

AMENDED AND CONSOLIDATED
ARTICLES OF ASSOCIATION OF
MBH BANK NYILVÁNOSAN MŰKÖDŐ RÉSZVÉNYTÁRSASÁG

[changes indicated in bold italic font]

Effective from: ***From 6 November 2026.***

Preamble

Pursuant to Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (‘**Hpt.’**), the Company, as an EU-level credit institution parent company, is responsible for the consolidated compliance of the MBH Bank Group with regard to the group (‘**MBH Bank Group**’) defined in the respective resolution of the MNB defining the companies subject to consolidated supervision with the Company in accordance with the requirements of the Hpt. and Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.”

1. NAME, OBJECTS, REGISTERED OFFICE AND TERM OF THE COMPANY

1.1 Company name: MBH Bank Nyilvánosan Működő Részvénytársaság, abbreviated name: **MBH Bank Nyrt. („Company”)**

The name of the company in English: MBH Bank Plc.

1.2 Scope of activity of the company:

1.2.1. Core activity according to the uniform sectoral classification system of business activities (TEÁOR’25)

64.19 Other monetary intermediation

1.2.2. Other activities:

62.20 Information technology consulting and operation of computer equipment and systems
62.90 Other information tec and er service activities
64.91 Financial leasing
64.92 Other lending
64.99 Other financial mediation, n.e.c
66.12 Securities and commodity brokerage activities
66.19 Other activities auxiliary to financial services
66.22 Activities of insurance agents and brokers
66.29 Insurance, pension fund ancillary activity n.e.c.
68.11 Buying and selling of own real estate [pursuant to Section 7(3) i) of the Hpt.]
68.20 Renting and operation of owned and leased properties [pursuant to Section 7(3) i) of the Hpt.]
69.20 Accounting, bookkeeping and auditing activities; tax consultancy
70.22 Business management, other management consultancy
85.59 Other education n.e.c

1.2.3. The Company is entitled to conduct business activities in the following financial institution and investment services on the basis of the permits of the supervisory authority under numbers 975/1997/F, 41.005/1998, III/41.005-3/2001, III/41.005-5/2002 and H-EN-III-1076/2012, H-EN-I-61/2022 as well H-EN-I-57/2023.

1.2.3.1. Financial and ancillary financial services pursuant to Section 3 (1) and (2) the Hpt.:

(a) collection of deposits and acceptance of other repayable funds from the public;

(b) granting credit and money loans;

(c) financial leasing;

(d) payment services;

(e) issue of electronic money;

(f) issue of cash substituting payment instruments in paper form (e.g. travel cheque, bill of exchange in paper form) and provision of services related thereto not qualifying as payment services;

(g) providing sureties and bank guarantees, as well as other bankers' obligations;

(h) trading for own account or as a consignee in foreign exchange (not including currency conversion activity), bill of exchange or cheque;

(i) mediation of financial services,

(j) custodian service, safekeeping service;

(k) credit reference services;

(l) factoring services;

(m) currency exchange services.

1.2.3.2. Investment and ancillary services pursuant to Section 5(1) and (2) of Act CXXXVIII of 2007 on Investment Firms and Commodity Dealers, and on the Regulations Governing their Activities (**Bszt.**):

(a) acceptance and forwarding of orders;

(b) execution of orders for customers;

(c) trading for own account;

(d) portfolio management (including portfolio management for private pension funds and voluntary mutual insurance funds);

(e) investment consulting;

(f) placement of financial instruments subject to the commitment of buying the instrument (securities or other financial instruments) (underwriting guarantee);

(g) placement of financial instruments without the commitment of buying the instrument (financial instruments).

(h) keeping in custody and registration of financial instruments and keeping of related customer accounts;

(i) custodian services and keeping of related securities accounts, in case of printed securities, registration thereof and keeping of customer accounts

(j) providing investment loans;

(k) consulting and services related to capital structure, business strategy and connected matters, and to mergers and acquisitions;

(l) investment analysis, financial analysis.

(m) services related to underwriting guarantees.

1.2.3.3. Activities attached to notification:

(a) Insurance intermediary activity pursuant to Section 7(3)(b) of the Hpt., and Section 4(1)(14) and 133 of Act LXXXVIII of 2014 on Insurance Activities (**Bit.**)

(b) Intermediary activities pursuant to Section 7 (3) c) of the Hpt. and Sections 111-116 of the Bszt.

(c) The provision of services to closely linked undertakings within the meaning of Section 7 (3) (p) of the Hpt.

(d) Activities relating to the management, or to participation in the sale, of collateral or any other form of security with a view to reducing or avoiding losses from financial services pursuant to Section 7(3) i) of the Hpt.

1.2.3.4. Other commercial activities carried out for financial gain

Mediation of community and state aid specified by the law (Section 7(3)l) of the Hpt.)

1.3 Registered office: 1056 Budapest, Váci utca 38.

1.4 The Company may establish branches (sites and branch offices) and bank representative offices abroad. The sites and branches of the Company are included in Annex 2.

1.5 Duration of the operation of the company: The company has been established for an indefinite period of time.

1.6 As a result of a merger (merger by acquisition), the Company shall be the general legal successor of the following companies as of 31 March 2022:

1.6.1 BUDAPEST Hitel- és Fejlesztési Bank Zártkörűűen Működő Részvénytársaság (registered office: 1138 Budapest, Váci út 193, Hungary; registered with the Company Registry Court of Budapest Capital Regional Court under company registration number Cg.01-10-041037); and

1.6.2 Magyar Takarék Bankholding Zártkörűen Működő Részvénytársaság(registered office: 1134 Budapest, Kassák Lajos utca 18, Hungary; registered with the Company Registry Court of Budapest Capital Regional Court under company registration number Cg.01-10-141497).

1.7 In connection with the merger pursuant to Section 1.6 above, the Company makes the following commitment. With regard to the provisions of Section 16 (9)-(11) of Act LXXXI of 1996 on Corporate Tax and Dividend Tax, the Company declares that, taking into account the assets and liabilities (including provisions and accruals) transferred from the predecessor companies after the merger, it will determine its tax base - by adjusting the profit (loss) before taxation - as if the merger had not taken place.

1.8 As a result of a merger (merger by acquisition), the Company shall be the general legal successor of the following companies as of 30 April 2023:

1.8.1 Takarékbank Zártkörűen Működő Részvénytársaság (registered office: 1117 Budapest, Magyar Tudósok körútja 9. Block G; registered with the Company Registry Court of Budapest Capital Regional Court under company registration number Cg. 01-10-140275)

1.9 In connection with the merger pursuant to Section 1.8 above, the Company makes the following commitment. With regard to the provisions of Section 16 (9)-(11) of Act LXXXI of 1996 on Corporate Tax and Dividend Tax, the Company declares that, taking into account the assets and liabilities (including provisions and accruals) transferred from the predecessor companies after the merger, it will determine its tax base - by adjusting the profit (loss) before taxation - as if the merger had not taken place.

2. SHARE CAPITAL AND SHARES

2.1 The share capital

2.1.1 The share capital of the Company is HUF 322,529,625,000 i.e. three hundred and twenty-two billion five hundred and twenty-nine million six hundred and twenty-five thousand forints, representing a cash contribution made available in total amount.

The share capital

2.1.1.1 is divided into 100,000,000 registered, dematerialized, series "A", ordinary shares with a nominal value of HUF 1,000, i.e. one thousand forints each;

2.1.1.2 135,717,204, i.e. one hundred and thirty-five million seven hundred and seven thousand two hundred and four ordinary registered dematerialized shares of series A, each with a nominal value of HUF 1,000, i.e. one thousand HUF, issued in exchange for the shares of the merging companies in the merger pursuant to 1.6 above; and

2.1.1.3 75,602,779 i.e. seventy-five million six hundred and two thousand seven hundred and seventy-nine dematerialised, registered ‘A’ series

ordinary shares, each with a nominal value of HUF 1,000.-, i.e. one thousand HUF and the issue value of HUF 2,446.9999971827, i.e. a total issue value of HUF 185,000,000,000 (one hundred and eighty-five billion Forints) issued against additional financial contribution in the merger pursuant to Section 1.6above,

2.1.1.4 10,378,975 i.e., ten million three hundred and seventy-eight thousand nine hundred and seventy-five registered, dematerialized, series "A", ordinary shares with a nominal value of HUF 1,000, i.e. one thousand forints each,

2.1.1.5 830.667, i.e. eight hundred and thirty thousand six hundred sixty-seven registered dematerialized ordinary shares of series "A," each with a nominal value of HUF 1,000, i.e. one thousand HUF, issued in exchange for the shares of the merging companies in the merger pursuant to Section 1.8 above.

2.1.2 Each ordinary share of series "A" represents identical rights.

2.2 Keeping of the Share Register

2.2.1 The Board of Directors keeps a Share Register in line with Section 3:245 of Act V of 2013 on the Civil Code ***('*Civil Code')** and Section 136 of the Hpt. The Board of Directors may be authorised to give an assignment for keeping the Register of Shares. The fact of the commission and the personal details of the commissioned person shall be published. Shareholders may exercise their shareholder rights after their registration in the Register of Shares. Data deleted from the Register of Shares must remain verifiable.

2.2.2 The Company shall request shareholders registration for the General Meeting and company events accompanied by payment from KELER Központi Értéktár Zártkörűen Működő Részvénytársaság ***('*KELER Zrt.')**. In case of shareholders registration the keeper of the Register of Shares shall delete all data in effect at the time of the shareholders registration from the Register of Shares and shall record the data according to the result of the shareholders registration in the Register of Shares. To the rules of shareholders registration the prevailing General Business Rules of KELER Zrt. shall be applicable

2.3 Transfer of shares

2.3.1 Transfer of shares becomes effective vis-à-vis the Company by entering of the new shareholder or the shareholder's proxy defined in Articles 151 – 155 of Act CXX of 2001 on the Capital Market (**'Tpt.'**) in the Share Register. If the acquisition of shares of the Company is subject to official approval, then the shareholder's proxy may be entered in the Register of Shares only together with the shareholder

3. BODIES OF THE COMPANY AND THEIR OPERATION

3.1 General Meeting

3.1.1 The supreme body of the Company is the General Meeting.

A General Meeting shall be convened by means of a notice (announcement) published according to Section 8 at least thirty (30) days before the start date of the

General Meeting. The General Meeting may be convened at a place other than the company's registered office in order to ensure that as many shareholders as possible and as wide a range of shareholders as possible can attend.

3.1.2 The Company requests a verification of owner from KELER Zrt for General Meeting, as corporate event. The date of the verification of the owner (reference date) can be the period between the 7th (seventh) and the 5th (fifth) stock exchange trading days (these days also included) prior to the General Meeting.

3.1.3 On the second working day preceding the day of the General Meeting, at 18 (eighteen) hours of Budapest time, the Company shall delete all data in effect at the time of the shareholders registration from the Register of Shares and shall record the data according to the result of the shareholders registration in the Register of Shares, and closes it with the details of the shareholder matching ('**Closing of the Register of Shares by the General Meeting**'). Thereafter, an entry in the Register of Shares concerning the shareholder's share ownership may be made on the business day following the General Meeting the soonest.

3.1.4 The Company shall publish on their website, at least twenty-one (21) days before the General Meeting, the following information:

(a) the total number of shares and voting rights at the date of the convocation;

(b) the proposals relating to the items on the agenda and the related reports of the supervisory board, including the draft resolutions;

(c) the forms to be used to vote by proxy unless those forms are sent directly to each shareholder.

3.1.5 Simultaneously with the publication of the materials of the General Meeting, the Company shall send the invitation to the General Meeting and the related proposals and proposed resolutions electronically to the shareholders who have previously notified the Company of this request in writing. Notifying such a request is for an indefinite time during the term of the shareholder status, until the next General Meeting is closed. Company notices sent by e-mail shall be deemed received by the shareholder on the day of their sending.

3.1.6 Revoked.

3.1.7 Revoked.

3.1.8 The General Meeting has a quorum when shareholders representing more than 50% of the voting shares are present. Where a General Meeting does not have a quorum, a repeated General Meeting shall be convened to discuss items on the original agenda maximum twenty-one (21) days after the original date. The repeated General Meeting shall have a quorum regardless of the number of attendees.

3.1.9 The invitation to the General Meeting shall contain:

(a) the company name and registered office of the Company;

(b) the date and place of the General Meeting,

(c) the agenda of the General Meeting;

(d) the manner of holding the General Meeting;

(e) the conditions to exercising rights to vote, as defined in these Articles of Association;

(f) the venue, date and time of the repeated General Meeting in case the General Meeting does not have a quorum;

(g) conditions to exercising rights of adding items to the agenda, and

(h) the place of availability of the draft resolutions and the original and complete text of the documents to be submitted to the General Meeting.

3.1.10 The Board of Directors is entitled, in justified cases as and when deemed necessary, to convene an extraordinary General Meeting. The Board of Directors shall convene an extraordinary General Meeting:

(a) without delay, if the number of Supervisory Board members fell below three (3),

(b) within eight (8) days, if requested in writing by shareholders holding at least one (1) percent of the voting rights - confirmed by the data of the Register of Shares - indicating the reason and purpose, or

(c) within eight (8) days – by simultaneously informing the Supervisory Board – in order to take appropriate measures, if it learns that as a result of losses the shareholders' equity of the Company has reduced to two-thirds of the registered capital, or the shareholders' equity has fallen below the minimum limit amount of the registered capital of the Company defined by currently effective law, or the Company is on the brink of insolvency, or it has ceased to effect payments, or the Company’s assets do not provide cover for its debts.

(d) within eight (8) days, if at least three (3) members of the Board of Directors propose, with indicating the agenda, to call the General Meeting, or

(e) in any other case stipulated by legal regulations.

3.1.11 The presiding chairman of the General Meeting shall be the current Chairman and Chief Executive, or a person requested by them, except in the case of impediment, because in this case the person elected by the General Meeting by a simple majority will preside. A list of attendees shall be prepared to include shareholders present at the General Meeting. For each shareholder the list must contain the name and residential address (or registered office) of the shareholder or his/her proxy; the number of his/her shares and the number of votes he/she is entitled to; and any

change in the person of attendees during the General Meeting. The list of attendees shall be authenticated by the presiding Chairman of the General Meeting and the Minute-taker, attaching their signatures to it.

3.1.12 The chair of the General Meeting:

(a) opens the General Meeting;

(b) establish if there is quorum;

(c) lead the meeting, within the framework of which he/she shall grant and withdraw the right to speak and he/she may limit the duration of the speech;

(d) order breaks;

(e) terminate the General Meeting.

3.1.13 Minutes shall be taken at each General Meeting, containing:

(a) the company name and registered office of the Company;

(b) the place, the date and the procedure for holding the General Meeting;

(c) the names of the presiding chairman of the General Meeting, the keeper and the verifier of the minutes and of the officials counting the votes;

(d) the most important events of, and motions made at, the General Meeting;

(e) the draft resolutions;

(f) for each resolution, the number of shares for which valid votes were cast and the proportion of the share capital represented by these votes;

(g) the number of votes cast for, cast against, and the number of abstentions.

3.1.14 The minutes shall be signed by the Minute-taker and the presiding chairman of the General Meeting, and a shareholder in attendance elected for that purpose. The Board of Directors of the Company shall place the Minutes of the General Meeting and the list of attendees among their documents and keep them as well as submit them to the court of registration within 30 days after the termination of the General Meeting. The Board of Directors of the Company shall furthermore publish the Minutes of the General Meeting incorporating the resolutions adopted at the General Meeting, the draft resolutions, the key questions and answers related to the draft resolution within 30 (thirty) days following the General Meeting as specified in Section 8

3.1.15 By giving answers to the questions arising at the General Meeting the Company shall meet the principles of informing and publishing prescribed by the law and the

stock exchange regulations and shall comply with them. The Company shall have 3 (three) business days following the day of the General Meeting to answer question arisen at the General Meeting and not answered to the satisfaction of the shareholder within its framework.

3.1.16 The following shall be within the exclusive powers of the General Meeting:

(a) * adopt and amend the Articles of Association excepting the cases included in Section3.2.2 (e) and 3.2.2 (f);

(b) decision on the transformation, merger or division of the Company, and on its termination without a legal successor;

(c) decision on the increase of the issued capital or authorisation of the Board of Directors to increase the issued capital;

(d) decision on the exclusion or limitation of exercising pre-emptive rights in subscription;

(e) decision on the decrease of the issued capital,

(f) decision on the issue of convertible bonds, bonds with subscription rights or transforming bonds;

(g) decision on the acquisition or sale of treasury shares, and authorisation of the Board of Directors for the acquisition of the treasury shares;

(h) election, recall and establishment of the remuneration of the members of the Board of Directors;

(i) amendment of the Company’s core activity;

(j) decision on the election and filling the position of the chairman and CEO, who is at the head of the company's work organisation, and performs the operational management of the company (including especially the establishment or termination of the chairman and CEO's employment), and providing the authorisation to implement the above decisions;

(k) decision to change the form of operation of the Company;

(l) decision on changing the rights associated with shares and transformation of the types and classes of shares;

(m) election and recall of the members of the Supervisory Board and the establishment of their remuneration, furthermore, election and recall of the Audit Committee members and the establishment of their remuneration;

(n) election, recall and remuneration of the statutory auditor;

(o) assessment of the work of the executive officers and members of the Supervisory Board performed in the previous business year, decision on granting a hold-harmless warrant to them;

(p) approval of the Company's reports according to the Accounting Act and decision on the allocation of the profit after taxation;

(q) decision on the payment of any interim dividend with the exception of the case defined in Section 3.2.2(m);

(r) decision on the enforcement of claims against the shareholders, Board of Directors members, Supervisory Board members or the statutory auditor;

(s) decision on the approval of the responsible corporate governance report.

(t) opinion vote on the remuneration policy (**'Hrsztv. Remuneration Policy**') as stipulated in Act LXVII of 2019 on the encouragement of long-term shareholder engagement and modification of certain acts with the purpose of legal harmonisation (**Hrsztv**.) and, if the legal regulation is not applicable, the remuneration report. The Hrsztv. Remuneration Policy must be put on the agenda of the General Meeting when it changes significantly, but at least every four years;

(u) a decision to provide financial assistance to a third party for the acquisition of shares issued by the Company;

(v) decision on the entry into or exit from the ISZ by the Company or the Company's direct or indirect subsidiary (including MBH DUNA BANK Zártkörűen Működő Részvénytársaság (registered office: 9022 Győr, Árpád út 93.; company registration number: Cg.08-10-001869), and MBH Jelzálogbank Nyilvánosan Működő Részvénytársaság (registered office: 1117 Budapest, Magyar Tudósok körútja building 9. G..; company reg. no.: Cg.01-10-043638; hereinafter: '**MBH Jelzálogbank**');

(w) decision on any matter falling within the exclusive power of the supreme body under these Articles of Association or law.

3.1.17 The General Meeting makes its decisions with a simple majority, except for issues for which the legal regulations or these Articles of Association stipulate different voting majority. If legal regulations stipulate unanimous decision-making in some issue, then the General Meeting makes decision on that issue with a unanimous decision. If these Articles of Association require a qualified majority for a resolution of the General Meeting on any matter, the proposed resolution must be adopted by a three-quarters majority of the shareholders present.

3.1.18 Any decision of the General Meeting which adversely affects rights attached to a certain series of shares may be passed if, a simple majority of all the shareholders

holding the share series in question also grant their explicit consent. In the course thereof, the provisions on the restriction or exclusion of the voting rights attached to such shares may not be applied, not including the prohibition of exercising voting rights attached to own shares. Consent may be granted by a written decision without holding a meeting prior to the General Meeting or by the shareholders belonging to the particular share series voting on the issue separately at the General Meeting prior to the decision of the General Meeting.

3.1.19 The General Meeting's resolution on the increase or decrease of share capital shall be considered effective if the holders of the types or classes of shares which are considered affected grant their explicit consent to the increase or decrease of the share capital. For granting consent, the provisions of Section 3.1.18 shall govern.

3.1.20 In the event that the General Meeting with a quorum is unable to take a decision on all the items on the agenda, it may decide to suspend the General Meeting and hold a continuous General Meeting, specifying a new date and venue. A General Meeting may be suspended only once and a further General Meeting must be held within 30 days of the suspension. The quorum of a previously suspended and subsequently resumed continued General Meeting shall be governed by the general rules. The continuous General Meeting may only decide on the agendas items announced for the original General Meeting on which the original General Meting did not decide. Rights and obligations of the shareholders

3.1.20.1 Rights of the shareholders at the General Meeting

(a) The shareholder is entitled to attend the General Meeting. The Company's General Meeting may be attended by the shareholder or the shareholder's proxy specified in Sections 151-155 of the Capital Markets Act, who was registered in the Register of Shares at the Closing of the Register of Shares by the General Meeting in accordance with the result of the shareholder matching. The Company shall not be liable for the failure of shareholders to participate or to exercise their voting rights attached to their shares if the shareholder was not entered in the share register because

(i) the result of the shareholder identity verification was received by the Company after the Closing of the Share Register at the General Meeting, or

(ii) the shares and voting rights held by the shareholder violate the provisions of the law or the Articles of Association.

(b) Shareholders may also exercise their rights at the General Meeting by proxy. Members of the Board of Directors, the Supervisory Board or the auditor may not act as shareholder's proxy. Shareholders may authorise an executive employee of the Company as well to exercise their rights relating to the General Meeting. The proxy authorisation of the authorised representative shall be valid for one General Meeting or for the period of time defined therein. If the power of attorney is valid for a period covering a number of General Meetings, the Company shall be entitled to examine the validity of the power of attorney before each General Meeting and to request its

presentation prior to the General Meeting. The proxy authorisation shall also be valid for the continuation of the suspended General Meeting and for the repeated General Meeting convoked due to the lack of quorum. The authorisation shall be issued in the form of a private document with full probative force and submitted to the Company at the place and time indicated in the General Meeting announcement. The proxy shall be drawn up in the form of a public document or a private document providing full evidence and it shall be submitted to the Company.

(c) The shareholder has the right to be informed of any matter placed on the agenda of the General Meeting. Accordingly, upon written request of a shareholder submitted at least eight days before the date of the General Meeting, the Board of Directors will provide the information necessary for the discussion of the item on the agenda of the General Meeting at the latest three days before the date of the General Meeting. The Board of Directors may make the exercise of the right to information as described above conditional on the submission of a written confidentiality statement by the shareholder requesting the information. The Board of Directors may refuse to disclose information and access to documents if it violated the Company's business, banking, securities or other similar secrets, if the person requesting the information abuses their right or fails to make a confidentiality statement even if requested. If the party requesting information considers the refusal of information unjustified, they may request the Court of Registration to order the Company to provide the information.

(d) The Company ensures that the rights to be informed, to comment and to suggest at the General Meeting are granted to every shareholder attending the General Meeting, on the condition that the exercising of these rights shall not hinder the lawful and proper operation of the General Meeting. In the interest of exercising the shareholder's rights specified in this present point the Chairman of the General Meeting shall grant the right of speech to the shareholder at the General Meeting, on the condition that the Chairman of the General Meeting may specify the duration of the speech, may withdraw the right to speak, especially in case the shareholder is off the point, furthermore he/she can specify the sequence of the speeches, if there are several speeches at the same time, in order to ensure the lawful and proper operation of the General Meeting. The Chairman of the General Meeting may stop the recording of what has been said after the speaker has been cut off and may remove the technical conditions (sound system) for the intervention.

(e) Voting rights attached to shares are determined by the nominal value of such shares. The shareholder cannot exercise his/her right to vote until he/she has performed his/her due cash contribution.

3.1.20.2 Minority Rights

(a) Shareholders jointly representing at least 1% of the voting rights may request the convocation of the General Meeting at any time without specifying the reason or the purpose. If the Board of Directors fails to take action to convene the General Meeting for the earliest possible date within eight days after the receipt of the request, the registering court shall convene the meeting in reply to the application of the shareholders suggesting the meeting or the registering court shall authorise the suggesting shareholers to convene the meeting. The expected costs shall be advanced by the suggesting shareholders.

(b) If shareholders jointly representing at least 1% of the votes communicate a proposal to the Board of Directors to supplement the agenda in line with the rules of the levels of detail or a draft resolution concerning an item on the agenda or an item to be added to the agenda within eight days after the announcement of the convocation of the General Meeting is published, the Board of Directors shall publish an announcement about the supplemented agenda, the draft resolutions proposed by the shareholders after the communication of the proposal pursuant to Section 8. The matter published in the notice shall be construed to have been placed on the agenda.

(c) If the General Meeting rejected or did not allow the submission to enforce a claim of the Company from any member, managing officer, member of the Supervisory Board or the auditor for a resolution to be adopted, shareholders representing at least 1% of the voting rights may enforce the claim themselves for the benefit of the Company and representing the Company within a thirty-day limitation period.

(d) If the General Meeting rejected or did not allow the submission to have the last report or an economic event or commitment related to the activity of the Board of Directors in the last two years audited by a specially commissioned auditor for a resolution, the registering court shall order the audit and appoint an auditor at the cost of the Company in reply to the application of the shareholders jointly representing at least 1% of the voting rights submitted within the thirty-day limitation period following the General Meeting. The registering court shall reject the fulfilment of the application if the submitting shareholders abuse the minority rights

3.1.20.3 Right to dividend

The shareholder shall be entitled to a dividend from the profit of the Company, which can be shared and which was ordered to be shared by the General Meeting in the proportion of the nominal value of his/her share.

3.1.20.4 Obligations of the shareholders

(a) The shareholder shall provide cash contribution to the Company in amount corresponding to the nominal or issue value of the shares received or quoted by his/her person. The shareholder may not be validly exempted from his/her obligation - except for the case of share capital decrease.

(b) The shareholder with at least 5% share or the shareholder acquiring such share shall report his/her indirect share and its changes to the Company providing his/her details suitable for identification at the same time. The National Bank of Hungary shall suspend the exercising of the voting right of a member failing to perform his/her reporting obligation.

3.1.21 General meeting held by electronic means (conference general meeting)

3.1.21.1 Shareholders may also participate in the General Meeting by using electronic means of communication, provided that the Board of Directors has specified the detailed (technical) conditions for this in the invitation (notice) in such a way that the identification of shareholders and mutual and unrestricted communication between shareholders at the General Meeting is ensured.

3.1.21.2 The shareholder may also attend the General Meeting in person in the case of a conference general meeting, provided that they notify the Company of theri intention to do so at least 5 (five) days prior to the General Meeting. Shareholders who do not inform the Company of their intention to attend the General Meeting in due time shall be deemed to be attending the General Meeting by electronic means.

3.1.21.3 The General Meeting may not be held by the use of electronic means of communication if the shareholders holding at least 1 (one) per cent of the votes together object in writing to the Company within five days of the publication of the notice of the General Meeting, stating the reason, and request that the General Meeting be held in the traditional manner.

3.1.21.4 Any costs incurred by the Company in connection with the use of the electronic communication facilities shall be borne by the Company and shall not be passed on to shareholders.

3.1.21.5 The conference general meeting may be held using a device/computing software capable of simultaneous transmission of video and audio data, which allows for continuous and unrestricted communication between participants.

3.1.21.6 Shareholders participating via electronic means of communication, their proxies and representatives will be identified by the Company immediately prior to the General Meeting by means of a video image, by presenting a photo ID (identity card, passport and driver's license in card format) suitable for proving the identity of the shareholders/proxies/representatives joining the meeting.

3.1.21.7 Shareholders participating by electronic means of communication and their proxies and representatives may cast their votes orally or, if using a suitable telecommunication device, in writing. Shareholders who vote by electronic means of communication will receive an electronic confirmation of their vote.

3.1.21.8 The results of voting, the election of the officers of the General Meeting, and the exercise of the shareholder's right to speak and make proposals shall be governed by the general rules applicable to the General Meeting.

3.1.21.9 At the request of the shareholder, the Board of Directors shall confirm to the shareholder or the person designated by the shareholder that the shareholder's vote was duly recorded and counted at the General Meeting, unless the necessary information is available to the shareholder. The shareholder may submit such a request to the Company within 30 (thirty) days after the date of the General Meeting. The Company is obliged to send the confirmation to the shareholder within 15 (fifteen) days of receipt of the shareholder's application.

3.1.21.10 The discussions of a general meeting held by conferencing and the resolutions adopted shall be recorded using a reliable medium so that it can be retrieved at any time in the future. Where the discussions of the meeting have been recorded, minutes shall be drawn up based on the said recording and it shall be signed by a member of the Board of Directors.

3.1.22 Revoked.

3.2 Board of Directors

3.2.1 The Board of Directors is the Company’s managing body. The members of the Board of Directors represent the Company in front of third parties, courts and other authorities, unless the Company is represented by a Supervisory Board Member appointed by the Supervisory Board or a trustee appointed by the court, because judicial review of the general meeting decision was initiated by one or more senior executives of the Company, therefore, the Company has no such senior executive officer who could represent the Company. The Board of Directors establishes and manages the organisational structure of the Company, pursuant to Section 150 of the Hpt., with a view to the provisions of Section 3.1.16exercises the employer’s rights over the executive officers (chairman and CEO and deputy CEOs) as stipulated in the Hpt.

3.2.2 The following falls within the exclusive competence of the Board of Directors:

(a) formulating its position and proposal on the items on the agenda of the General Meeting, submitting them to the Supervisory Board then, together with the opinion of the Supervisory Board, to the General Meeting;

(b) ensure that the Annual Report is prepared in accordance with the Accounting Act and a proposal is developed for the appropriation of the after-tax profit; and hand them over, together with the external Auditor's opinion, to the

Supervisory Board; then present them, together with the Report of the Board of Directors, the Report of the Supervisory Board, and the report on the business policy of the Company, to the annual ordinary General Meeting;

(c) conclusion of a contract with the permanent auditor for the audit with terms and conditions specified by the General Meeting;

(d) keeping the Register of Shares of the Company and approval of entries in the Register of Shares;

(e) defining and adopting the Company's business policy, strategy and business plan;

(f) amending the headquarters, sites, branches and the activities of the Company - except for the core activities - and amending the Articles of Association according to thereof.

(g) approval of the Company's Code of Organisation and Operation, furthermore, the approval of all internal regulations the approval of which is delegated to the competence of the Board of Directors by the law or internal regulations;

(h) approval of the rules of procedure of the Board of Directors;

(i) authorising the employees of the Company with joint signatory rights;

(j) submission of the Supervisory Board's proposal with regard to the person of the statutory auditor of the Company to the General Meeting;

(k) a decision to ***assume an exposure towards related parties*** within the limits set by the applicable legislation;

(l) in the cases provided for in the Civil Code, a decision, with the prior approval of the Supervisory Board, on the approval of the Company's interim financial statements,

(m) a decision, subject to the prior approval of the Supervisory Board, on the payment and distribution of interim dividend pursuant to section 3:263(1) of the Civil Code (in this case, the decision on the payment of dividend advances does not require the decision of the General Meeting);

(n) in cases not settled in a regulation approved by the Board of Directors, a decision on the acquisition of any holding by a member of the Board of Directors, excluding a public limited company, or approval of the acceptance of the mandate of an Executive Officer in another business association;

(o) decision on the approval of significant transactions with related parties in accordance with the Hrsztv., with the exception of transactions pursuant to Section 24 of the Hrsztv.;

(p) decision on all exposures issues that are not referred to the competence of another decision-making body or person by law, these Articles of Association, or the internal regulations of the Company ;

(q) prior discussion of the proposals of the Supervisory Board to be submitted to the General Meeting;

(r) a decision to delist a share from a regulated market if the share is traded on another regulated market (transfer);

(s) decision on the acquisition of own shares based on the authorisation of the General Meeting;

(t) establishment and approval of the business policy, strategy, (including, but not limited to, decisions on geographical expansion or entry into new business areas, exit from existing business areas, joint ventures with third parties, syndicate or consortium agreements), business plan and related product portfolio of the Company, ***MBH Befektetési Bank Zártkörűen Működő Részvénytársaság (registered office: 1117 Budapest, Magyar Tudósok körútja 9. G. ép.; company registration number: Cg.01-10-041206; hereinafter: '*****MBH Befektetési Bank*****')*** and MBH Jelzálogbank, following a preliminary review of the Supervisory Board;

(u) following a prior opinion of the Supervisory Board, decision on all matters within the competence of the supreme body of the Company or one of its subsidiaries, which are related to the ISZ, its operation and all its organs, including the mandates and positions to be represented in the general assembly of the ISZ by the subsidiaries which are members of the ISZ;

(v) decisions on transactions and commitments of the Company (including, but not limited to, decisions on participation in legal entities and their termination) with a value exceeding EUR 250 million,

(w) except for commitments and/or transactions arising from the performance of authorised activities of direct or indirect subsidiaries of the Company, the prior approval of transactions and commitments (including, but not limited to, decisions on participation in legal entities and their dissolution) of the Company's direct or indirect subsidiaries with a value exceeding EUR 250 million,

(x) decision on all issues rendered to the exclusive competence of the Board of Directors by law, these Articles of Association, or the internal regulations approved by the Board of Directors of the Company.

3.2.3 The Board of Directors may not delegate its powers under the powers delegated by the General Meeting, but may authorise another body of the Company to implement its decisions.

3.2.4 Pursuant to the relevant legislation and the respective MNB Resolution, the basic obligation of the holding company is to ensure the consolidated prudential compliance of the MBH Group. An essential precondition for the execution of this obligation is that the Company develops the corporate governance (and other relevant) rules to be applied by the members of the MBH Group.

For that, the Board of Directors shall ensure that the requirements of the Hpt. and of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 are met to the fullest extent possible. In fulfilling this obligation, the Board of Directors shall in particular ensure:

a) coordination between all the Company's subsidiaries, with appropriate division of tasks between subsidiaries where necessary;

b) preventing and managing conflicts within the group; and

c) the implementation of the group-wide standards set by the Company by the whole MBH Bank Group.

3.2.5 Unless otherwise provided by law, the Board of Directors has a quorum if a majority of its members are present. It shall take its decisions by a simple majority, unless otherwise provided by law. The detailed rules for the operation of the Board of Directors are laid down in its rules of procedure.

3.2.6 The Board of Directors shall prepare a report at least annually to the General Meeting and at least quarterly to the Supervisory Board on the management, financial position and business policy of the Company.

3.2.7 Members of the Board of Directors

3.2.7.1 The Board of Directors consists of at least three (3) and not more than (9) members. Only a natural person may be a member of the Board of Directors and at least two members of the Board of Directors must be employed by the Company. The executive directors of the Company may be elected as such internal board members.

3.2.7.2 At least two members of the Board of Directors must be considered to be residents under the foreign exchange legislation, including a person with the right of free movement and residence, and must have been domiciled for at least one year.

3.2.7.3 The members of the Board of Directors are elected by the General Meeting for a fixed term of up to five (5) years.

3.2.7.4 The names and details of the members of the Board of Directors are included in Appendix 1 to the Articles of Association. Appendix 1 to the Articles of Association may be amended separately in the event of a change to these persons and their particulars which does not entail amendment of the Articles of Association.

3.2.7.5 Membership in the Board of Directors is terminated upon:

(a) expiry of the term of mandate;

(b) recall;

(c) resignation;

(d) the termination of the employment relationship of the internal member of the Board of Directors;

(e) arising of any statutory grounds for disqualification, for conflict of interest or in other cases specified by law, or

(f) death of the member of the Board of Directors;

3.2.7.6 Members of the Board of Directors may resign at any time. If required by the operability of the Company the resignation shall enter into force on the sixtieth (60.) day from the announcement of the resignation, at the latest. During the period before the resignation becomes effective, the member of the Board of Directors shall participate in making high-priority decisions and/or taking such actions.

3.2.8 Chairman of the Board of Directors

3.2.8.1 The Chairman of the Board of Directors is the Chairman and CEO of the Company who, as the chairman of the Board of Directors, shall organize the work of the Board of Directors; make preparations for the meetings of the Board of Directors; ensure the efficient operations of the Board of Directors; and represent the Board of Directors vis-a-vis third parties. The Chairman and CEO shall have the right to convene a Select Committee independently.

3.2.8.2 The members of the Board of Directors may provide their opinions and adopt resolutions in writing, in a manner as defined in the by-laws of the Board of Directors, without holding a meeting, based on proposals received through the telephone, electronic devices or through some other similar delivery method, pursuant to Section 151 (4) of the Hpt. In that case members of the Board of Directors shall send their votes in writing (including email) to the registered office of the Company within five (5) working days after receipt of the proposal sent by the Chairman and CEO. The chairman of the Board pf Directors has the right, in justified cases, to stipulate a shorter reasonable deadline than five (5) working days, and to extend the deadline by up to three (3) working days. A failure of meeting the deadline shall be regarded as if the member of the Board of Directors did not participate in the meeting.

3.2.9 Members of the Board of Directors, their relatives may conclude transactions with the Company, falling within the scope of the main activities of the Company, in their own name or on their own account, within the limits and with the approvals of by the rules of law applying to credit institutions and by the rules of law on investment services.

3.2.10 The Chairman and CEO may propose the specification of audit tasks additional to the annually planned audit tasks for the internal audit organisation to the Supervisory Board or the Head of the internal audit organisation.

3.3 The Supervisory Board

3.3.1 The Supervisory Board shall control the management of the Company in order to protect the interests of the Company. As part of this task, the Supervisory Board may request reports or information from members of the Board of Directors and the executive officers of the Company. The requested reports and information must be sent to the chair of the Supervisory Board in writing, within thirty (30) working days from the request.

3.3.2 The Supervisory Board may review the Company's documents, accounting records and books, and may also review, or have reviewed by an expert, the company's contracts, payment accounts, and stock of cash, securities and goods.

The Company shall allow the Supervisory Board to access information on the Company's risks, the risk control function, and external experts' opinions. If the Supervisory Board wishes to contract experts to perform its supervisory functions, the Board of Directors must comply with the Supervisory Board's request to that effect.

3.3.3 The Supervisory Board can initiate the convocation of the Board of Directors and can make proposals for the items on the agenda.

3.3.4 If, in the Supervisory Board's judgement, the activity of the Board of Directors violates any legal regulation or the Articles of Association, a resolution of the supreme decision-making body, or the Company's interests in any way, then the Supervisory Board may initiate an extraordinary General Meeting so that the resolutions required in the matter are taken.

3.3.5 The Supervisory Board is specifically entitled and obliged to perform the following tasks.

3.3.5.1 The Supervisory Board

(a) ensures that the company has a comprehensive control system allowing for successful operation;

(b) reviews the Company's annual and interim financial reports, as well as the quarterly reports by the Board of Directors on the Company's executive management, financial position and business policy;

(c) submit proposals to the Shareholders' Meeting concerning the person and the remuneration of the auditor to be elected;

(d) governs the internal audit organisation;

(e) accepts the annual control plan of the internal audit organisation, discusses the quarterly and other reports submitted by the internal audit organisation, and oversees the implementation of the measures to be taken;

(f) if needed, stipulate control tasks for the internal audit in addition to those included in the annual plan of the internal audit organisation;

(g) hire external experts to support the work of internal auditors if necessary;

(h) makes proposals to change the headcount of the internal audit unit;

(i) works out proposals and recommendations based on internal audit findings;

(j) reviews the proposals drafted for the General Meeting in advance;

(k) defines its own annual work plan;

(l) exercises its competence in relation to the remuneration policy pursuant to Section 117 (5) of the Hpt.;

(m) approves the rules of procedure of the Audit Committee;

(n) approves the rules of procedure of the Supervisory Board, which shall be effective without the approval of the General Meeting;

(o) elects the Chairman of the Supervisory Board;

(p) establishes and approves the business policy, strategy, (including, but not limited to, decisions on geographical expansion or entry into new business areas, exit from existing business areas, joint ventures with third parties, syndicate or consortium agreements), business plan of the Company, MBH Befektetési Bank and MBH Jelzálogbank, and reviews the related product portfolio before submitting it to the Management Board, as a prerequisite;

(q) gives a prior opinion on all matters within the competence of the supreme body of the Company or one of its subsidiaries, which are related to the ISZ, its operation and all its organs, including the mandates and positions to be represented in the general assembly of the ISZ by the subsidiaries which are members of the ISZ;

3.3.5.2 The General Meeting may only decide on the financial reports stipulated in the Accounting Act and on the utilisation of the after-tax profit based on the Supervisory Board's written report. The General Meeting may only decide on the payment of dividend advance with the Supervisory Board's approval.

3.3.5.3 The prior consent of the Supervisory Board is needed for

(a) decisions on the establishment of employment and termination of employment by the employer of the head of the internal audit organisation;

(b) termination (ordinary or with immediate effect) of employment of the chief risk officer,

(c) passing a Board of Director's resolution on accepting the company's interim balance sheet;

(d) passing the Board of Director's resolutions on ***exposures towards related parties.***

3.3.5.4 The Supervisory Board reviews the regular and ad-hoc reports prepared or discussed by the Board of Directors as requested by the Board of Directors, and specifically the quarterly reports on the Company's financial position and business policy, the quarterly risk reports, the quarterly reports on the prevention of money laundering and terrorist financing and compliance, as well as internal audit reports.

3.3.5.5 The supervisory body shall put the items recommended by the auditor on the agenda.

3.3.6 Members of the Supervisory Board

3.3.6.1 The Board of Directors consists of at least three (3) and not more than nine (9) members. The members of the Supervisory Board must be natural persons.

3.3.6.2 The members of the Supervisory Board are elected by the General Meeting for a definite term of maximum five (5) years. One third of the Supervisory Board's members are employees who are nominated by the Workers' Council based on the opinion of the Company's trade unions; these employees must be elected Supervisory Board members by the General Meeting, unless their membership is excluded by any legally stipulated reason. If such members are not nominated, the positions of employees' representatives shall remain vacant.

3.3.6.3 A nominee shall become a Supervisory Board member without concluding a contract to that effect, by signing a declaration of acceptance. The legal relationship of Supervisory Board membership shall be governed by the rules applicable to service agreements. The members may be re-elected and their membership may be terminated by the General Meeting at any time, without citing the reason for doing so in line with the provisions of this Articles of Association. The membership of the employees' delegate, delegates may be terminated by the General Meeting upon a proposal by the Workers' Council.

3.3.6.4 The names and details of the members of the Supervisory Board are included in Appendix 1 to the Articles of Association. The name and details of the Chief Executive Officer are included in Appendix 1 to

the Articles of Association. Appendix 1 to the Articles of Association may be amended separately in the event of a change to these persons and their particulars which does not entail amendment of the Articles of Association.

3.3.6.5 Membership in the Supervisory Board is terminated upon:

(a) expiry of the term of mandate;

(b) recall;

(c) via a declaration of resignation addressed to the chair or a member of the Board of Directors,

(d) arising of any statutory grounds for disqualification, for conflict of interest or in other cases specified by law;

(e) the death of the Supervisory Board member.

3.3.6.6 The Supervisory Board membership of a person delegated by employees ends when his/her employment terminates for any reason.

3.3.6.7 A Supervisory Board member may resign at any time. The resignation shall become effective upon the election of a new member of the Supervisory Board if required by the operability of the Company or, in the lack of that circumstance, on the sixtieth (60th) day from the announcement of the resignation, at the latest. Until the resignation becomes effective, the member of the Supervisory Board shall be involved in the taking urgent decisions and in taking such measures.

3.3.7 The Chairman of the Supervisory Board

3.3.7.1 The chair of the Supervisory Board is decided by a simple majority vote of the members of the Supervisory Board. The chairman of the Supervisory Board organises the work of the Supervisory Board, prepares for its meetings, ensures its effective and operation and represents it towards third persons.

3.3.8 Operation of the Supervisory Board

3.3.8.1 The Supervisory Board has meetings as often as required for the effective performance of its duties. The Supervisory Board has quorum only if at least two thirds of its members are present at the meeting. The Supervisory Board shall take its decisions by a simple majority of votes.

3.3.8.2 The meetings shall be convened and held in compliance with the provisions of the By-laws of the Supervisory Board. The Chairman and CEO must be invited to the meetings of the Supervisory Board.

3.3.8.3 Members of the Supervisory Board may, without holding a meeting, establish opinions and adopt resolutions in writing in the manner and in the cases determined in the By-laws of the Supervisory Board, on the basis of proposals sent to them by telephone, post, e-mail,

electronic devices or by other means of delivery. In that case members of the Supervisory Board shall send their votes in writing (including email) to the registered office of the Company within five (5) working days after receipt of the proposal sent by the Chairman of the Supervisory Board. The chair of the Supervisory Board may stipulate a shorter reasonable deadline than five (5) working days, and may also extend the deadline by up to three (3) working days. If a member's vote does not arrive by the deadline, the member shall be deemed not to have attended the Supervisory Board meeting.

3.3.8.4 The employees' delegates have the same rights and obligations as other members of the Supervisory Board. If the unanimous opinion of employees' delegates differs from that of the majority of the Supervisory Board, then the General Meeting must be informed of the minority opinion of the employees' delegates.

3.4 Audit Committee

3.4.1 The Company operates an Audit Committee of at least three (3) and not more than six (6) members. The members of the Audit Committee shall be elected by the General Meeting from among the independent members of the Supervisory Board. At least one member of the Audit Committee shall have competence in accounting or auditing.

3.4.2 The names and details of the members of the Audit Committee are included in Appendix 1 to the Articles of Association. The name and details of the Chief Executive Officer are included in Appendix 1 to the Articles of Association. Appendix 1 to the Articles of Association may be amended separately in the event of a change to these persons and their particulars which does not entail amendment of the Articles of Association.

3.4.3 Tasks and competences of the Audit Committee:

(a) giving an opinion on the annual report;

(b) proposal for the person and remuneration of the auditor;

(c) preparation of the contract to be concluded with the auditor;

(d) monitoring the enforcement of the professional requirements of the auditor and of the provisions of conflict of interests, perform the tasks related to the cooperation with the auditor, and - if necessary - recommend actions to be taken to the Supervisory Board;

(e) analysing of the financial reporting system and making recommendations when any action is deemed necessary;

(f) assisting the work of the Supervisory Board in the interest of appropriately controlling the financial reporting system;

(g) performing other tasks within its competence under the law; ***and***

(h) ***performing the tasks of the Audit Committee of MBH Befektetési Bank.***

3.5 Statutory Auditor

3.5.1 The General Meeting shall elect a statutory auditor for a period of no more than two (2) years for carrying out the audits of accounting documents as specified in the Accounting Act.

3.5.2 The names and details of the statutory auditor are included in Appendix 1 to the Articles of Association. The name and details of the Chief Executive Officer are included in Appendix 1 to the Articles of Association. Appendix 1 to the Articles of Association may be amended separately in the event of a change to these persons and their particulars which does not entail amendment of the Articles of Association.

3.5.3 In order to carry out his/her duties the statutory auditor shall have access to the documents, accounting records and the books of the Company, he/she can request information of the members of the Board of Directors, the Supervisory Board and of the employees of the Company, he/she shall be entitled to inspect the payment accounts, cash desk, securities portfolio, inventories and the contracts of the Company. The statutory auditor can be present at the meetings of the Supervisory Board with the right of consultation and is obliged to participate in the meetings if so requested by the Supervisory Board.

3.5.4 In the absence of the statutory auditor's opinion, no valid resolution may be adopted by the Shareholders' Meeting on the financial statements prepared under the Accounting Act.

3.5.5 The statutory auditor's assignment shall be considered accepted upon concluding a contract of assignment with the Company within ninety days following the date of the auditor’s election. The term of the statutory auditor's mandate may not be shorter than the period beginning when the auditor is elected by the General Meeting and ending at the time of the General Meeting convened to approve next year's financial statements prepared under the Accounting Act.

3.5.6 If the Company chooses an auditor company to act as statutory auditor of the Company the statutory auditor (company) shall appoint the person to be personally liable for carrying out the audit. In the event of any extended absence of the designated person, substitute auditors may be appointed. Such persons shall be approved by the General Meeting.

3.5.7 The statutory auditor may be re-elected unless excluded by the rules of law. An auditor employed or appointed by an auditor company, as well as the auditor personally liable for carrying out the audit may perform auditing tasks for the Company for a maximum period of five years.

3.5.8 The mandate of the statutory auditor terminates upon:

(a) recall;

(b) expiry of the term of mandate as defined in the contract entered into with the auditor;

(c) termination of the contract by the auditor;

(d) occurrence of a disqualification regulated by law.

3.6 Chairman and Chief Executive,

3.6.1 Chairman and CEO is the chief managing director according to the Hpt. The CEO and the Deputy CEO(s) elected by the General Meeting as members of the Board of Directors are internal members of the Board of Directors. The Chairman and CEO directs the Company's work organisation. All matters except for those falling within the exclusive authority of the General Meeting, of the Supervisory Board, or of Board of Directors, fall within the scope of authority of the Chairman and CEO.

3.6.2 The name and details of the Chairman and CEO are included in Appendix 1 to the Articles of Association. The name and details of the Chief Executive Officer are included in Appendix 1 to the Articles of Association. Appendix 1 to the Articles of Association may be amended separately in the event of a change to these persons and their particulars which does not entail amendment of the Articles of Association.

3.6.3 The Chairman and CEO may stipulate for the internal audit organisation control tasks in addition to those included in its annual plan of the internal audit organisation, based on the subsequent notification of the Supervisory Board.

3.6.4 The employer's rights over the internal auditor shall be exercised directly by the Chairman and CEO within the scope of these Articles of Association.

3.6.5 The Chairman and CEO may delegate any of the employer's rights to an employee of the Company through the internal regulations approved by the Board of Directors.

3.7 Common rules for executive officers

3.7.1 An executive officer of the Company may be an executive officer without restriction and may acquire, directly or indirectly, a stake in a legal entity subject to consolidated supervision with the Company even if it performs the same economic activity as the Company as its core activity. If the executive officer of the Company accepts a new appointment of senior executive, they shall notify the Company of this fact within 15 (fifteen) days from the acceptance of the position.

4. COMPANY SIGNATURE, REPRESENTATION

4.1 Representation in writing (company signature)

4.1.1 Company signatories:

(a) any two members of the Board of Directors jointly;

(b) a member of the Board of Directors jointly with an authorised signatory employee of the Company,

(c) any two authorised signatory employees of the Company.

5. BUSINESS YEAR, BALANCE SHEET, PROFIT DISTRIBUTION

5.1 The Company's business year starts on 1 January and ends on 31 December.

5.2 In accordance with the accounting rules in force as amended from time to time, an annual report shall be prepared on each business year.

5.3 Dividend payment

5.3.1 The decisions on dividend payment as well as the method and timing thereof shall be made by the General Meeting. The basis of the payment of dividend is the face value of the share.

5.3.2 The Company requests a verification of owner from KELER Zrt. for dividend payment, as corporate event. The date of the shareholder identification ('**Dividend Date**') is the fifth (5th) stock exchange trading day preceding the start date of the dividend payment. The Rules related to the shareholder identification are included in the effective regulation of KELER Zrt.

5.3.3 The earliest starting date for the payment of the dividend shall be the tenth (10th) working day following the date of the General Meeting's resolution on the payment of the dividend, provided that the payment of the dividend shall commence within one hundred and eighty (180) days following the date of the relevant resolution of the General Meeting.

5.3.4 The Company shall pay the dividend to shareholders by transfer from the date set by the relevant resolution of the General Meeting or, failing this, by the Board of Directors. The earliest starting date for the payment of dividends shall be the tenth (10th) business day following the publication of the notice of the dividend payment order, which shall include the starting date of the dividend payment and the amount of the dividend.

5.3.5 Shareholders shall be entitled to dividend if based on the verification of owners requested for the Dividend Date the shareholder is registered in the Register of Shares and their share property does not violate the provisions of the relevant law. The shareholder shall be entitled to dividend in the percentage of its already performed cash contribution.

5.3.6 In the case of requests received after the Dividend Date the Company shall pay dividend if (i) the keeper of the securities account verifies that on the Dividend Date the shareholder held shares in quantity specified in the dividend payment claim and declares that dividend was not yet paid for these shares, (ii) and the notification sent by KELER Zrt. for the Dividend Date verifies that the securities account keeper is authorised to issue the certificate in terms of the share quantity specified in the dividend payment claim.

5.3.7 The General Meeting may adopt a resolution on the payment of advance on dividend during the period between the approval of two consecutive reports, if

(a) according to the interim balance sheet, the company has funds sufficient to cover such interim dividends;

(b) the amount distributed does not exceed the amount of untied retained earnings supplemented by the after-tax profit shown in the interim financial statement; and

(c) the payment of such interim dividends may not result in the company's adjusted equity capital to drop below its share capital.

5.3.8 Decision on the dividend payment can be made based on the recommendation of the Board of Directors. The approval of the Supervisory Board shall be necessary for the recommendation of the Board of Directors. If from the annual report prepared after the payment of the advance on dividend it can be established that dividend payment shall not be possible, the shareholders shall repay the advance on dividend upon the call of the Company.

5.3.9 The claim for dividend payment shall lapse after five (5) years following the start date of dividend payment. Unclaimed dividends shall be allocated to the assets in excess of the issued capital.

5.3.10 The Company shall publish a notice on the start day of the dividend payment and its order pursuant to Section 8

5.3.11 The provisions on the payment of dividends set out in this Section 5.3 shall also apply mutatis mutandis to the payment of the interim dividend even if the interim dividend payment is decided by the Board of Directors.

6. PRE-EMPTION RIGHT FOR SUBSCRIPTION

6.1 In the case of an increase in the share capital of the Company in return for a cash contribution by issuing new shares privately, the shareholders of the Company, and subsequently the holders of convertible bonds or bonds with subscription rights, have a pre-emptive right to receive the shares.

6.2 All shareholders of the Company are entitled to exercise the pre-emptive right in the same order, in proportion to their shareholding. Holders of convertible bonds or bonds with subscription rights are entitled to exercise their pre-emptive rights in the same order after the shareholders. If several pre-emptive shareholders exercise their pre-emptive rights in such a manner that the total number of shares to be subscribed for under their pre-emptive rights exceeds the total number of pre-emptive shares (to be marketed), they are entitled to acquire the number of shares affected by the pre-emptive right in the proportion to which their share in the share capital of the Company relates to each other at the time of the decision to increase capital.

6.3 The Board of Directors shall, within eight (8) days from the date of the resolution of the General Meeting or the Board of Directors deciding to increase the share capital with a cash contribution, notify the shareholders of the Company in writing about the option and manner of exercising the pre-emptive right, such as the nominal value and issue value of the transferable shares and the start and end dates of the period open for enforcement (at least fifteen (15) days). Shareholders may declare in a written declaration sent to the Board of Directors during the above period whether they wish to exercise their pre-emptive rights. If a shareholder does not make a declaration within that period, it shall be deemed that the shareholder concerned does not wish to exercise their pre-emptive right. The pre-emptive rights specified in this section shall apply mutatis mutandis in the case that the Company issues convertible bonds or bonds providing subscription rights.

7. CESSATION OF THE COMPANY

The Company may be wound up without a legal successor as regulated in the Hpt. In this case, the shareholders shall be entitled to all assets remaining after the satisfaction of creditors' claims.

8. DISCLOSURES, INFORMATION

8.1 The Company shall publish information mandatory pursuant to this present Articles of Association and Section 8.2 at the website of the Company (https://www.mbhbank.hu)

8.2 The information published on the Company's website, if required by law or the regulations of the Budapesti Értéktőzsde Nyilvánosan Működő Részvénytársaság will also be published on the website operated by the MNB (https://kozzetetelek.mnb.hu/) or on the website of the Budapesti Értéktőzsde Nyilvánosan Működő Részvénytársaság (https://www.bet.hu), if necessary in the Company Gazette (https://www.cegkozlony.hu).

9. MISCELLANEOUS PROVISIONS

9.1 The chairman and members of the Board of Directors and the Supervisory Board as well as of the boards working at the Company, furthermore the external auditor must keep all information about the Company's business confidential, as business secrets, without temporal limitation.

9.2 All issues not regulated in the Articles of Association shall be governed by the Civil Code, the Hpt., the Bszt., and the Tpt.

Date: Budapest, 17 December 2025

APPENDIX 1

A. Board of Directors

A.1. member(chairman):

name:	Dr. Zsolt Barna
home address:	2094 Nagykovácsi, Nagykovácsi út 6.
mandate term:	01.01.2026 – 31.05.2030

A.2. member:

name:	Levente László Szabó
home address:	1122 Budapest, Acsády Ignác utca 11. 1st floor 2.
mandate term:	01.01.2026 – 31.05.2030

A.3. member:

name:	Marcell Tamás Takács
home address:	2030 Érd, Hortenzia utca 26.
mandate term:	01.01.2026 – 31.05.2030

A.4. member:

name:	Dr. Attila Tamás Tajthy
home address:	1137 Budapest, Pozsonyi út 14. 1st floor 5.
mandate term:	01.01.2026 – 31.05.2030

A.5. member:

name:	Dr. Koppány Tibor Lélfai
home address:	1025 Budapest, Zöldkő utca 14-18. Building A. 2.
mandate term:	01.01.2026 – 31.05.2030

A.6. member:

name:	Dr. Csaba István Kandrács
home address:	1021 Budapest, Tárogató Lejtő 9.
mandate term:	08.04.2026 – 31.05.2030

B. Supervisory Board

B.1. member:

name:	Miklós Vaszily
home address:	1021 Budapest, Bognár utca 2/B. 1a.
mandate term:	01.01.2026 – 31.05.2030

B.2. member:

name:	Rita Feodor
home address:	1013 Budapest, Döbrentei utca 16. 3rd fl. 2.
mandate term:	01.01.2026 – 31.05.2030

B.3. member:

name:	Árpád Czene
home address:	1039 Budapest, Berzsenyi Dániel utca 80.
mandate term:	01.01.2026 – 31.05.2030

B.4. member:

name:	***István Hamecz***
home address:	***1028 Budapest, Petőfi utca 5.***
mandate term:	***12.10.2026 – 12.10.2031***

B.5. member:

name:	Dr. Ilona Török
home address:	1037 Budapest, Jablonka út 45/A.
mandate term:	01.05.2026 – 31.05.2025

B.6. member:

name:	Kitti Dobi
home address:	1121 Budapest, Fodor lejtő 9.
mandate term:	29.07.2026 – 31.05.2030

B.7. member:

name:	Balázs Bechtold
home address:	2092 Budakeszi, Batthyány u. 63.
mandate term:	01.01.2026 – 31.05.2030

C. Audit Committee

C.1. member:

name:	Rita Feodor
home address:	1013 Budapest, Döbrentei utca 16. 3rd fl. 2.
mandate term:	Duration of membership of the Supervisory Board

C.2. member:

name:	Miklós Vaszily
home address:	1021 Budapest, Bognár utca 2/B. 1a.
mandate term:	Duration of membership of the Supervisory Board

C.3. member:

name:	Árpád Czene
home address:	1039 Budapest, Berzsenyi Dániel utca 80.
mandate term:	Duration of membership of the Supervisory Board

D. Auditor

D.1. audit firm performing the statutory audit:

corporate name:	PricewaterhouseCoopers Könyvvizsgáló Korlátolt Felelősségű Társaság
registered office:	1055 Budapest, Bajcsy-Zsilinszky út 78.
registration number:	Cg.01-09-063022
mandate term:	01.06.2026 – 31.05.2027

natural person auditor responsible for the audit:

name:	Árpád Balázs
home address:	1124 Budapest, Dobsinai utca 1. Mezzanine floor 3

E. Chairman and Chief Executiveja:

name:	Dr. Zsolt Barna
home address:	2094 Nagykovácsi, Nagykovácsi út 6.
mandate term:	01.01.2026 – 31.05.2030

Effective from: 2 November 2026

Appendix 1 has entered into force based on ***Sections 3.2.7.4 and 3.3.6.4*** of the Articles of Association.

APPENDIX 2.

Business sites and branches of the company:

1. Business premises of the company:

Budapest	1024 Budapest, Széna tér 4. (Mammut Shopping Centre)
Budapest	1032 Budapest, Bécsi út 154. (GOBUDA Mall Shopping Centre)
Budapest	1051 Budapest, Hercegprímás utca 10.
Budapest	1093 Budapest Soroksári út 3/C.
Budapest	1106 Budapest, Örs vezér tere 25. (Árkád Shopping Centre)
Budapest	1115 Budapest, Hadak útja 1. (Etele Shopping Mall)
Budapest	1132 Budapest, Nyugati tér 5.
Budapest	1138 Budapest, Váci út 178-182. (Duna Plaza Shopping Centre)
Budapest	1146 Budapest, Thököly út 100/A.
Budapest	1211 Budapest, II. Rákóczi Ferenc út 154-170. (Csepel Plaza Shopping Centre)
Budapest	1134 Budapest Lőportár utca 24.
Budapest	1134 Budapest, Kassák Lajos utca 18.
Budapest	1138 Budapest, Váci út 193.
Budapest	1149 Budapest, Nagy Lajos király útja. 146.
Budapest	1118 Budapest, Rétköz utca 7.
Budapest	1072 Budapest, Rákóczi út 42.
Budapest	1191 Budapest, Üllői út 201. (ShopMark)
Budapest	1184 Budapest, Üllői út 396.
Budapest	1148 Budapest, Fogarasi út 13.
Budapest	1191 Budapest, Fő utca 7.
Budapest	1039 Budapest, Heltai Jenő tér 15.
Budapest	1158 Budapest, Nyírpalota út 2.
Budapest	1114 Budapest, Bartók Béla út 41. ground fl.
Budapest	1023 Budapest, Lajos utca 30.
Budapest	1173 Budapest, Pesti út 159-163.
Budapest	1065 Budapest, Bajcsy-Zsilinszky út 5.
Budapest	1123 Budapest, Alkotás utca 53.
Budapest	1162 Budapest, Rákosi út 128.
Budapest	1203 Budapest, Török Flóris utca 70.
Budapest	1026 Budapest, Pázsit utca 2. (Budagyöngye Shopping Centre)
Budapest	1119 Budapest, Etele út 57.
Budapest	1102 Budapest, Kőrösi Csoma sétány 4.
Budapest	1042 Budapest, Árpád út 57-59. fsz. 1.
Budapest	1188 Budapest, Dózsa György utca 2.
Budapest	1138 Budapest, Váci út 117-119. Building A
Budapest	1042 Budapest, Árpád út 45.
Budapest	1093 Budapest, Czuczor street 2-10.
Budapest	1033 Budapest, Flórián tér 1.
Budapest	1155 Budapest, Kolozsvár utca 2/B.
Budapest	1222 Budapest, Nagytétényi út 37-43. (Campona Shopping Centre)

Budapest	1132 Budapest, Váci út 6.
Budapest	1113 Budapest, Villányi út 20.
Budapest	1054 Budapest, Báthory utca 1.
Budapest	1082 Budapest, Üllői út 48.
Budapest	1056 Budapest, Váci utca 38.
Budapest	1117 Budapest, Magyar Tudósok körútja 9.
Budapest	1211 Budapest, Kossuth Lajos utca 47-49.

2. Branch Offices of the company in Hungary:

Ajka	8401 Ajka, Szabadság tér 8.
Baja	6500 Baja, Tóth Kálmán tér 1.
Balassagyarmat	2660 Balassagyarmat, Rákóczi u. 14.
Balatonboglár	8630 Balatonboglár, Sétáló utca 3.
Berettyóújfalu	4100 Berettyóújfalu, Dózsa György utca 24.
Békéscsaba	5600 Békéscsaba, Andrássy út 18.
Békéscsaba	5600 Békéscsaba, Andrássy út 37-43 (Csaba Center Shopping Centre)
Bicske	2060 Bicske, Kossuth tér 7.
Budaörs	2040 Budaörs, Szabadság út 45.
Budaörs	2040 Budaörs, Szabadság út 91/2.
Cegléd	2700 Cegléd, Eötvös tér 6.
Cegléd	2700 Cegléd, Rákóczi út 2.
Dabas	2370 Dabas, Falu Tamás utca 4.
Debrecen	4024 Debrecen, Vár utca 6/c.
Debrecen	4024 Debrecen, Vár utca 6/a.
Dunakeszi	2120 Dunakeszi, Fő út 16-18.
Dunaújváros	2400 Dunaújváros, Vasmű utca 4/B.
Dunaújváros	2400 Dunaújváros, Dózsa György út 4/b.
Eger	3300 Eger, Érsek utca 6.
Eger	3300 Eger, Almagyar utca 5.
Esztergom	2500 Esztergom, Kossuth Lajos utca 14-18.
Gyöngyös	3200 Gyöngyös, Fő tér 19.
Győr	9027 Győr, Budai út 1. (Árkád Győr Shopping Centre)
Győr	9021 Győr, Bajcsy-Zsilinszky utca 36.
Győr	9021 Győr, Bécsi kapu tér 12.
Hódmezővásárhely	6800 Hódmezővásárhely, Kossuth tér 2.
Jászberény	5100 Jászberény, Lehel vezér tér 32-33.
Kaposvár	7400 Kaposvár, Széchenyi tér 7.
Kaposvár	7400 Kaposvár, Fő u. 3.
Karcag	5300 Karcag, Horváth Ferenc utca 3. ground fl. 1.
Kecskemét	6000 Kecskemét, Katona József tér l. sz.
Kecskemét	6000 Kecskemét, Nagykőrösi utca 2.
Keszthely	8360 Keszthely, Kossuth Lajos utca 103. ground fl.
Kiskőrös	6200 Kiskőrös, Petőfi tér 18.
Kiskunhalas	6400 Kiskunhalas, Kossuth Lajos utca 10.
Kisvárda	4600 Kisvárda, Szent László utca 51.

Miskolc	3525 Miskolc, Széchenyi utca 18.
Miskolc	3530 Miskolc, Széchenyi utca 46.
Monor	2200 Monor, Kossuth Lajos utca 73.
Nagykanizsa	8800 Nagykanizsa, Erzsébet tér 8. sz.
Nagykanizsa	8800 Nagykanizsa, Erzsébet tér 19.
Nagykáta	2760 Nagykáta, Szabadság tér 12.
Nagykáta	2760 Nagykáta, Dózsa György út 10.
Nagykőrös	2750 Nagykőrös, Kecskeméti út 1.
Nyíregyháza	4400 Nyíregyháza, Szarvas utca 11.
Nyíregyháza	4400 Nyíregyháza, Kossuth tér 1.
Ózd	3600 Ózd, Gyújtó tér 1.
Paks	7030 Paks, Dózsa György út 75.
Pápa	8500 Pápa, Szent László u. 1.
Pécs	7621 Pécs, Rákóczi út 60.
Ráckeve	2300 Ráckeve, Kossuth Lajos utca 47.
Salgótarján	3100 Salgótarján, Losonci utca 2.
Siófok	8600 Siófok, Sió utca 2.
Sopron	9400 Sopron, Várkerület 16.
Sopron	9400 Sopron, Várkerület 16.
Szeged	6720 Szeged Klauzál tér 4.
Szeged	6720 Szeged, Kölcsey utca 8.
Szekszárd	7100 Szekszárd, Garay tér 8.
Szekszárd	7100 Szekszárd, Arany János utca 23-25.
Székesfehérvár	8000 Székesfehérvár, Zichy liget 12.
Székesfehérvár	8000 Székesfehérvár, Bástya utca 10.
Szentendre	2000 Szentendre, Duna korzó 18.
Szentendre	2000 Szentendre, Kossuth Lajos utca 22.
Szigetszentmiklós	2310 Szigetszentmiklós, Losonczi utca 1.
Szolnok	5000 Szolnok, Baross u. 10-12
Szolnok	5000 Szolnok, Hősök tere 1.
Szombathely	9700 Szombathely, Szent Márton utca 4.
Szombathely	9700 Szombathely, Kőszegi utca 3/a
Tatabánya	2800 Tatabánya, Fő tér 6.
Tatabánya	2800 Tatabánya, Szent Borbála tér 6.
Tiszaújváros	3580 Tiszaújváros, Kazinczy utca 12.
Vác	2600 Vác, Köztársaság utca 10-12.
Veszprém	8200 Veszprém, Óváros tér 3.
Veszprém	8200 Veszprém, Mindszenty József utca 7.
Zalaegerszeg	8900 Zalaegerszeg, Kossuth utca 22.
Zalaegerszeg	8900 Zalaegerszeg Kossuth u. 2.
Abádszalók	5241 Abádszalók, István király utca 8.
Abaújszántó	3881 Béke út 32.
Abony	2740 Abony, Kossuth tér 3-4.
Akasztó	6221 Akasztó, Fő utca 53.
Albertirsa	2730 Albertirsa, Pesti út 28.
Alcsútdoboz	8087 Alcsútdoboz, Béke utca 1.

Alsónémedi	2351 Alsónémedi, Fő út 66/A.
Aszód	2170 Aszód, Kossuth Lajos utca 1.
Bábolna	2943 Bábolna, Béke út 1.
Bácsalmás	6430 Bácsalmás, Gróf Teleki József utca 2.
Bácsbokod	6453 Bácsbokod, Gróf Széchenyi István utca 85.
Badacsonytomaj	8258 Badacsonytomaj, Kert utca 12.
Baja	6500 Baja, Dr. Alföldi József tér 1/A.
Baja	6500 Baja, Szentháromság tér 7.
Bak	8945 Bak, Széchenyi tér 2.
Baktalórántháza	4561 Baktalórántháza, Köztársaság tér 7.
Balatonalmádi	8220 Balatonalmádi, Baross Gábor út 11.
Balatonföldvár	8623 Balatonföldvár, Balatonszentgyörgyi út 1.
Balatonfüred	8230 Balatonfüred, Kossuth Lajos utca 9.
Balatonkenese	8174 Balatonkenese, Fő utca 23.
Balatonmáriafürdő	8647 Balatonmáriafürdő, Gróf Széchenyi Imre tér 10.
Balkány	4233 Balkány, Fő utca 31.
Balmazújváros	4060 Balmazújváros, Veres Péter utca 3.
Barcs	7570 Barcs, Bajcsy-Zsilinszky utca 83.
Bátaszék	7140 Bátaszék, Budai utca 24.
Bátonyterenye	3070 Bátonyterenye, Ózdi út 47.
Békés	5630 Békés, Szarvasi utca 1.
Békéscsaba	5600 Békéscsaba, Andrássy út 24-28. fszt. 3.
Békéscsaba	5600 Békéscsaba, Hunyadi tér 10.
Békéscsaba	5600 Békéscsaba, Kinizsi utca 9.
Békéscsaba	5600 Békéscsaba, Orosházi út 47.
Bélapátfalva	3346 Bélapátfalva, Május 1. út 2/A.
Beled	9343 Beled, Rákóczi utca 131.
Berettyóújfalu	4100 Berettyóújfalu, Dózsa György utca 3-5.
Berhida	8181 Berhida, Szabadság tér 6.
Besenyőtelek	3373 Besenyőtelek, Fő út 112.
Biatorbágy	2051 Biatorbágy, Szabadság út 11/A.
Biharkeresztes	4110 Biharkeresztes, Hősök tere 10.
Bócsa	6235 Bócsa, Kecskeméti út 20.
Bokod	2855 Bokod, Fő utca 50/A.
Bóly	7754 Bóly, Hősök tere 8. Building C
Bonyhád	7150 Bonyhád, Szabadság tér 9.
Bököny	4231 Bököny, Dózsa György utca 5.
Budakalász	2011 Budakalász, Petőfi tér 11.
Budakeszi	2092 Budakeszi, Fő utca 126.
Bükkábrány	3422 Bükkábrány, Mátyás király utca 15.
Celldömölk	9500 Celldömölk, Kossuth Lajos utca 18.
Cigánd	3973 Cigánd, Fő út 75.
Csenger	4765 Csenger, Ady utca 5.
Csengőd	6222 Csengőd, Dózsa György utca 69.
Csepreg	9735 Csepreg, Széchenyi tér 4.
Csongrád	6640 Csongrád, Fő utca 28.

Csorna	9300 Csorna, Szent István tér 23.
Csorvás	5920 Csorvás, Rákóczi utca 1.
Csurgó	8840 Csurgó, Csokonai utca 10-12.
Debrecen	4026 Debrecen, Bethlen G. utca 6-8.
Debrecen	4026 Debrecen, Bethlen u. Building 10-12/A I/6.
Debrecen	4033 Debrecen, Mátyás király utca 29.
Debrecen	4026 Debrecen, Péterfia utca 18. (Debrecen Plaza)
Debrecen	4225 Debrecen, Szentgyörgyfalvi utca 9.
Derecske	4130 Derecske, Rákóczi út 2.
Dévaványa	5510 Dévaványa, Árpád utca 1.
Devecser	8460 Devecser, Kossuth út 2.
Diósd	2049 Diósd, Szent István tér 12.
Domaszék	6781 Domaszék, Köztársaság tér 4.
Dombóvár	7200 Dombóvár, Ady Endre utca 2.
Dombóvár	7200 Dombóvár, Hunyadi tér 42.
Dorog	2510 Dorog, Bécsi út 33.
Dunabogdány	2023 Dunabogdány, Hajó utca 3.
Dunaföldvár	7020 Dunaföldvár, Fehérvári utca 4.
Dunaharaszti	2330 Dunaharaszti, Baktay tér 5.
Dunakiliti	9225 Dunakiliti, Kossuth utca 88.
Dunaszekcső	7712 Dunaszekcső, Kossuth Lajos utca 37.
Dunavarsány	2336 Dunavarsány, Kossuth Lajos utca 38.
Edelény	3780 Edelény, Tóth Árpád út 5.
Eger	3300 Eger, Dr. Sándor Imre utca 4.
Eger	3300 Eger, Katona István tér 7-9.
Eger	3300 Eger, Széchenyi utca 18.
Encs	3860 Encs, Petőfi út 31.
Enying	8130 Enying, Deák Ferenc út 1.
Ercsi	2451 Ercsi, Szent István út 3.
Érd	2030 Érd, Hegesztő utca 10.
Érd	2030 Érd, Budai út 20.
Érsekvadkert	2659 Érsekvadkert, Rákóczi út 122.
Fehérgyarmat	4900 Fehérgyarmat, Móricz Zsigmond utca 19.
Felsőzsolca	3561 Felsőzsolca, Kassai utca 28.
Fertőd	9431 Fertőd, Fő utca 62.
Fót	2151 Fót, Dózsa György út 54.
Füzesabony	3390 Füzesabony, Rákóczi út 58.
Füzesgyarmat	5525 Füzesgyarmat, Mátyás utca 2.
Gárdony	2483 Gárdony, Szabadság út 24.
Gávavencsellő	4471 Gávavencsellő, Petőfi utca 3.
Göd	2131 Göd, Pesti út 93.
Gödöllő	2100 Gödöllő, Petőfi Sándor tér 8.
Gödöllő	2100 Gödöllő, Kossuth Lajos utca 13.
Gönc	3895 Gönc, Kossuth Lajos utca 42.
Gönyű	9071 Gönyű, Bajcsy-Zsilinszky utca 13.
Gyál	2360 Gyál, Kőrösi utca 116.

Gyomaendrőd	5502 Gyomaendrőd, Hősök tere 10/2.
Gyomaendrőd	5500 Gyomaendrőd, Kossuth utca 20.
Gyömrő	2230 Gyömrő, Petőfi Sándor utca 22.
Gyömrő	2230 Gyömrő, Táncsics utca 82.
Gyöngyös	3200 Gyöngyös, Magyar utca 1.
Gyöngyöspata	3035 Gyöngyöspata, Dózsa György út 1-3.
Győr	9021 Győr, Árpád út 25.
Győr	9023 Győr, Bartók Béla út 2-4.
Győr	9023 Győr, Lehel utca 27.
Győr	9024 Győr, Riesz Frigyes utca 11/A.
Gyula	5700 Gyula, Városház utca 23.
Győr	9027 Győr, Nagysándor József u. 31. (ETO Park Shopping Centre)
Hajdúböszörmény	4220 Hajdúböszörmény, Kossuth Lajos utca 5.
Hajdúdorog	4087 Hajdúdorog, Tokaji út 6.
Hajdúhadház	4242 Hajdúhadház, Bocskai tér 2/A.
Hajdúnánás	4080 Hajdúnánás, Kossuth Lajos út 17.
Hajdúsámson	4251 Hajdúsámson, Rákóczi utca 6.
Hajdúszoboszló	4200 Hajdúszoboszló, Hősök tere 15.
Halmaj	3842 Halmaj, Fő út 14.
Harkány	7815 Harkány, Kossuth Lajos utca 16.
Harta	6326 Harta, Kossuth Lajos utca 31.
Hatvan	3000 Hatvan, Kossuth tér 22.
Hegyeshalom	9222 Hegyeshalom, Fő utca 135.
Herceghalom	2053 Herceghalom, Zsámbéki út 16.
Hercegszántó	6525 Hercegszántó, Albert Flórián tér 2.
Herend	8440 Herend, Kossuth Lajos utca 140.
Heves	3360 Heves, Hunyadi utca 11-13.
Hévíz	8380 Hévíz, Széchenyi utca 66.
Himesháza	7735 Himesháza, Kossuth Lajos utca 62.
Hodász	4334 Hodász, Széchenyi út 8.
Hosszúpályi	4274 Hosszúpályi, Bagosi utca 2.
Hőgyész	7191 Hőgyész, Fő utca 14.
Ibrány	4484 Ibrány, Lehel út 3.
Inárcs	2365 Inárcs, Széchenyi út 4.
Isaszeg	2117 Isaszeg, Kossuth Lajos utca 15/a.
Izsák	6070 Izsák, Szabadság tér 10.
Jánkmajtis	4741 Jánkmajtis, Kossuth utca 12.
Jánoshalma	6440 Jánoshalma, Dózsa György utca 82.
Jászapáti	5130 Jászapáti, István király út 3.
Jászárokszállás	5123 Jászárokszállás, Árpád tér 2.
Jászberény	5100 Jászberény, Szabadság tér 9-10.
Jászszentlászló	6133 Jászszentlászló, Alkotmány utca 2/A.
Kaba	4183 Kaba, Rákóczi Ferenc út 120.
Kakucs	2366 Kakucs, Sas telep 1.
Kalocsa	6300 Kalocsa, Hunyadi utca 47- 49.
Káloz	8124 Káloz, Bajcsy-Zsilinszky utca 3.

Kápolnásnyék	2475 Kápolnásnyék, Fő út 29.
Kaposvár	7400 Kaposvár, Fő utca 51.
Kapuvár	9330 Kapuvár, Gesztenye sor 5.
Karcag	5300 Karcag, Kálvin utca 1-2.
Kazincbarcika	3700 Kazincbarcika, Egressy Béni út 39.
Kecel	6237 Kecel, Fő tér 8.
Kecskemét	6000 Kecskemét, Dobó körút 15.
Kecskemét	6000 Kecskemét, Kisfaludy utca 8.
Kecskemét	6000 Kecskemét, Kőhíd utca 6.
Kecskemét	6000 Kecskemét, Szabadság tér 3.
Kecskemét	6000 Kecskemét, Szabadság tér 3/A.
Kerekegyháza	6041 Kerekegyháza, Fő utca 82/a.
Kevermes	5744 Kevermes, Templom utca 2/A.
Kisbér	2870 Kisbér, Kossuth Lajos utca 14.
Kiskunfélegyháza	6100 Kiskunfélegyháza, Fekete Pál sétány 2.
Kiskunmajsa	6120 Kiskunmajsa, Fő utca 57. ground fl. 3.
Kistarcsa	2143 Kistarcsa, Széchenyi út 67.
Kistelek	6760 Kistelek, Szent László tér 2.
Kisújszállás	5310 Kisújszállás, Szabadság utca 8.
Kisvárda	4600 Kisvárda, Szent László utca 68.
Komárom	2900 Komárom, Igmándi út 45.
Komló	7300 Komló, Városház tér 5.
Kondoros	5553 Kondoros, Csabai út 14.
Kozármisleny	7761 Kozármisleny, Orgona utca 2.
Körmend	9900 Körmend, Szabadság tér 6.
Kőszeg	9730 Kőszeg, Várkör utca 6.
Kunhegyes	5340 Kunhegyes, Szabadság tér 11.
Kunszentmárton	5440 Kunszentmárton, Mátyás király utca 1.
Kunszentmiklós	6090 Kunszentmiklós, Kálvin tér 11.
Lábatlan	2541 Lábatlan, Rákóczi út 138-140.
Lajosmizse	6050 Lajosmizse, Szabadság tér 10.
Lakitelek	6065 Lakitelek, Liget utca 2.
Leányfalu	2016 Leányfalu, Móricz Zsigmond út 128/A.
Lébény	9155 Lébény, Fő út 85.
Lenti	8960 Lenti, Kossuth út 4.
Letenye	8868 Letenye, Kossuth utca 15.
Létavértes	4281 Létavértes, Kossuth utca 10-12.
Levelek	4555 Levelek, Rákóczi utca 4.
Maglód	2234 Maglód, Fő utca 13.
Mágocs	7342 Mágocs, Szabadság utca 23.
Makó	6900 Makó, Úri utca 1.
Marcali	8700 Marcali, Rákóczi utca 16.
Martonvásár	2462 Martonvásár, Brunszvik út 1/B.
Mátészalka	4700 Mátészalka, Szalkay László utca 2.
Mecseknádasd	7695 Mecseknádasd, Rákóczi Ferenc utca 40.
Mélykút	6449 Mélykút, Petőfi tér 3.

Mezőberény	5650 Mezőberény, Békési út 6.
Mezőcsát	3450 Mezőcsát, Kossuth út 7.
Mezőkeresztes	3441 Mezőkeresztes, Dózsa György út 37.
Mezőkovácsháza	5800 Mezőkovácsháza, Árpád utca 188-192.
Mezőkövesd	3400 Mezőkövesd, Mátyás király út 70.
Mezőtúr	5400 Mezőtúr, Dózsa György utca 24.
Mindszent	6630 Mindszent, Csokonai Vitéz Mihály utca 28.
Miskolc	3527 Miskolc, Ady Endre utca 16.
Miskolc	3528 Miskolc, Gutenberg utca 1.
Miskolc	3532 Miskolc, Vasgyári út 3.
Mohács	7700 Mohács, Dózsa György utca 31.
Mór	8060 Mór, Deák Ferenc utca 28.
Mórahalom	6782 Mórahalom, Millenniumi sétány 1.
Mosonmagyaróvár	9200 Mosonmagyaróvár, Bástya utca 15.
Mosonmagyaróvár	9200 Mosonmagyaróvár, Palánk utca 8.
Nagyatád	7500 Nagyatád, Kossuth Lajos utca 16.
Nagycenk	9485 Nagycenk, Iskola utca 2.
Nagydorog	7044 Nagydorog, Kossuth utca 52.
Nagyecsed	4355 Nagyecsed, Rákóczi út 16.
Nagyigmánd	2942 Nagyigmánd, Kossuth Lajos utca 2.
Nagykálló	4320 Nagykálló, Zrínyi Miklós utca 22.
Nagykanizsa	8800 Nagykanizsa, Erzsébet tér 1.
Nagykanizsa	8800 Nagykanizsa, Huszti tér 2.
Nagykovácsi	2094 Nagykovácsi, Kossuth Lajos utca 67.
Nagyvázsony	8291 Nagyvázsony, Kinizsi utca 82.
Németkér	7039 Németkér, Széchenyi utca 43.
Nyíradony	4254 Nyíradony, Árpád tér 12.
Nyírbátor	4300 Nyírbátor, Szabadság tér 5.
Nyíregyháza	4400 Nyíregyháza, Dózsa György út 11.
Nyíregyháza	4400 Nyíregyháza, Kossuth utca 66/A.
Nyíregyháza	4400 Nyíregyháza, Országzászló tér 4.
Nyíregyháza	4400 Nyíregyháza, Szent István utca 27.
Nyírtelek	4461 Nyírtelek, Arany János utca 1.
Nyúl	9082 Nyúl, Kossuth utca 52.
Orosháza	5900 Orosháza, Thököly utca 15.
Oroszlány	2840 Oroszlány, Rákóczi Ferenc utca 7/A
Örkény	2377 Örkény, Kossuth Lajos út 34/A.
Őriszentpéter	9941 Őriszentpéter, Városszer utca 106.
Pacsa	8761 Pacsa, József Attila utca 3.
Pálháza	3994 Pálháza, Dózsa György út 119.
Pannonhalma	9090 Pannonhalma, Petőfi utca 6/A.
Pásztó	3060 Pásztó, Fő út 64.
Pécel	2119 Pécel, Ráday Gedeon tér 10.
Pécs	7622 Pécs, Bajcsy-Zsilinszky Endre utca 7.
Pécs	7634 Pécs, Páfrány utca 2/A.
Pécs	7621 Pécs, Rákóczi út 46.

Pécsvárad	7720 Pécsvárad, Kossuth Lajos utca 30.
Pétervására	3250 Pétervására, Szabadság tér 21.
Petőfibánya	3023 Petőfibánya, Mária utca 4.
Pilis	2721 Pilis, Rákóczi utca 34.
Pilisvörösvár	2085 Pilisvörösvár Fő út 69.
Pomáz	2013 Pomáz, Kossuth Lajos utca 5.
Putnok	3630 Putnok, Mohos sétány 2.
Püspökladány	4150 Püspökladány, Gagarin utca 1.
Rakamaz	4465 Rakamaz, Szent István utca 25.
Répcelak	9653 Répcelak, Petőfi Sándor utca 50.
Rétság	2651 Rétság, Korányi út 2.
Sajószentpéter	3770 Sajószentpéter, Kossuth Lajos út 179.
Salgótarján	3100 Salgótarján, Klapka György tér 1.
Sándorfalva	6762 Sándorfalva, Alkotmány körút 21/A.
Sárbogárd	7000 Sárbogárd, Ady Endre utca 107.
Sarkad	5720 Sarkad, Kossuth utca 14-16.
Sárospatak	3950 Sárospatak, Eötvös utca 3.
Sárvár	9600 Sárvár, Batthyány utca 42/ C.
Sásd	7370 Sásd, Rákóczi utca 26.
Sátoraljaújhely	3980 Sátoraljaújhely, Széchenyi tér 8.
Sellye	7960 Sellye, Mátyás király utca 73.
Simontornya	7081 Simontornya, Mátyás király utca 2-3.
Siófok	8600 Siófok, Széchenyi utca 6/B.
Solt	6320 Solt, Posta utca 14.
Solymár	2083 Solymár, Mátyás király utca 14.
Sülysáp	2241 Sülysáp, Malom utca 1/A.
Sümeg	8330 Sümeg, Kossuth utca 17.
Szabadszállás	6080 Szabadszállás, Kálvin tér 2.
Szarvas	5540 Szarvas, Szabadság út 30.
Százhalombatta	2440 Százhalombatta, Damjanich utca 23.
Szécsény	3170 Szécsény, Rákóczi út 71.
Szeged	6791 Szeged, Dorozsmai út 196.
Szeged	6722 Szeged, Mikszáth Kálmán utca 15.
Szeged	6720 Szeged, Széchenyi tér 3.
Szeged	6720 Szeged, Szőregi út 80.
Szeghalom	5520 Szeghalom, Tildy utca 20-24.
Székesfehérvár	8000 Székesfehérvár, Budai út 42.
Székesfehérvár	8000 Székesfehérvár, Koronázó tér 2.
Székesfehérvár	8000 Székesfehérvár, Budai út 36.
Szekszárd	7100 Szekszárd, Kossuth Lajos utca 13-15.
Szekszárd	7100 Szekszárd, Mátyás király utca 6.
Szekszárd	7100 Szekszárd, Széchenyi utca 62.
Szendrő	3752 Szendrő, Hősök tere 2.
Szentes	6600 Szentes, Szabadság tér 2.
Szentgotthárd	9970 Szentgotthárd, Hunyadi utca 5.
Szentlőrinc	7940 Szentlőrinc, Munkácsy utca 19.

Szerencs	3900 Szerencs, Rákóczi út 105.
Szigethalom	2315 Szigethalom, Mű út 73.
Szigetvár	7900 Szigetvár, József Attila utca 19.
Szikszó	3800 Szikszó, Bolt utca 11.
Szolnok	5000 Szolnok, Baross utca 15.
Szolnok	5000 Szolnok, Nagy Imre körút 10. Building A
Szombathely	9700 Szombathely, Petőfi Sándor utca 16.
Tab	8660 Tab, Kossuth Lajos utca 84/B.
Tahitótfalu	2021 Tahitótfalu, Petőfi Sándor utca 27.
Tamási	7090 Tamási, Szabadság utca 41/B.
Tápiószele	2766 Tápiószele, Rákóczi út 2.
Tápiószentmárton	2711 Tápiószentmárton, Kossuth Lajos utca 17/A.
Tapolca	8300 Tapolca, Fő tér 4.
Tarcal	3915 Tarcal, Fő út 66.
Tarján	2831 Tarján, Rákóczi utca 8.
Tárnok	2461 Tárnok, Rákóczi út 91.
Tata	2890 Tata, Ady Endre út 17.
Tatabánya	2800 Tatabánya, Árpád út 102.
Tét	9100 Tét, Fő utca 86.
Tiszaeszlár	4464 Tiszaeszlár, Rákóczi utca 79.
Tiszaföldvár	5430 Tiszaföldvár, Kossuth Lajos út 139.
Tiszafüred	5350 Tiszafüred, Kossuth tér 17.
Tiszakécske	6060 Tiszakécske, Szent Imre tér 3.
Tiszalök	4450 Tiszalök, Kossuth utca 79/B.
Tiszavasvári	4440 Tiszavasvári, Kossuth Lajos utca 1.
Tokaj	3910 Tokaj, Bajcsy-Zsilinszky Endre út 18.
Tolna	7130 Tolna, Deák Ferenc utca 4.
Tótkomlós	5940 Tótkomlós, Kossuth utca 1.
Tököl	2316 Tököl, József Attila utca 24.
Törökbálint	2045 Törökbálint, Munkácsy Mihály utca 11.
Törökszentmiklós	5200 Törökszentmiklós, Kossuth Lajos utca 142-146.
Tura	2194 Tura, Bartók tér 21.
Túrkeve	5420 Túrkeve, Petőfi tér 3-5.
Újfehértó	4244 Újfehértó, Béke tér 4.
Újhartyán	2367 Újhartyán, Újsor utca 1.
Újkígyós	5661 Újkígyós, Gyulai út 25.
Újszász	5052 Újszász, Erkel Ferenc út 2/A.
Üllés	6794 Üllés, Fogarasi utca 1.
Üllő	2225 Üllő, Pesti út 71.
Üröm	2096 Üröm, Fő tér 1.
Vaja	4562 Vaja, Damjanich utca 70.
Vajszló	7838 Vajszló, Kodolányi tér 2.
Vámospércs	4287 Vámospércs, Nagy utca 9.
Várpalota	8100 Várpalota, Posta út 8.
Vásárosnamény	4800 Vásárosnamény, Rákóczi utca 1.
Vaskút	6521 Vaskút, Alkotmány utca 3/A.

Vasvár	9800 Vasvár, Főszolgabíró tér 1.
Vecsés	2220 Vecsés, Telepi út 50/A.
Veresegyház	2112 Veresegyház, Fő út 53.
Verpelét	3351 Verpelét, Szabadság tér 8/A.
Veszprém	8200 Veszprém, Budapest út 16.
Veszprém	8200 Veszprém, Cserhát lakótelep 7.
Vésztő	5530 Vésztő, Kossuth utca 53/a.
Záhony	4625 Záhony, Alkotmány út 2.
Zalaegerszeg	8900 Zalaegerszeg, Dísz tér 7.
Zalaegerszeg	8900 Zalaegerszeg, Eötvös utca 1-3.
Zalakaros	8749 Zalakaros, Petőfi utca 48.
Zalaszentgrót	8790 Zalaszentgrót, Nefelejcs utca 1.
Zirc	8420 Zirc, József Attila utca 4.
Zomba	7173 Zomba, Fő tér 5.
Zsadány	5537 Zsadány, Béke utca 92.

Effective from: ***19 June 2026***

Appendix 2 has entered into force based on ***Article 1.4*** of the Articles of Association.