

MBH Bank Plc.

**MREL Issuance plan
2023-2026**

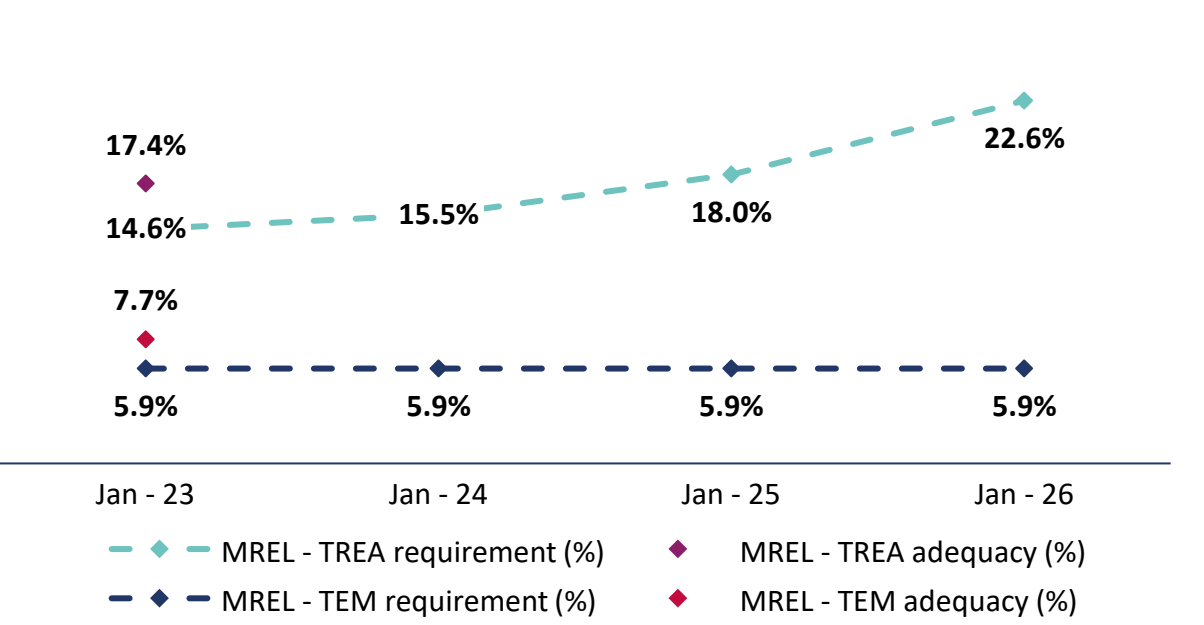
October 2023

MBH BANK



MREL requirements and adequacy – planned issuances

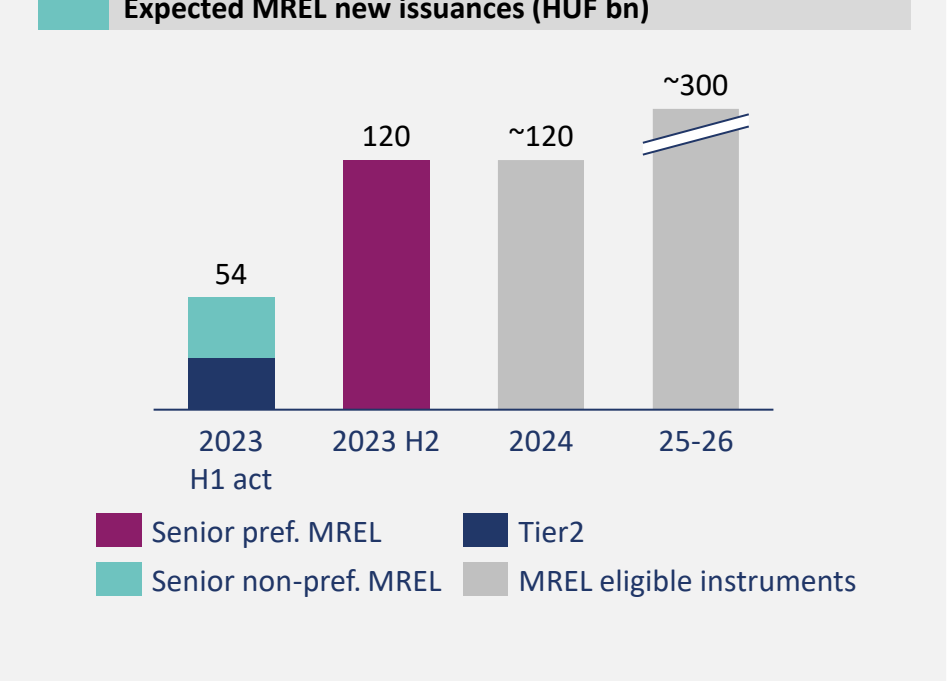
Regulatory MREL requirements: TREA (%) and TEM (%) 2023 Jan – 2026 Jan



Subordinated MREL requirements from 16.12.2024

Subordinated MREL requirements	%
TREA	13.5%
TEM	5.0%
TLOF	8.0%

Expected MREL new issuances (HUF bn)



- Currently, we forecast that ~30% of the issuance planned for 2024-2026 will be through instruments that helps to fulfil the subordination requirement.
- We plan to meet the requirements by ensuring a minimum buffer of at least 50 basis points for all target measures.

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