



MKB Bank Plc. Key Data of the 2021 Consolidated and Separate Financial Statements

Pursuant to Section 3:272 (3) of Act V of 2013 on the Civil Code, the Board of Directors of MKB Bank Plc. (hereinafter: Company) hereby publishes, in relation to the Annual General Meeting scheduled to take place on 26 April 2022, the key data of its 2021 consolidated and separate financial statements prepared in accordance with the International Financial Reporting Standards, as well as those of the reports of the Board of Directors and the Supervisory Board as follows.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (HUF million)

	Note	31 December 2021	31 December 2020
<i>Assets</i>			
Cash and cash equivalents	7	831 434	294 183
Loans and advances to banks	8	61 818	83 558
Derivative financial assets	9	104 359	23 262
Securities	10	1 003 751	1 174 027
Loans and advances to customers	11	1 215 347	1 113 962
Non-current assets held for sale and discontinued operations	38	35	1 533
Other assets	12	20 784	17 146
Current income tax assets		2	1 468
Deferred tax assets	23	8 113	6 979
Investments in jointly controlled entities and associates	13	8 586	7 295
Intangibles	14	31 786	28 679
Property and equipment	14	28 004	29 515
Total assets		3 314 019	2 781 607
<i>Liabilities</i>			
Amounts due to other banks	15	709 174	575 097
Deposits and current accounts	16	2 218 367	1 862 261
Derivative financial liabilities	17	41 528	35 406
Other liabilities and provisions	18	48 136	54 249
Current income tax liabilities		1 867	3
Deferred tax liabilities	23	124	88
Subordinated debt	20	45 070	44 724
Total liabilities		3 064 266	2 571 828
<i>Equity</i>			
Share capital	21	100 000	100 000
Reserves	22	149 753	109 779
Total equity		249 753	209 779
Total liabilities and equity		3 314 019	2 781 607

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**CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(HUF million)**

	Note	2021	2020
<i>Statement of profit or loss</i>			
Interest and similar to interest income	24	86 060	54 336
Interest expense	25	32 097	24 668
Net interest income		53 963	29 668
Net income from commissions and fees	26	24 818	23 568
Other operating income / (expense), net	27	44 215	5 727
Impairment / (Reversal) and provision for losses	28	4 080	7 652
Operating expense	29	59 577	45 042
Share of jointly controlled and associated companies' profit		4 113	2 949
Profit before taxation		63 452	9 218
Income tax (income) / expense	30	3 469	795
PROFIT FOR THE YEAR		59 983	8 423
<i>Other comprehensive income</i>			
<i>Items that may be reclassified subsequently to profit or loss</i>			
Revaluation on financial assets measured at FVTOCI	10	(20 009)	3 187
Other comprehensive income for the year net of tax		(20 009)	3 187
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		39 974	11 610
Profit / (Loss) attributable to:			
Shareholders of the bank		59 983	8 423
Non-controlling interests		-	-
Total comprehensive income attributable to:			
Shareholders of the bank		39 974	11 610
Non-controlling interests		-	-
Net income available to ordinary shareholders		59 983	8 423
Average number of ordinary shares outstanding (thousands)		100 000	100 000
Earnings per Ordinary Share (in HUF)			
Basic	32	600	84
Diluted		600	84

SEPARATE STATEMENT OF FINANCIAL POSITION
(HUF million)

	Note	31 December 2021	31 December 2020
<i>Assets</i>			
Cash and cash equivalents	7	831 434	294 183
Loans and advances to banks	8	61 814	83 558
Derivative financial assets	9	104 402	23 262
Securities	10	1 003 751	1 174 027
Loans and advances to customers	11	1 201 209	1 106 242
Non-current assets held for sale and discontinued operations	38	35	504
Other assets	12	18 810	15 149
Current income tax assets		-	1 418
Deferred tax assets	23	7 756	6 707
Investments in subsidiaries, jointly controlled entities and associates	13	49 563	48 373
Intangibles	14	27 388	24 478
Property and equipment	14	14 020	14 735
Total assets		3 320 182	2 792 636
<i>Liabilities</i>			
Amounts due to other banks	15	705 565	574 825
Deposits and current accounts	16	2 233 694	1 877 454
Derivative financial liabilities	17	41 528	35 406
Other liabilities and provisions	18	50 188	54 910
Current income tax liabilities		1 862	-
Issued debt securities	19	3 394	2 343
Subordinated debt	20	45 070	44 724
Total liabilities		3 081 301	2 589 662
<i>Equity</i>			
Share capital	21	100 000	100 000
Reserves	22	138 881	102 974
Total equity		238 881	202 974
Total liabilities and equity		3 320 182	2 792 636

**SEPARATE STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(HUF million)**

	Note	2021	2020
<i>Statement of profit or loss</i>			
Interest and similar to interest income	24	82 330	50 923
Interest expense	25	32 472	24 988
Net interest income		49 858	25 935
Net income from commissions and fees	26	25 051	23 731
Other operating income / (expense), net	27	43 768	5 777
Impairment / (Reversal) and provision for losses	28	3 753	6 888
Operating expense	29	55 541	41 602
Profit before taxation		59 383	6 953
Income tax (income) / expense	30	3 467	721
Profit/ (Loss) for the year from continuing operation		55 916	6 232
PROFIT FOR THE YEAR		55 916	6 232
<i>Other comprehensive income</i>			
<i>Items that may be reclassified subsequently to profit or loss</i>			
Revaluation on financial assets measured at FVTOCI	10	(20 009)	3 187
Other comprehensive income for the year net of tax		(20 009)	3 187
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		35 907	9 419
Profit / (Loss) attributable to:			
Profit/(loss) for the period from continuing operation		55 916	6 232
Shareholders of the bank		55 916	6 232
Total comprehensive income attributable to:			
Total comprehensive income from continuing operation		35 907	9 419
Shareholders of the bank		35 907	9 419
Net income available to ordinary shareholders		55 916	6 232
Average number of ordinary shares outstanding (thousands)		100 000	100 000
Earnings per Ordinary Share (in HUF)			
Basic	32	559	62
Diluted		559	62
Earnings per Ordinary Share from continuing operation (in HUF)			
Basic	32	559	62
Diluted		559	62

The Board of Directors proposes a dividend of HUF 4,300 million, the remaining part of the Profit attributable to the shareholders of the Bank for the reporting period will increase the Retained earnings. The amount of the interim dividend proposed and paid on 14th February 2022 based on the decision Nr. 11/2021. (15 December) of the General Meeting equals to the dividend proposed by the Board of Directors, accordingly no further payment will occur.

The proposals and proposed resolutions included in the Annual General Meeting agenda will be disclosed on the Company's website (www.mkb.hu), the Budapest Stock Exchange website (www.bet.hu), and the website operated by the Supervision (<https://kozzetetelek.mnb.hu>) at least 21 days prior to the date of the General Meeting, in accordance with the Regulation.

Budapest, 29 Marc 2022

MKB Bank Plc.

Important notice

“Hungarian language is the official and registered language of MKB Bank Plc’s („the Issuer”) disclosures pursuant to the relevant legal and stock-exchange rules. The present English translation has been prepared on a voluntary basis, with the best care and intention of the Issuer to inform English speaking investors, however, in the event of any controversy between the Hungarian and English version, the authentic Hungarian version shall prevail.”