

Magyar Takaréknál Bankholding Zrt.

Statistical number: 27961104-6420-114-01

Cg.: 01-10-140-865

(Closing) balance sheet of the Merging Company

31 March 2022

Dated: Budapest, 1 June 2022

Dr. Zsolt Barna
Successor MKB Bank Nyrt.
Chairman of the Board of Directors

Antal Martzy
Successor MKB Bank Nyrt.
Chief
Financial Officer

Statistical number: 27961104-6420-114-01

Cg.: 01-10-140-865

Magyar Takarékszövetkezet Zrt.

(Closing) balance sheet of the Merging Company

Assets

figures in million HUF

Serial number	Line code	Hierarchy	Definition	Assets of the Merging Company at book value, 31 March 2022	Revaluation difference	Assets of the Merging Company at assessed value, 31 March 2022
1	SF0101010	1.	Cash, account balances with central banks, and other sight deposits	4 062		4 062
2	SF0101020	1.1.	Cash			
3	SF0101030	1.2.	Account balances with central banks			
4	SF0101040	1.3.	Other sight deposits	4 062		4 062
5	SF0101050	2.	Financial instruments held for trading			
6	SF0101060	2.1.	Derivative transactions			
7	SF0101070	2.2.	Ownership instruments			
8	SF0101080	2.3.	Debt securities			
9	SF0101090	2.4.	Loans			
10	SF0101091	2.5.	Advances			
11	SF0101092	2.6.	Central bank and interbank deposits			
12	SF0101093	3.	Financial instruments not held for trading, obligatorily booked at fair value, charged to P&L			
13	SF0101094	3.1.	Ownership instruments			
14	SF0101095	3.2.	Debt securities			
15	SF0101096	3.3.	Loans			
16	SF0101097	3.4.	Advances			
17	SF0101098	3.5.	Central bank and interbank deposits			
18	SF0101100	4.	Financial instruments indicatively booked at fair value, charged to P&L			
19	SF0101120	4.1.	Debt securities			
20	SF0101130	4.2.	Loans			
21	SF0101131	4.3.	Advances			
22	SF0101132	4.4.	Central bank and interbank deposits			
23	SF0101141	5.	Financial instruments at fair value, charged to other comprehensive income			
24	SF0101142	5.1.	Ownership instruments			
25	SF0101143	5.2.	Debt securities			
26	SF0101144	5.3.	Loans			
27	SF0101145	5.4.	Advances			
28	SF0101146	5.5.	Central bank and interbank deposits			
29	SF0101181	6.	Financial assets at amortised cost			
30	SF0101182	6.1.	Debt securities			
31	SF0101183	6.2.	Loans			
32	SF0101184	6.3.	Advances			
33	SF0101185	6.4.	Central bank and interbank deposits			
34	SF0101240	7.	Derivative transactions - hedging settlements			
35	SF0101250	8.	Change in the fair value of items hedged for the interest rate risk of the portfolio			
36	SF0101260	9.	Investments in subsidiaries, joint ventures and associated companies	98 100		98 100
37	SF0101270	10.	Tangible assets			
38	SF0101280	10.1.	Property, plant and equipment			
39	SF0101290	10.2.	Real estates for investment purposes			
40	SF0101300	11.	Intangible assets			
41	SF0101330	12.	Tax receivables			
42	SF0101340	12.1.	Current income tax assets			
43	SF0101350	12.2.	Deferred tax assets			
44	SF0101360	13.	Other assets			
45	SF0101370	14.	Invested assets and disposal groups classified as held for sale			
46	SF0101371	14.1.	Ownership instruments			
47	SF0101372	14.2.	Debt securities			
48	SF0101373	14.3.	Loans			
49	SF0101374	14.4.	Other			
50	SF0101380	15.	TOTAL ASSETS	102 162		102 162

Dated: Budapest, 1 June 2022

Dr. Zsolt Barna
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Liabilities

figures in million HUF

Serial number	Line code	Hierarchy	Definition	Assets of the Merging Company at book value, 31 March 2022	Revaluation difference	Assets of the Merging Company at assessed value, 31 March 2022
1	SF0102010	1.	Financial liabilities held for trading			
2	SF0102020	1.1.	Derivative transactions			
3	SF0102030	1.2.	Short positions			
4	SF0102040	1.3.	Deposits			
5	SF0102045	1.4.	Loans taken out			
6	SF0102050	1.5.	Debt securities issued			
7	SF0102060	1.6.	Other financial liabilities			
8	SF0102070	2.	Financial liabilities indicatively booked at fair value, charged to P&L			
9	SF0102080	2.1.	Deposits			
10	SF0102085	2.2.	Loans taken out			
11	SF0102090	2.3.	Debt securities issued			
12	SF0102100	2.4.	Other financial liabilities			
13	SF0102110	3.	Financial liabilities valued at amortised cost			
14	SF0102120	3.1.	Deposits			
15	SF0102125	3.2.	Loans taken out			
16	SF0102130	3.3.	Debt securities issued			
17	SF0102140	3.4.	Other financial liabilities			
18	SF0102150	4.	Derivative transactions - hedging settlements			
19	SF0102160	5.	Change in the fair value of items under portfolio hedging for interest rate risk			
20	SF0102170	6.	Provisions			
21	SF0102180	6.1.	Pensions and other provisions payable for the termination of employment			
22	SF0102190	6.2.	Other long-term provisions to employees			
23	SF0102200	6.3.	Reorganisation			
24	SF0102210	6.4.	Pending legal matters and tax litigation			
25	SF0102220	6.5.	Commitments and guarantees issued			
26	SF0102230	6.6.	Other provisions			
27	SF0102240	7.	Tax liabilities			
28	SF0102250	7.1.	Actual tax liabilities			
29	SF0102260	7.2.	Deferred tax liabilities			
30	SF0102270	8.	Capital repayable on demand			
31	SF0102280	9.	Other liabilities		11	11
32	SF0102290	10.	Liabilities in disposal groups classified as held for sale			
33	SF0102291	10.1.	Deposits			
34	SF0102292	10.2.	Other			
35	SF0102300	10.3.	TOTAL LIABILITIES		11	11

Equity

figures in million HUF

Serial number	Line code	Hierarchy	Definition	Assets of the Merging Company at book value, 31 March 2022	Revaluation difference	Assets of the Merging Company at assessed value, 31 March 2022
1	SF0103010	1.	Share capital	30 220		30 220
2	SF0103020	1.1.	Registered capital paid in <i>of which, capital registered by the Court of Registration</i> <i>of which, unapproved change in capital provided by owners (+/-)</i>	30 220		30 220
3	SF0103030	1.2.	Registered but unpaid capital			
4	SF0103040	2.	Payment above face value (premium)	256 080		256 080
5	SF0103050	3.	Ownership instruments issued, except registered capital			
6	SF0103060	3.1.	Equity element in composite financial instruments			
7	SF0103070	3.2.	Other ownership instruments issued			
8	SF0103080	4.	Other capital			
9	SF0103090	5.	Accumulated other comprehensive income			
10	SF0103095	5.1.	Items not to be reclassified into P&L			
11	SF0103100	5.1.1.	Tangible assets			
12	SF0103110	5.1.2.	Intangible assets			
13	SF0103120	5.1.3.	Actuarial gain or (-) loss on pension provision schemes			
14	SF0103122	5.1.4.	Invested assets and disposal groups classified as held for sale			
15	SF0103124	5.1.5.	Share in the other booked income or expenditures of investments into subsidiaries, joint ventures and associated companies			
16	SF0103125	5.1.6.	Change in the fair value of ownership instruments booked at fair value and charged to other comprehensive income			
17	SF0103126	5.1.7.	Lack of effectiveness of hedging of ownership instruments booked at fair value and charged to other comprehensive income			
18	SF0103127	5.1.7.1.	Change in the fair value of ownership instruments booked at fair value and charged to other comprehensive income - hedged items			
19	SF0103128	5.1.7.2.	Change in the fair value of ownership instruments booked at fair value and charged to other comprehensive income - hedging instruments			
20	SF0103129	5.1.8.	Change in the fair value of financial liabilities booked at fair value and charged to P&L, caused by credit risk changes			
21	SF0103130	5.2.	Items that can be reclassified to P&L			
22	SF0103140	5.2.1.	Conversion of foreign currencies			
23	SF0103150	5.2.2.	Derivative hedging transactions Cash flow hedging transactions, effective part			
24	SF0103155	5.2.3.	Change in the fair value of debt securities booked at fair value and charged to other comprehensive income			
25	SF0103165	5.2.4.	Hedging instruments - unmarked items			
26	SF0103170	5.2.5.	Invested assets and disposal groups classified as held for sale			
27	SF0103180	5.2.6.	Share in the other booked income or expenditures of investments into subsidiaries, joint ventures and associated companies			
28	SF0103190	6.	Retained earnings	-184 149		-184 149
29	SF0103200	7.	Revaluation reserve (upon transition to IFRS)			
30	SF0103210	8.	Other reserves			
31	SF0103220	8.1.	Share in the other booked income or expenditures of investments in subsidiaries, joint ventures and associated companies, valued according to the equity method			
32	SF0103230	8.2.	Other			
33	SF0103240	9.	(-) Own shares			
34	SF0103250	10.	Profit or (-) loss of the business year			
35	SF0103260	11.	(-) Interim dividend			
36	SF0103300	12.	TOTAL SHAREHOLDERS' EQUITY	102 151		102 151
37	SF0103310	13.	TOTAL EQUITY AND LIABILITIES	102 162		102 162

Dated: Budapest, 1 June 2022

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Magyar Takaréknál Bankholding Zrt.

Statistical number: 27961104-6420-114-01

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(Closing) inventory of assets and liabilities of the Merging Company

31 March 2022

Dated: Budapest, 1 June 2022

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(Closing) inventory of assets and liabilities of the Merging Company

In HUF

Serial number	Line code	Account number	Item	Asset inventory of the Merging Company at book value, 31 March 2022	Revaluation difference	Asset inventory of the Merged Company at appraised value, 31 March 2022
1	SF0101010		Cash, account balances with central banks, and other sight deposits	0		0
2	SF0101020		Cash	0		0
8	SF0101030		Account balances with central banks	0		0
15	SF0101040		Other sight deposits	4 061 604 281		4 061 604 281
16		325110000	Nostro	4 061 604 281		4 061 604 281
20	SF0101050		Financial instruments held for trading	0		0
21	SF0101060		Derivative transactions	0		0
29	SF0101070		Ownership instruments	0		0
30	SF0101080		Debt securities	0		0
36	SF0101090		Loans	0		0
37	SF0101091		Advances	0		0
38	SF0101092		Central bank and interbank deposits	0		0
39	SF0101093		Financial instruments not held for trading, obligatorily booked at fair value, charged to P&L	0		0
40	SF0101094		Ownership instruments	0		0
41	SF0101095		Debt securities	0		0
42	SF0101096		Loans	0		0
55	SF0101097		Advances	0		0
56	SF0101098		Central bank and interbank deposits	0		0
57	SF0101100		Financial instruments indicatively booked at fair value and charged to P&L	0		0
58	SF0101120		Debt securities	0		0
59	SF0101130		Loans	0		0
60	SF0101131		Advances	0		0
61	SF0101132		Central bank and interbank deposits	0		0
62	SF0101141		Financial instruments at fair value, charged to other comprehensive income	0		0
63	SF0101142		Ownership instruments	0		0
64	SF0101143		Debt securities	0		0
82	SF0101144		Loans	0		0
83	SF0101145		Advances	0		0
84	SF0101146		Central bank and interbank deposits	0		0
85	SF0101181		Financial assets at amortised cost	0		0
86	SF0101182		Debt securities	0		0
99	SF0101183		Loans	0		0
228	SF0101184		Advances	0		0
243	SF0101185		Central bank and interbank deposits	0		0
256	SF0101240		Derivative transactions - hedging settlements	0		0
259	SF0101250		Change in the fair value of items hedged for the interest rate risk of the portfolio	0		0
261	SF0101260		Investments in subsidiaries, joint ventures and associated companies	98 100 000 000		98 100 000 000
		162102000	Shares and business quota for investment purposes in affiliated businesses	282 200 000 000		282 200 000 000
		163102000	Impairment on participations and securities	-184 100 000 000		-184 100 000 000
266	SF0101270		Tangible assets	0		0
267	SF0101280		Property, plant and equipment	0		0
316	SF0101290		Real estates for investment purposes	0		0
317	SF0101300		Intangible assets	0		0
331	SF0101330		Tax receivables	0		0
332	SF0101340		Current income tax assets	0		0
338	SF0101350		Deferred tax assets	0		0
341	SF0101360		Other assets	0		0
434	SF0101370		Qualified invested assets and disposal groups held for sale	0		0
435	SF0101371		Ownership instruments	0		0
436	SF0101372		Debt securities	0		0
437	SF0101373		Loans	0		0
438	SF0101374		Other	0		0
439	SF0102010		Financial liabilities held for trading	0		0
440	SF0102020		Derivative transactions	0		0
449	SF0102030		Short positions	0		0
450	SF0102040		Deposits	0		0
451	SF0102045		Loans taken out	0		0
452	SF0102050		Debt securities issued	0		0
453	SF0102060		Other financial liabilities	0		0
454	SF0102070		Financial liabilities indicatively booked at fair value, charged to P&L	0		0
455	SF0102080		Deposits	0		0
456	SF0102085		Loans taken out	0		0
457	SF0102090		Debt securities issued	0		0
458	SF0102100		Other financial liabilities	0		0
459	SF0102110		Financial liabilities valued at amortised cost	0		0
460	SF0102120		Deposits	0		0
479	SF0102125		Loans taken out	0		0
495	SF0102130		Debt securities issued	0		0
497	SF0102140		Other financial liabilities	0		0
512	SF0102150		Derivative transactions - hedging settlements	0		0
515	SF0102160		Change in the fair value of items under portfolio hedging for interest rate risk	0		0
518	SF0102170		Provisions	0		0
519	SF0102180		Pensions and other provisions payable for the termination of employment	0		0
520	SF0102190		Other long-term provisions to employees	0		0
521	SF0102200		Reorganisation	0		0
522	SF0102210		Pending legal matters and tax litigation	0		0
524	SF0102220		Commitments and guarantees issued	0		0
528	SF0102230		Other provisions	0		0
532	SF0102240		Tax liabilities	0		0
533	SF0102250		Actual tax liabilities	-68 821		-68 821
		441423000	Innovation tax liability and payment	-9 000		-9 000
		441511000	Local business tax liability	-59 821		-59 821
537	SF0102260		Deferred tax liabilities	0		0
540	SF0102270		Capital repayable on demand	0		0
541	SF0102280		Other liabilities	-11 303 000		-11 303 000
575		447150000	Passive monthly accrual of expenses	-11 303 000		-11 303 000
665	SF0102290		Liabilities in qualified disposal groups held for sale	0		0
666	SF0102291		Deposits	0		0
667	SF0102292		Other	0		0
668	SF0103300		TOTAL SHAREHOLDERS' EQUITY	-102 150 232 460		-102 150 232 460
669	SF0103010		Share capital	-30 220 000 000		-30 220 000 000
670	SF0103020		Registered capital paid in	-30 220 000 000		-30 220 000 000
671		491100000	Share capital	-30 220 000 000		-30 220 000 000

(Closing) inventory of assets and liabilities of the Merging Company

In HUF

Serial number	Line code	Account number	Item	Asset inventory of the Merging Company at book value, 31 March 2022	Revaluation difference	Asset inventory of the Merged Company at appraised value, 31 March 2022
672	SF0103030		Registered but unpaid capital	0		0
673	SF0103040		Payment above face value (premium)	-256 080 000 000		-256 080 000 000
674		492110000	Capital reserve	-256 080 000 000		-256 080 000 000
675	SF0103050		Ownership instruments issued, except registered capital	0		0
676	SF0103060		Equity element in composite financial instruments	0		0
677	SF0103070		Other ownership instruments issued	0		0
678	SF0103080		Other capital	0		0
679	SF0103090		Accumulated other comprehensive income	0		0
680	SF0103095		Items not to be reclassified into P&L	0		0
681	SF0103100		Tangible assets	0		0
682	SF0103110		Intangible assets	0		0
683	SF0103120		Actuarial gain or (-) loss on pension provision schemes	0		0
684	SF0103122		Invested assets and disposal groups classified as held for sale	0		0
685	SF0103124		Investment in subsidiaries, joint ventures and associated companies, from other booked income or expenditures	0		0
686	SF0103125		Ownership instruments booked at fair value and charged to other comprehensive income	0		0
689	SF0103126		Hedging transactions for ownership instruments booked at fair value and charged to other comprehensive income	0		0
690	SF0103127		Change in the fair value of ownership instruments charged to other comprehensive income	0		0
691	SF0103128		Change in the fair value of ownership instruments charged to other comprehensive income	0		0
692	SF0103129		Change in the fair value of financial liabilities charged to P&L, arising from credit risk changes	0		0
693	SF0103130		Items that can be reclassified to P&L	0		0
694	SF0103140		Conversion of foreign currencies	0		0
695	SF0103150		Derivative hedging transactions Cash flow hedging reserve (effective part)	0		0
696	SF0103155		Change in the fair value of debt instruments charged to other comprehensive income	0		0
692	SF0103165		Hedging instruments (unmarked elements)	0		0
693	SF0103170		Invested assets and disposal groups classified as held for sale	0		0
694	SF0103180		Other booked ?? of investments into subsidiaries, joint ventures and associated companies (incomplete Hungarian)	0		0
695	SF0103190		Retained earnings	184 149 767 540		184 149 767 540
696		494110000	Retained earnings	184 127 430 350		184 127 430 350
699			Profit or (-) loss of the business year	22 337 190		22 337 190
700	SF0103200		Revaluation reserve (upon transition to IFRS)	0		0
701	SF0103210		Other reserves	0		0
702	SF0103220		Investments in subsidiaries, joint ventures and associated companies according to the equity method (incomplete)	0		0
703	SF0103230		Other	0		0
704		494310000	General reserve	0		0
705	SF0103240		(-) Own shares	0		0
706	SF0103250		restatement Profit or (-) loss of the business year	0		0

Dated: Budapest, 1 June 2022

Dr. Zsolt Barna
 Successor MKB Bank Nyrt.
 Chairman of the Board of Directors

Antal Martzy
 Successor MKB Bank Nyrt.
 Chief
 Financial Officer