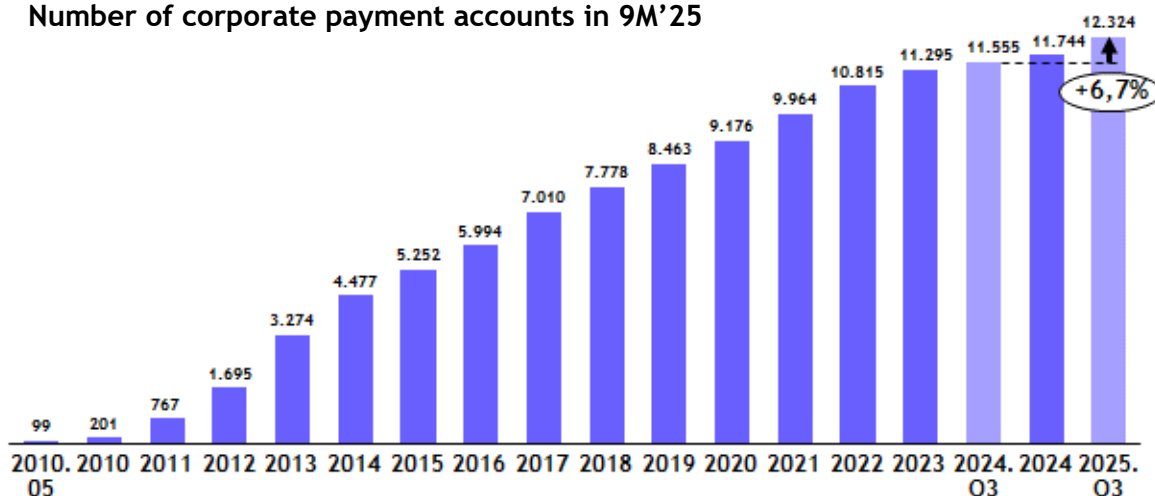
The exceptional result for the first nine months of 2025 is primarily attributable to interest income comparable to that of the first nine months of the previous year, rising interest and commission income, and dividend income from subsidiaries. Compared to the first nine months of the previous year, business income (interest and fees), adjusted for the net effect of transaction fees, increased by 1.72%.

Net commission income including transaction fees amounted to HUF 1.2 billion in 9M 2025, which is HUF 0.1 billion lower than in the equivalent period of the previous year, due to a higher transaction fee liability imposed by legislation in H2 2024, which is recorded as an expense in net fees. Within the net commission income, gross fee revenue increased by 47.1% year-on-year, while the transaction fee cost charged on it increased by 85.2%.

### 3.3 Corporate and institutional division

The number of payment accounts was 12,324, representing a 4.9% increase over six months and a 6.7% increase compared to the equivalent period of the previous year.

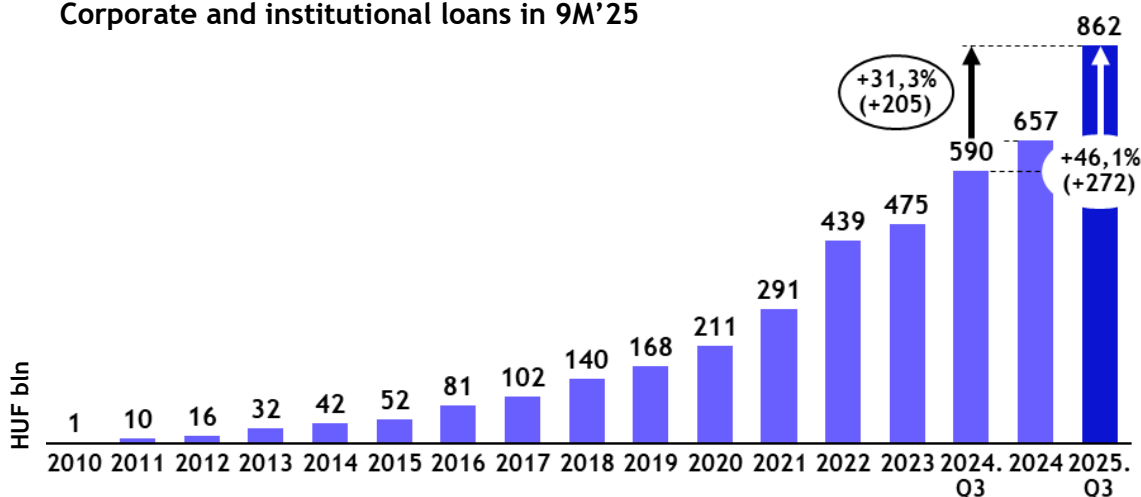
Number of corporate payment accounts in 9M'25



In the **corporate** and **institutional** business segment, **lending** grew at a pace significantly exceeding the market average. The gross volume of corporate and institutional loans at the end of September amounted to HUF 862 billion; net of accrued interest, this represents an increase of 31% over the past nine months, compared with a -1% decline in the banking sector, and an increase of 46% year-on-year, compared with a 0.7% growth in the banking sector. In particular, the corporate loan portfolio grew by 34.5% in the past nine months, compared with a 0.0% overall stagnation in the sector, and by 50.1% year-on-year, compared with the sector's 3.1% growth, reaching HUF 624 billion.

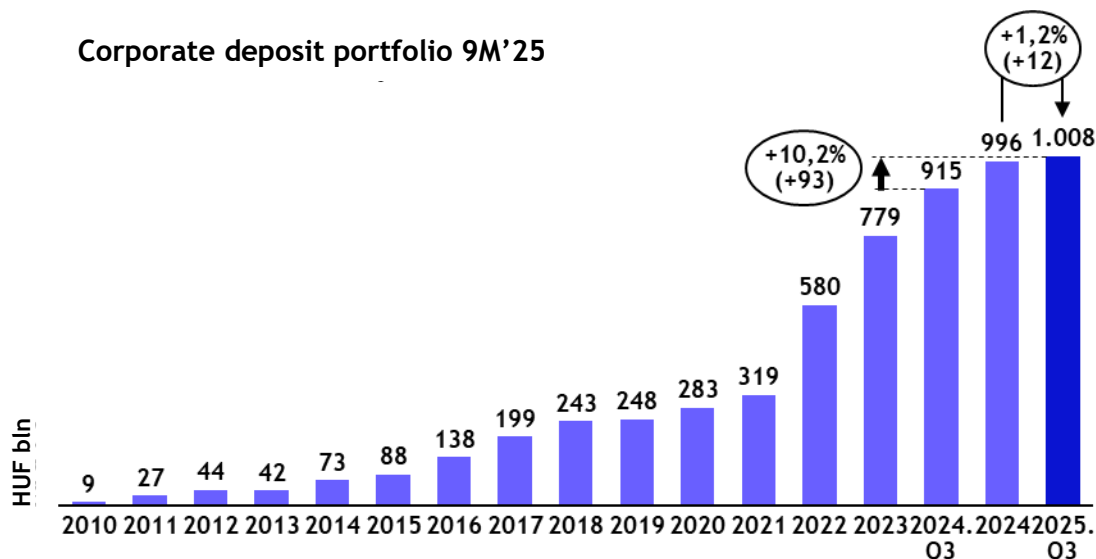
In the corporate and institutional loan portfolio (loans and bonds), disbursements amounted to HUF 367.4 billion over the past year (Q4 2024 and 9M 2025 combined), of which HUF 78.0 billion were new institutional loans and bonds, while corporate loans and bonds accounted for HUF 289.4 billion.

Corporate and institutional loans in 9M'25



Gránit Bank's corporate deposit portfolio stood at HUF 1,008 billion at end of September 2025, exceeding the level of one year earlier by 10%, which exceeds the 8% growth recorded in the banking sector by another 2%. Gránit Bank's lead in terms of deposits has persisted over the past three quarters: while the sector recorded a 0.09% increase, Gránit Bank's corporate deposit portfolio grew by 1.2%.

**Corporate deposit portfolio 9M'25**



Since 1 June 2025, the Bank has been a sub-aggregator, enabling its customers to accept qvik payments, a significantly cheaper and more secure solution compared to traditional payment methods, which allows merchants to reduce their costs while enabling users to carry out transactions quickly and safely.

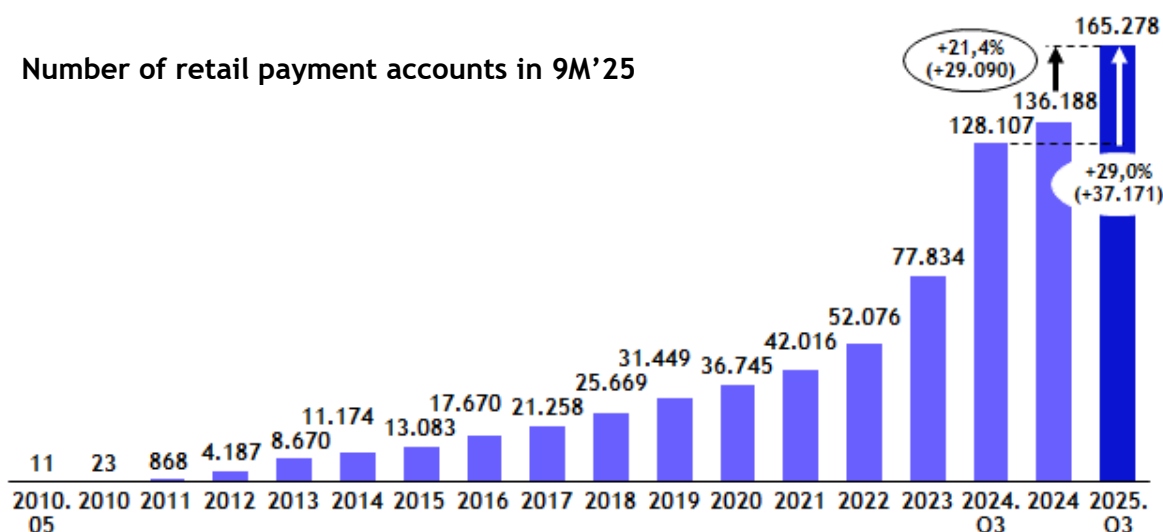
Since Q2 2025, Gránit FairPay has been the first and only provider in the market to offer an innovative solution that enables the rapid and efficient mass generation (millions, if required) of unique qvik QR codes or qvik payment links for invoices, payment requests, or other payment notices. Target groups include Hungarian utility providers, telecommunications companies and corporations that issue a large number of bills to customers. It is now used by students at 6 universities.

### 3.4 Retail Banking Division

At the end of Q3 2025, the total number of retail customer accounts at Gránit Bank exceeded 253,000, representing a 19.1% increase compared to year-end and a 26.9% increase compared to the equivalent period of the previous year. The number of payment accounts was 165,278, representing a 21.4% increase over six months and a 29.0% increase compared to the equivalent period of the previous year.

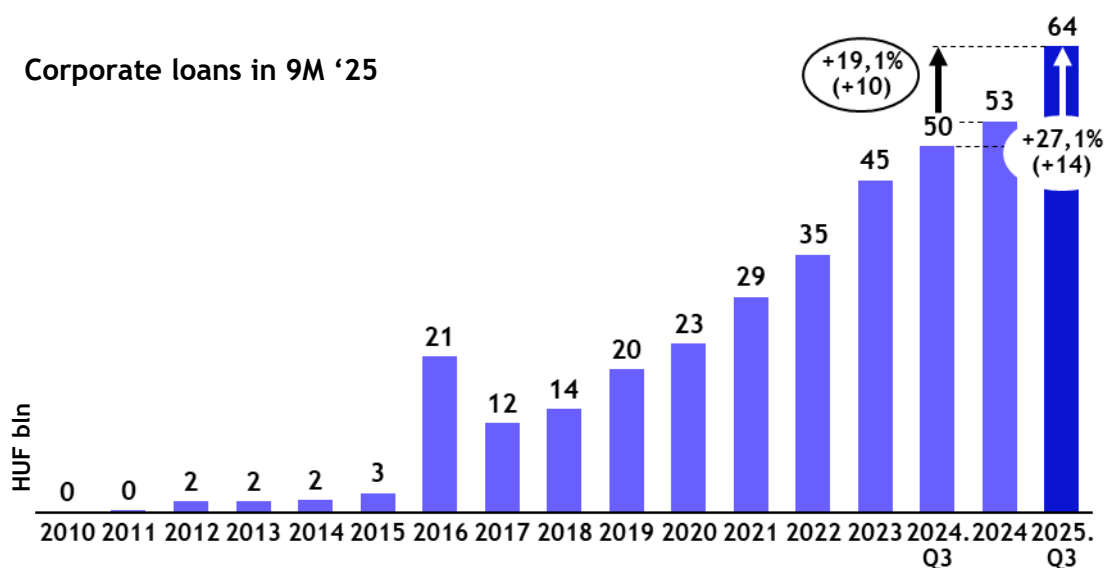
One-fifth of all retail payment accounts opened in the first half of 2025 were opened with Gránit Bank.

### Number of retail payment accounts in 9M'25



The retail loan portfolio increased by 27.1% year-on-year, compared with 12.0% for the banking sector, and expanded by 19.1% over the nine-month period, compared with the sector's average growth of 9.0%

### Corporate loans in 9M '25



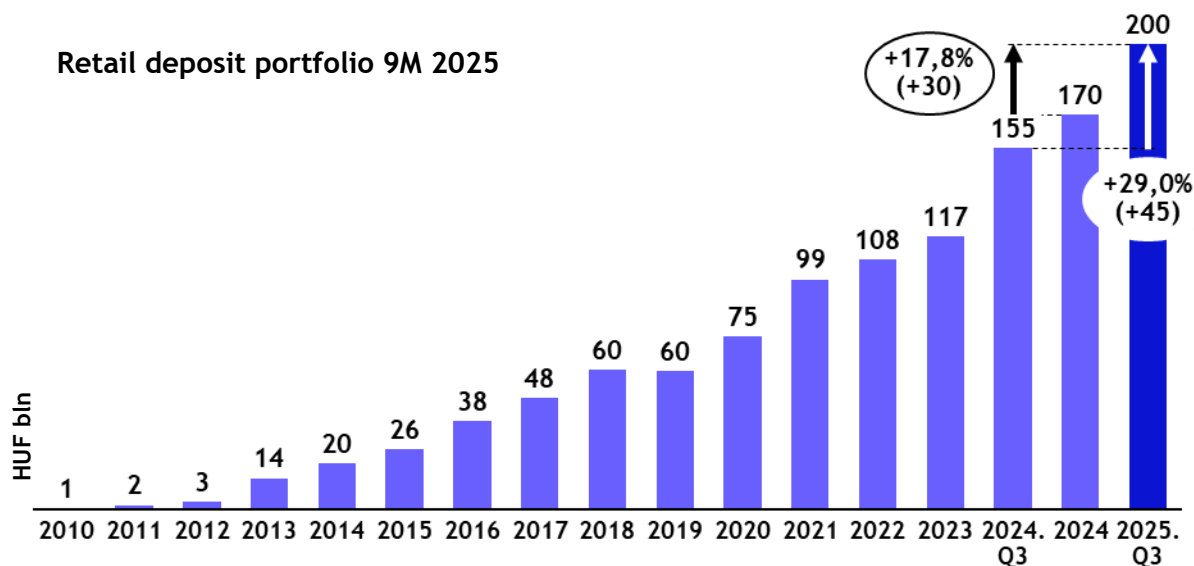
During the first three quarters, the Bank introduced a credit card, which can be easily and quickly applied for through an end-to-end digital process, and is currently available for customers who receive their income through transfer to a Gránit Bank account. The credit application can be submitted by just a few clicks, and the credit card can be used as early as the next day.

From 1 September 2025, the Otthon Start mortgage loan can be applied for online through a Digital Customer Account. The Bank also uses artificial intelligence solutions in the processing workflow, while contract signing is done in person as required by law.

During the first nine months, the Bank released 15 new versions of its mobile banking application, partly to introduce new products (credit card, yield-paired deposit, Worker's Loan, Otthon Start, etc.) and partly to enhance customer experience. The use of artificial intelligence has

been integrated into daily operations: the Gránit Guru assists in designing optimal housing financing solutions for customers. The Bank has continued to develop and fine-tune its Agentic and Generative AI solutions and investment services. Through a single mobile application, the Bank enables customers to access both daily banking and investment services within a fully end-to-end framework. New products have been added to the Gránit Guru chatbot (in addition to mortgage loans, it now handles Worker's Loans, the CSOK and CSOK Plus family housing loans, the "babaváró" loan and deposits), while Agentic AI is now used in processing mortgage loan applications. Supported by its digital CRM system, the Bank is able to deliver personalised sales and engagement messages to its customers across multiple communication channels (eBank message board, iSMS/SMS, emails, push notifications), while tracking their effectiveness.

Growth in the retail deposit portfolio was over 2.6 times the sector average during both periods. At the end of September 2025, deposits amounted to HUF 200 billion, 17.8% higher than at year-end, exceeding the banking sector's growth of 6.8 percentage points by 11.0 percentage points. Compared to the equivalent period of the previous year, deposits were 29.0% higher at the end of September, 17.9 percentage points above the sector's annual growth rate (11.1%).



New products launched during the period include the Gránit Gold Mastercard credit card, available through the mobile app, and the Gránit Hozampáros (combined yield) deposit product, which can be accessed both via the mobile app and through video banking. The Worker's Loan can also be applied for digitally, while a wide range of savings products are conveniently available in the Gránit eBank application from home. For enhanced customer security, the eBank app allows users to verify whether a given message indeed originates from the Bank.

As a result of cross-border expansion, 9,050 new accounts were opened on the Romanian market by the end of September.

In December 2024, Gránit Bank expanded its customer services by launching the Investment Services Division within the Retail segment. Integrated into the mobile application alongside daily banking services, this business line provides a fully end-to-end digital solution for the management of personal finances. At the end of the third quarter 2025, managed assets amounted to HUF 259.19 billion, while the number of securities accounts stood at 9,289, representing an annual growth of 76% and a nine-month growth of 35.6%.

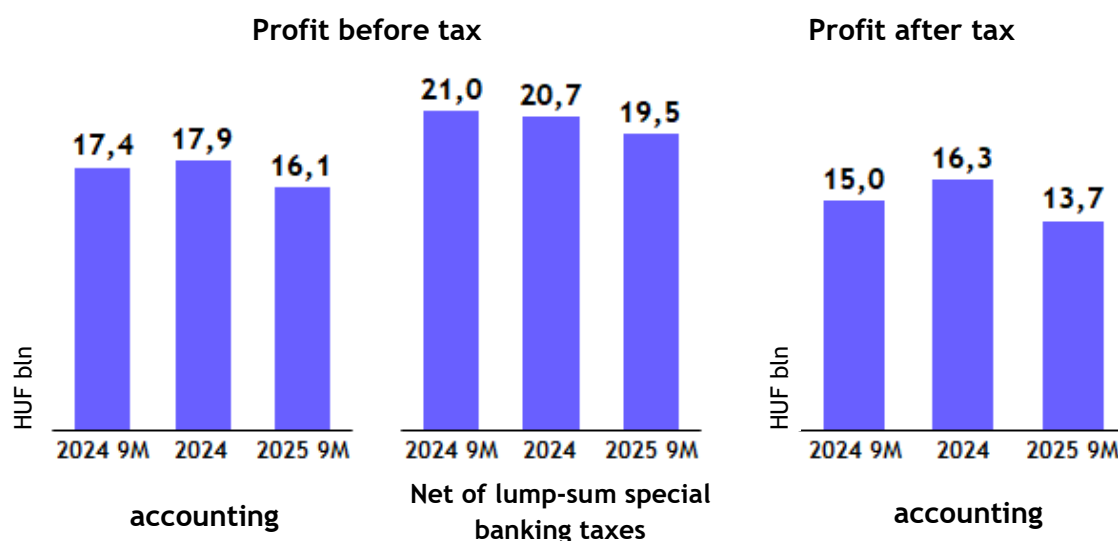


In the third quarter, the Digital Citizenship Program (DCP) was integrated into the Bank's electronic channels. Thanks to this development, customers can link their DCP identifier to their bank account, enabling them to authenticate themselves using the DCP application when logging into NetBank or when registering for the Gránit eBank mobile application. Gránit Bank was the first in the banking sector to integrate DCP authentication into its mobile banking application. Moreover, DCP e-Identification is already available in the selfie-based account opening process, allowing customers who use DCP to identify themselves via DCP from the start of the account opening process, without using their banking username or password.

#### 4. Consolidated profit of Gránit Bank Nyrt.

##### 4.1 The Banking Group's profit

The consolidated profit before tax of the Gránit Banking Group amounted to HUF 16.1 billion at the end of September 2025 (HUF 19.5 billion net of the impact of one-time special banking taxes), while the consolidated profit after tax was HUF 13.7 billion. Consolidated profit after tax adjusted for one-time special banking taxes amounted to HUF 17.1 billion at the end of Q3 2025.

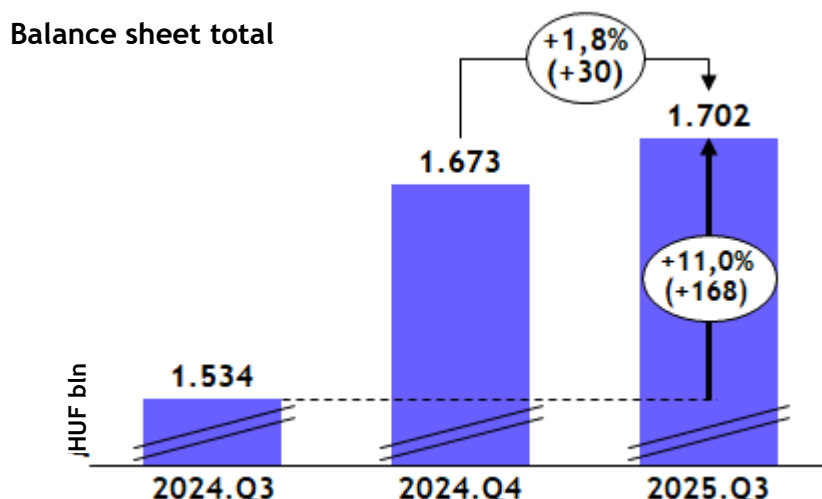


Based on accounting profit after tax, the return on average equity (ROAE) was 12.0%. Net of lump-sum special banking taxes, ROAE was 15.2%. The reason for the lower return on equity compared to the equivalent period of the previous year is that the Bank's equity increased by 68.2% over the year as a result of the capital increase and profit retention, which reduced return on equity by 10.4 percentage points. This is due to the fact that the full interest income-enhancing effect of placements available through newly raised capital will appear with a time lag.

The adjusted operating expense-to-total assets ratio at group level (1.6%), and the adjusted operating expense-to-net revenue ratio (50.0%), are higher than the standalone figures of Gránit Bank, primarily due to the different business models of the operating companies. The operating expense-to-total assets ratio remained basically stable (9M 2024: 1.50%; 9M 2025: 1.61%), while the adjusted cost-to-income ratio increased (9M 2024: 44.1%; 9M 2025: 50.0%),

mainly due to the acquisition of the leasing company in August 2024, alongside substantial business developments.

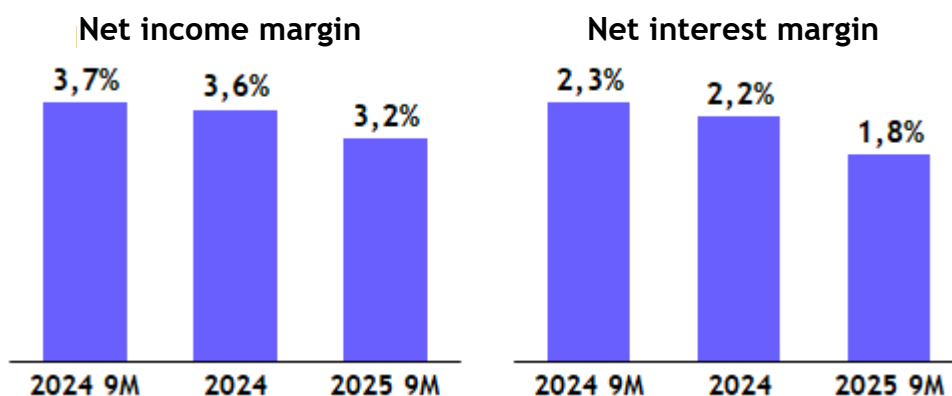
The consolidated total assets of the Gránit Banking Group amounted to HUF 1,702 billion at the end of September, which is 1.8% higher than the year-end figure, and 11.0% higher than the value for the equivalent period of the previous year. Portfolio quality remains excellent, with the ratio of non-performing gross loans (NPL ratio) at 0.20%.



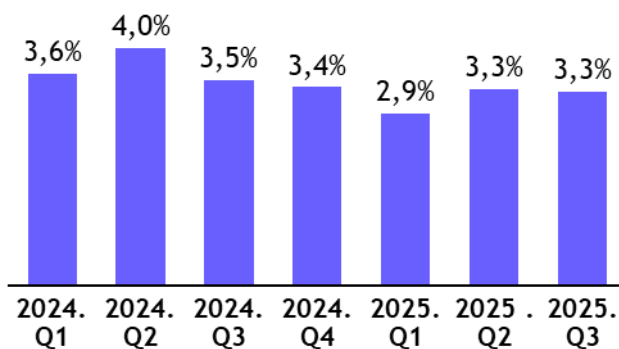
Lending and deposit growth accelerated significantly The consolidated net loan portfolio of Gránit Bank (loans and corporate and institutional bonds), net of accrued interest, amounted to HUF 993 billion. This represents an increase of 28.7% compared to the end of the previous year, and 47.3% compared to the equivalent period of the previous year. In particular, the corporate loans and bonds gross portfolio grew by 33.1% since year-end and by 46.7% year-on-year. The gross volume of institutional loans and bonds increased by 20.9% compared to year-end and by 62.7% year-on-year. The gross retail loan portfolio stood at HUF 64 billion, representing a growth of 19.1% compared to year-end and 27.1% compared to the equivalent period of the previous year.

Customer deposits at the end of 9M 2025 amounted to HUF 1,225 billion (net of accrued interest), up 3.6% compared to the end of the previous year and 12.4% higher than one year earlier, which exceeds the banking sector's annual growth rate of 9.1%, by 3.3%.

Net interest income stood at HUF 23.7 billion at the end of September 2025, while adjusted net fee and commission income reached HUF 13.4 billion, up 20.6% year-on-year, of which transaction fee expense accounted for HUF 0.6 billion. In 9M 2025, the net income margin amounted to 3.2%, of which the net interest margin was 1.8%. Compared to the value a year earlier, there has been a decline, due essentially to two factors: the Bank continues to maintain a loan-to-deposit ratio (66.6% at the end of September 2025) consistently below the industry average (82.8%). Also, the 19.7% decrease in the HUF interest rate environment reduced the interest income achievable on free liquid assets, which was only partly offset by robust loan growth. The shortfall in interest income on liquid assets lowered the revenue margin by 0.37 percentage points.

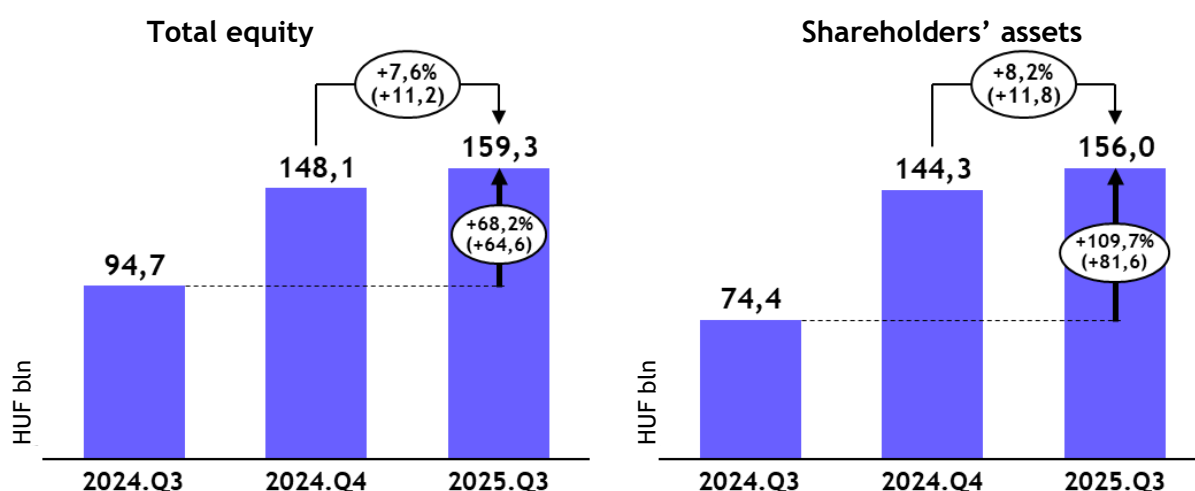


**Adjusted Net Income Margin**  
(total net income/ interest-bearing assets)



In the fourth quarter of the previous year, a significant capital increase of HUF 47.7 billion took place (HUF 30 billion from the ESOP Organization capital increase and HUF 17.7 billion from the IPO), while retained profit also contributed to growth in equity. At the end of September 2025, the Bank's consolidated equity stood at HUF 159 billion, 7.6% higher than at the end of the previous year and 68.2% higher than a year earlier.

Equity increased by HUF 64.6 billion year-on-year and by HUF 11.2 billion on a nine-month basis, a result of retained earnings and capital increases. Shareholders' equity rose by HUF 81.6 billion year-on-year and by HUF 11.8 billion compared to the end of the previous nine months.



## 4.2 Subsidiaries

The Banking Group continues to expand its synergies. In addition to loan and investment products, it now also offers customers various leasing solutions. This year, Gránit Bank has introduced a new digital distribution channel for funds managed by Gránit Asset Management, and various forward-looking solutions are being developed in cooperation with Equilor.

By the end of the third quarter, **Equilor's** profit after tax increased by 13.3% compared to the equivalent period of the previous year. Consequently, return on equity rose to 77.0%, i.e. 1.8 percentage points higher than in the corresponding period of 2024. Assets under management reached HUF 698.4 billion at the end of September 2025, up 10.2% compared to the equivalent period of the previous year, thanks to the activity of our new and existing customers.

Based on spot market turnover on the Budapest Stock Exchange, Equilor has retained its position compared to the equivalent period of the previous year.

In order to ensure top-notch customer experience, the company has been continuously optimising its processes to improve customer service.

**Gránit Asset Management's** profit after tax increased by 28.4% year-on-year, reaching HUF 3.0 billion, while return on equity increased by 59.1 percentage points to 137.7% over the past year.

Assets under management exceeded HUF 1,283 billion at the end of Q3 2025, representing a 15.2% increase compared to the end of the previous year and a 16.0% increase compared to the same period a year earlier. The Asset Management's funds are available in the Gránit Bank mobile application, and a deposit-paired savings product is also offered to customers. The customer portfolio managed by **Gránit Financial Leasing** amounted to HUF 63.5 billion at the end of September, representing a 20.0% increase compared to year-end and 30.2% growth year-on-year.

## 5. Significant events after balance sheet date

- On 29 April 2025, the Hungarian National Assembly passed a resolution on the mandatory expansion of the ATM network, requiring payment service providers to ensure cash withdrawal services in every municipality. Based on this resolution, Gránit Bank is obliged to operate 13 ATMs, of which 6 must be installed and operational by 31 December 2025, and the remaining 7 by 31 December 2026.
- On 3 July 2025, the Hungarian Government announced the launch of the "Otthon Start" housing loan program, designed to facilitate access to owner-occupied housing under more favorable conditions compared to market pricing. The program provides a mortgage loan with a fixed interest rate of 3%, up to a maximum amount of HUF 50 million and a maximum term of 25 years. The product has been available since 1 September 2025.
- On 11 November 2025, the Hungarian Government announced that the current rate of the special banking tax will be doubled from 2026 in order to meet the budget deficit target. At sector level, this is equivalent to collecting HUF 360 to 365 billion in taxes next year, as opposed to the current HUF 180 billion.

## 6. Strategy

Gránit Bank, a domestically owned bank that is committed to improving the competitiveness of the Hungarian economy, aims to serve retail customers and corporate clients as a strategic partner, and to provide innovative and integrated financial services as a result of which finances can be managed simply, conveniently and quickly, as well as flexibly in terms of time and space.

A key element of Gránit Bank's strategy is to provide corporate and retail customers with clearly understandable, yet high-quality and value-added financial services through customised solutions through its cost-effective operating model. Gránit Bank wishes to leverage all current technological advances to provide a fast and convenient customer service, while at the same time considering the environmental and sustainability ramifications of its business, and for this reason it ascribes a key role to the provision of services through digital channels.

The basis of the Bank's strategy is to develop its services for retail and corporate customers in line with the latest advances in digital banking, and at the same time to optimise its internal processes for this purpose. The changes in the available means of using banking services, in parallel with the spread of the internet and mobile devices (laptops, smart phones, tablets), have generally resulted in the vast majority of transactions already being conducted digitally, while a considerable proportion of sales are no longer generated by the traditional branch networks, and sales of financial services - including the opening of first accounts - over the internet are also growing.

Gránit Bank's business model has resulted in lower costs compared with the banking sector average, which allows the Bank to provide customers with favourable terms on the long term, while also achieving a high rate of return and profitability. This strategy is in line with the changes in customer habits, as numerous international and domestic research studies show that the proportion of people who bank online, and more specifically, on their mobile phones, is growing.

Innovation is the driving force behind Gránit Bank's growth and the cornerstone of its strategy, with which the Bank aims to simplify and facilitate for its customers what are traditionally considered complex financial transactions. Gránit Bank regards the continuous expansion of its range of convenience services provided to customers as a fundamental business objective. Since its foundation, Gránit Bank has always been at the forefront of digital banking.

This award-winning mobile application not only makes day-to-day financial transactions faster and easier, but also more cost-effective and environmentally friendly, and helps the Bank to reduce costs for its customers. The application includes a number of innovative, security and convenience features.

The Bank intends to further enhance customer experience and process efficiency through the application of the most advanced forms of artificial intelligence (generative and agentic AI).

## 7. ESG

Since its inception, the Bank has followed a sustainable business model and has progressively expanded its CSR activities. Since its foundation in 2010, Gránit Bank's strategic goal has been to make financial transactions simpler, faster and more convenient through innovative digital solutions. In implementing the strategy, the Bank considers its mission to be strengthening environmental awareness among its counterparties and customers, in addition to developing financial awareness. The radically innovative digital operating model applied by the Bank focuses on customer needs and aims to enhance the customer experience, while operating in a cost-effective manner and promoting environmentally conscious and sustainable economic operations through the full digitalisation of financial management. We are convinced that Gránit Bank's digital operating model contributes to the social implementation of responsible and sustainable development.

The basis of Gránit Bank's sustainability strategy is the development of services based on digital banking solutions. As a result of the rapid development of information technology, society is becoming more and more digitally oriented, creating new needs in the financial sector and enabling banks to increasingly contribute to the provision of environmentally conscious, resource-efficient financial services through digital technology. Gránit Bank is committed to minimising the environmental impact of retail customer acquisition and financial transactions through digital channels (as opposed to the branch banking model, which leaves a significantly larger ecological footprint), thus enhancing customer experience and reducing harmful environmental impacts.

Due to its business model, the Bank's carbon footprint is significantly lower than that of banks with a large branch network. This is supported by certified projects, which have enabled the Bank to stay carbon-neutral since 2020.

## 8. Declaration

Gránit Bank Nyrt. informs capital market participants that the nine-month report on the 9M 2025 results (flash report) has been drawn up and will be published in full on 27 November 2025 on the website of the Budapest Stock Exchange ([www.bet.hu](http://www.bet.hu)), on the site operated by the Hungarian National Bank ([kozvetetelek.mnb.hu](http://kozvetetelek.mnb.hu)) and on Gránit Bank's website ([www.granit-bank.hu](http://www.granit-bank.hu)).

Gránit Bank Nyrt. declares that the completed 9M 2025 report (flash report) has been compiled in accordance with the applicable accounting regulations and, to the best of the Bank's knowledge, provides a true and reliable view of the financial position, assets, liabilities, profit, and loss of the Bank and its consolidated subsidiaries. It also provides a true and reliable view of the Bank's current situation and performance, with particular regard to its development opportunities, including the main uncertainty factors and risks.

No independent auditor's report has been prepared in respect of the flash report.