

**CIG PANNONIA
LIFE INSURANCE PLC.**

QUARTERLY REPORT

On the basis of the consolidated financial statements prepared according to the International Financial Reporting Standards adopted by the EU

Q2 2026

27 August 2026, Budapest



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PREAMBLE

The Issuer would like to draw the attention of Shareholders and other capital market actors to the significant changes affecting the quarterly report.

1. In our 2025 Q4 report—under Section 3 “Restatement”—we informed our shareholders that we had modified our accounting policy regarding certain reinsurance settlements, which also affected the results for the first, second, and third quarters of the 2025 fiscal year; this modification did not affect our 2025 Q4 financial statements, as we have already reported them in accordance with the amended rules. This change also affects our results' year-over-year comparisons, thus the figures for the first two quarters of 2025 in this flash report reflect the restated results.
2. Based on the announcement published by our Company on 17 September 2025 regarding the acquisition of a group insurance contracts portfolio, starting in 2026, we manage an insurance portfolio with characteristics differing significantly from those of previous portfolios, which motivated the creation of a new portfolio group. In the “Assistance” portfolio group, we present the performance of our insurance services available for unexpected life situations, regardless of the intermediary or the actual content of the policy.

1. SUMMARY

1.1. Economic summary

CIG Pannónia Life Insurance Public Limited Company (registered office: 1097 Budapest Könyves Kálmán krt. 11, building „B”; company registration number: 01 10 045857; court of registration: Registry Court of the Metropolitan Court (hereinafter: Issuer or Company) publishes on this day its report for the second quarter of 2026 (hereinafter: Report), which includes its consolidated, unaudited data in accordance with the International Financial Reporting Standards adopted by the EU (hereinafter: EU IFRS). The Report has been prepared in accordance with the provisions of IAS 34.

1.1.1. Significant results of the second quarter of 2026::

- **Our consolidated technical result** improved by HUF 714 million and reached HUF 2,241 million.
- **Our profit after tax reached HUF 2,235 million against HUF 2,124 million of last year's comparative period.** The change in result was supported primarily by the improvement in insurance technical results.
- **We achieved a significant improvement in our results despite a 5% decline in our consolidated premium income.** The increase in the proportion of higher-yielding products within the insurance portfolio made a significant contribution to the favorable trend in profitability.
- In the first half of 2026 our total premium income amounted to HUF 31 billion compared to last year's HUF 33 billion. We observed varying changes among the companies over the course of the year
 - Life Insurance premiums decreased by 20%,
 - while EMABIT premiums increased by 37%.
- **Three portfolio groups played a key role in the HUF 1.6 billion decline of our premium income:** a HUF 5.5 billion decrease in UL insurance (of which single-premium policies decreased by 4.8 billion forint), a HUF 1.7 billion increase in corporate property insurance and a HUF 900 million increase in credit coverage insurance.
- The different channels contributed by varying degrees to the decrease in premium income: **the banking channel decreased by 25%, the independent channel increased by 3%, and the affinity (alternative) channel increased by 66%.**
- **Our insurer's capital position is stable,** our consolidated capital adequacy ratio is 233%.

¹ https://bse.hu/site/newkib/en/2025.09/Extraordinary_information_on_the_transfer_and_acquisition_of_insurance_portfolios_formed_by_group_insurance_contracts_129319797

Significant increases
in premium income:

Corporate property insurance:

+ HUF 1,7 billion

Credit protection insurance:

+ HUF 900 million

Our consolidated insurance
technical result increased by

HUF 714 million

YoY amounting to

HUF 2 241 million

Our consolidated
profit after tax is

2 335 million

10% increase yoy

Our GWP decreased by

5% in a year

-20% Life insurer's premium

+37% EMABIT's premium

233%

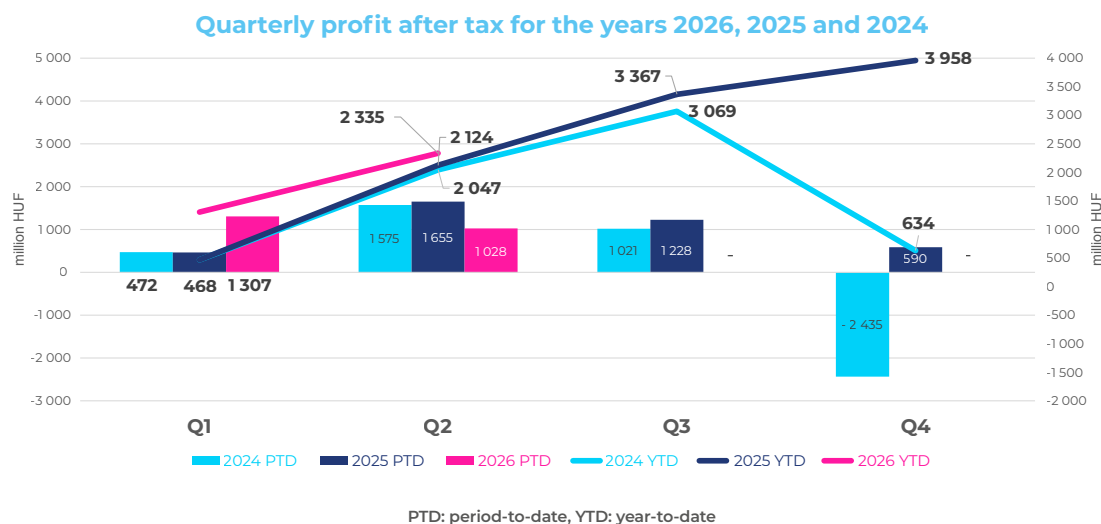
Consolidated
Capital
Adequacy

GWP managed
by Affinity (alternative)
channel increased by

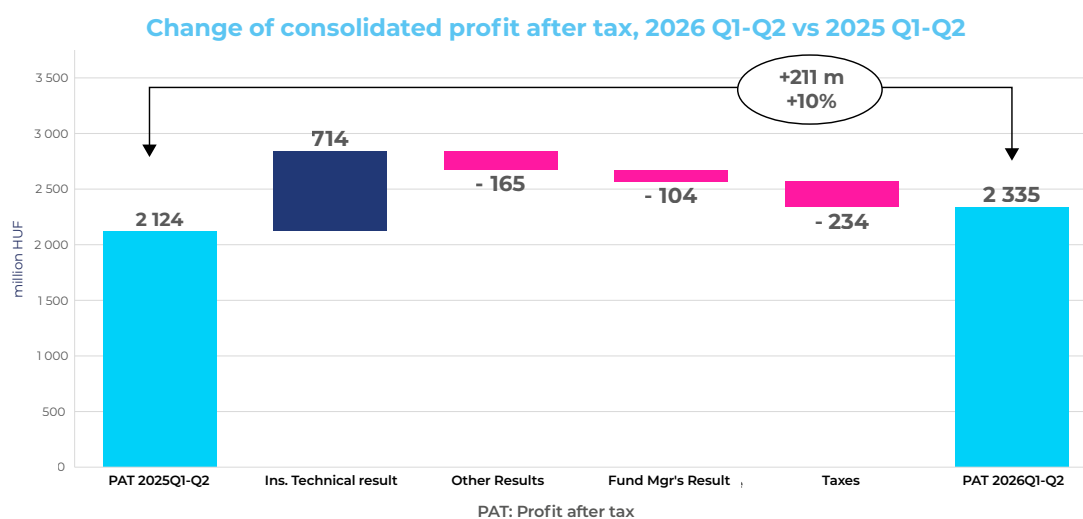
66% yoy

1.1.2. Interpretation of the results for 2026 Q2

Our consolidated after-tax profit in the first half of 2026 is HUF 2,335 million. Together with the data from the past two years, we present the progress in the figure below. The differences between the performance indicators for each period are partly due to external factors, such as changes in investment fund returns, and partly due to internal factors, such as changes in concluded contractual obligations or insurance assumptions in each period.



Below table shows, that it was the improvement in insurance technical results that had the greatest impact on the change in net income this quarter, while other items partially offset this increase:



For an easier interpretation of our results shown in the figure above, we divided our net income into four distinct business segments: (I) insurance technical result, the change in which we also analyze by portfolio group, thereby ensuring the transparency of our performance; (II) other results, which category includes income and expenses other than those related to investment income and insurance technical results; (III) the current annual result attributable to our Company from MBH Fund Management Ltd.; (IV) tax items.

The table below summarizes the key line items of the Statement of Comprehensive Income and the breakdown of the results of the four segments mentioned above, including their year-over-year changes. We would like to emphasize that the results of the individual segments consist of the aggregated values of several result statement lines (a detailed breakdown of which can be found in Part 2 of our flash report).

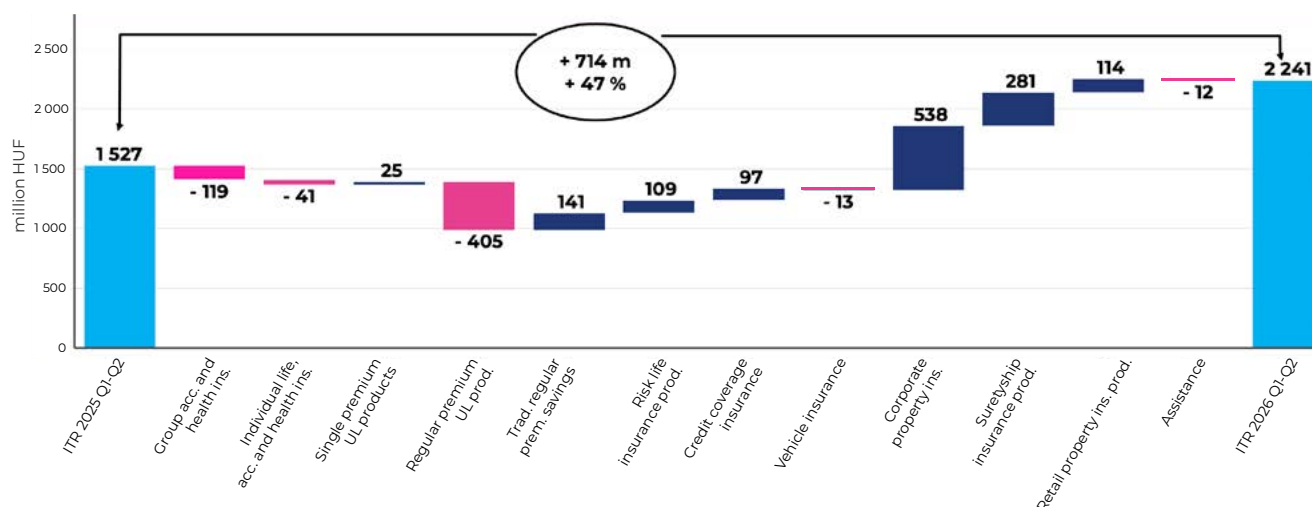
We believe that an aggregated interpretation of the results—linked to the total of the individual lines in the table below—can provide a more complete picture of the Company's performance, since, in accordance with applicable accounting rules, the impact of events, that are economically and logically related, on the results must be disclosed across multiple line items, which in some cases makes understanding difficult.

data in million HUF

	2026 Q1-Q2 Profit after taxation (A)	2026 Q2 Insurance technical result	2026 Q1-Q2 Other result (C)	2025 Q2 Profit after taxation restated (D)	2025 Q1-Q2 Insurance technical result restated (E)	2025 Q1-Q2 Other result restated (F)	Change in Profit after taxation (A)-(D)	Change in Insurance technical result (B)-(E)	Change in Other result (C)-(F)
Insurance services result	2 147	2 147	-	1 456	1 456	-	691	691	-
Investment result	- 26	- 1 067	765	- 1 463	- 2 397	554	1 437	1 330	211
Financial result	1 161	1 161	-	2 468	2 468	-	- 1 307	- 1 307	-
Other items total	- 571		- 571	- 195		- 195	- 376	-	- 376
Profit/loss before taxation	2 711			2 266			445		
Tax income / (expenses)	- 291			- 153			- 138	-	-
Deferred tax income / (expenses)	- 85			11			- 96	-	-
Total profit after taxation	2 335			2 124			211		
of which:									
Insurance technical result		2 241			1 527			714	-
Other results			194			359		-	- 165
Fund Manager's result	276			380			- 104	-	-
Taxes	- 376			- 142			- 234	-	-
Total profit/loss after taxation	2 335			2 124			211		

The HUF 714 million increase in our insurance technical result presented above by portfolio group developed as follows::

Change of Insurance Technical Result by portfolio group, 2026 Q1-Q2 vs 2025 Q1-Q2



ITR: Insurance Technical Result

Group life, accident and health products (annual profit decline: HUF 119 million): The claims ratio for several products rose compared with the previous year's figure, leading to a deterioration in results. This decline in results is partly offset by the one-off positive impact on results from the portfolios acquired at the start of the year.

Individual accident and health insurance products (annual profit decline: HUF 41 million): Within the Insurer's profitable individual accident insurance portfolio, which includes the Company's 'Bajtárs' and 'Egészségvizum' products, the decline in result can be attributed to two main factors: (I) the increase of the claims ratio; (II) the number of 'Egészségvizum' contracts, thus their stock decreased.

Single premium UL products (annual profit improvement: HUF 25 million): The value of the services provided under single-premium, euro-denominated UL policies, and the value of the reserves set aside for these, expressed in forint, fell due to the forint's appreciation against the euro, which boosted the profit.

Regular premium UL products (annual profit decline: HUF 405 million): The decline in result can be attributed to two factors: (i) in the first half of 2026 we did not achieve the returns projected for the products at the beginning of the year, resulting in a decrease in the Insurer's result. The decline in returns is due to the depreciation of the assets underlying the investment funds as a result of global economic expectations and changes; (ii) at the end of 2025, changes in financial assumptions caused a decrease in the service margin (CSM), which reduced the value attributable to the first half of 2026 and, consequently, the result.

Traditional regular premium savings products (annual profit improvement: HUF 141 million): Due to changes in the yield environment, we released the so-called loss component—the total of expected losses for future periods—recognized in previous periods for certain contract groups, which led to an improving result this quarter.

Risk life insurance products (annual profit improvement: HUF 109 million): The portfolio group is characterized by lower-than-expected commission costs, which has a temporary positive impact on profits.

Credit coverage insurance and account protection products (annual profit improvement: HUF 97 million): The increase in earnings is due to a decline in the cost ratio of the portfolio family compared to last year.

Vehicle insurance products (annual profit decline: HUF 13 million): The decline in profit for this portfolio group was also caused by a slight increase in claims ratios.

Corporate property insurance products (annual profit improvement: HUF 538 million): The significant increase in result for this product group is due to two factors: (I) the insurance portfolio is growing steadily; (II) in the current period, we recognized proportionally more revenue compared to the same period a year ago, as the claims ratio increased in the previous quarter due to a major claim event, so we utilized a larger portion of the portfolio group's profit in the first half year.

Suretyship insurance products (annual profit improvement: HUF 281 million): The improvement in the portfolio group's result was driven by a reduction in legal costs relating to the Italian suretyship product, which is no longer active, as the legal cases concerning the more significant exposures were settled at the beginning of the year.

Retail property insurance products (annual profit improvement: HUF 114 million): There are essentially two factors behind the improvement in results: (i) the portfolio is growing steadily, thereby its cost-bearing capacity improves; (ii) since the beginning of the year, the proportion of expenses arising from reinsurance contracts covering certain risks within the portfolio group has decreased, which has improved the results.

Assistance products (annual profit decline: HUF 12 million): Among the new products added to the portfolio, the extended guarantee product is characterized by a higher-than-expected claims ratio, meaning that the portfolio group as a whole has become slightly loss-making.

There are three main reasons for the HUF 165 million decrease in profit of **other results**:

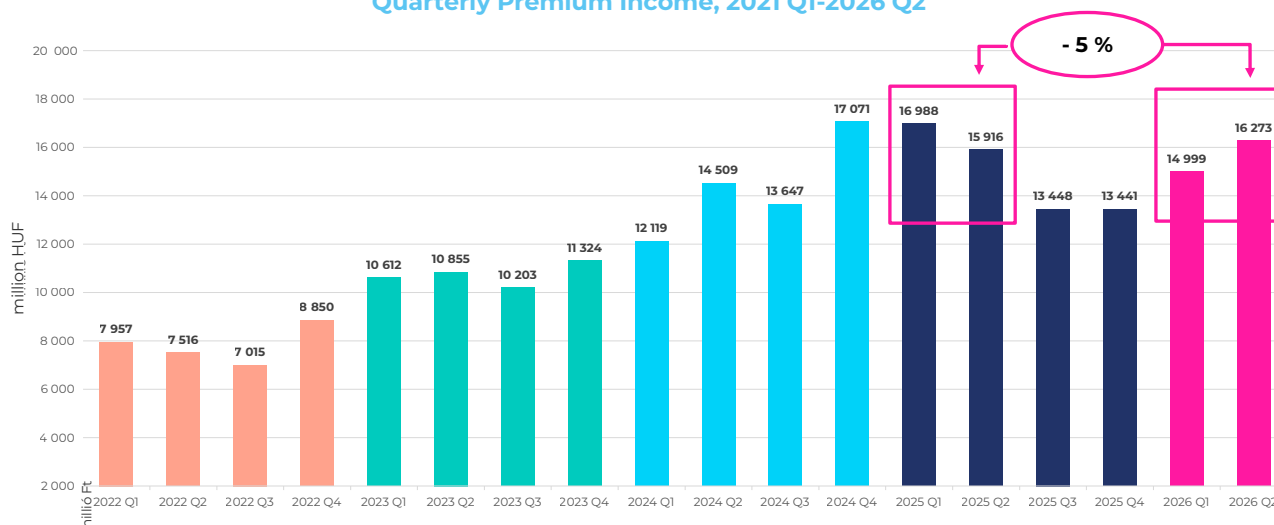
(I) Although, at a consolidated level, the Group's portfolio of own investments remained unchanged in 2026 compared with the comparative period, we achieved an approximately 100 million forints higher return thanks to more favorable assets. (II) In the first quarter of last year, the reallocation of investments due to the extra-profit tax resulted in a loss of HUF 70 million—which turned into a profit by the end of last year—, however, no similar event occurred in 2026. (III) Fees for consultancy services engaged in preparation for entry into the Czech and Slovak markets were recognized as new costs in 2026.

The HUF 243 million decline in result stemming from higher tax rates is a consequence of the higher result.

Premium income

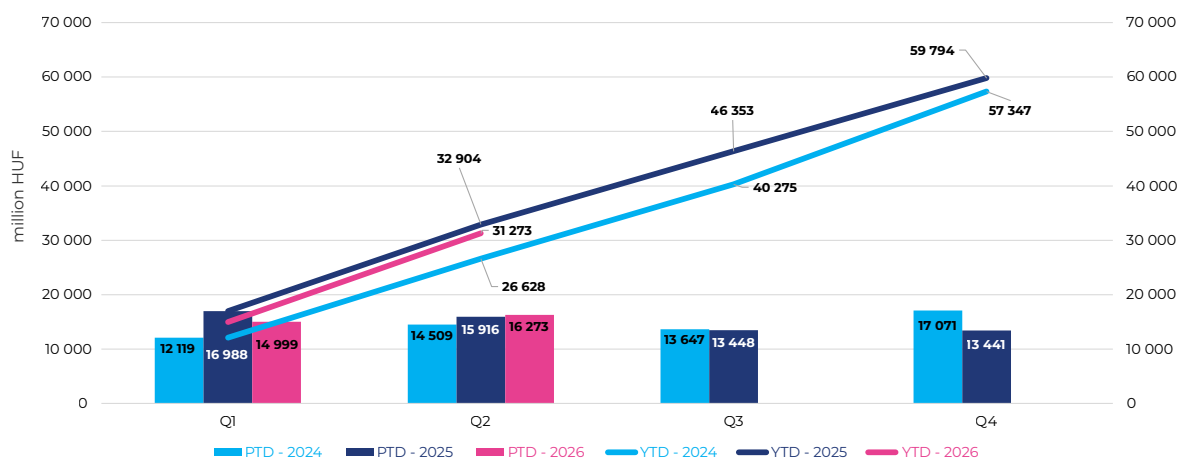
From 2022, our fee income grew dynamically until the end of 2024, however, our premium growth rate has slowed in 2025. The main reason for the 5% decline in premiums this quarter is the absence of last year's beginning's single-premium UL insurance contracts, which was caused last year by the largely unique financial market conditions prevailing at that time. The reduction in premiums of the Life Insurer is largely offset by the significant increase in EMABIT premiums.

Quarterly Premium Income, 2021 Q1-2026 Q2



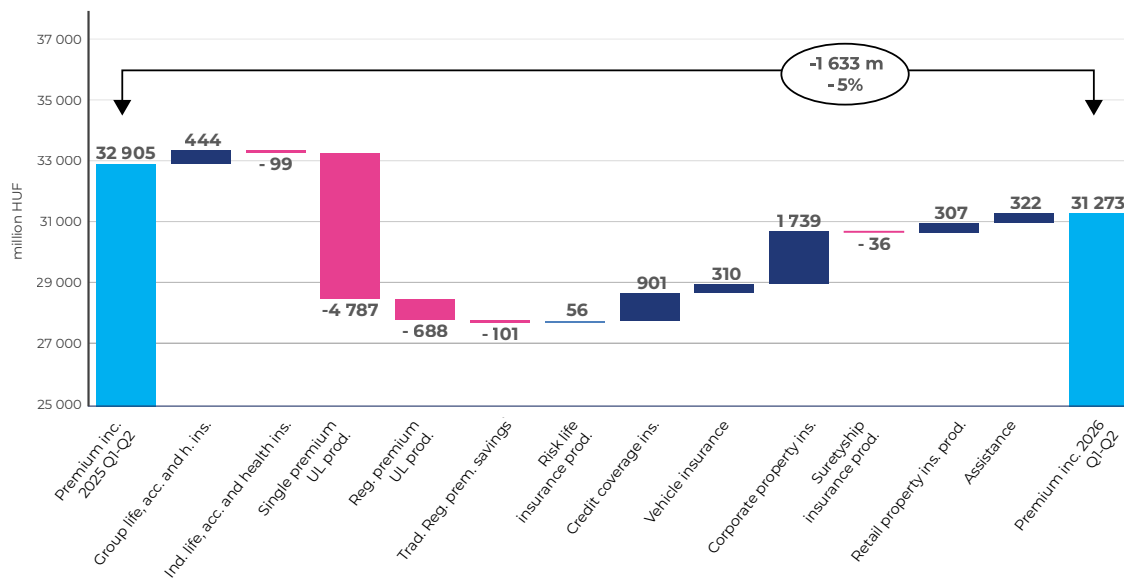
We present the growth in our premium income over the past two years in a separate chart. This chart, along with the following analysis of premium income at the portfolio group level, shows that the decline is primarily attributable to a decrease in premiums from UL policies, specifically single-premium UL policies. This HUF 5.6 billion decrease was partially offset by a HUF 1.7 billion increase in corporate property insurance premiums and a HUF 900 million increase in credit coverage insurance premiums. Our strategic goal is to offset the impact of changes in the life insurance market by introducing products and services in the non-life insurance market that meet both profitability and prudential requirements. This is also reflected in the 37% annual growth rate of premiums at the Group's EMABIT company.

Quarterly Premium Income in 2026, 2025 and 2024



PTD: period-to-date, YTD: year-to-date

Change in Premium Income by Portfolio Group, 2026 Q1-Q2 vs 2025 Q1-Q2



1.2. MAIN EVENTS AND RESULTS OF THE REPORTING PERIOD (REFERENCE PERIOD, Q2) IN THE TIMELINE OF CAPITAL DISCLOSURES AND PREVIOUS EVENTS

1.2.1. Company and group level events in the period covered by the Report, closure of the fourth quarter of the financial year 2025

Following the publication of the 2025 Q4 report², our Company began preparations for the closure of the 2025 financial year and on 20 March 2025 announced that its Annual General Meeting will be held on 20 April 2026³. The proposals submitted to the General Meeting included the approval of the Company's annual report for 2025. In its proposal on the appropriation of profit after tax, the Board of Directors did not recommend the payment of a dividend, in view of the renewal of the Group's strategy, which primarily involved the implementation of IT developments and ensuring business expansion.

The Company's Annual General Meeting concluded successfully with regard to all items on the agenda, with all proposals put forward by the Board of Directors⁴ being approved.

1.2.2. Publication of the Company's sustainability report for 2025

With the close of the 2025 financial year, our Company published its consolidated sustainability report for the 2025 financial year at all official publication channels. We presented that, over the past year, we have made significant progress in developing, structuring and integrating our ESG strategy, and we have identified the topics significant for sustainability that will shape our operations in the long term.

1.2.3. Development in the handling of the so-called Italian cases⁵

CIG Pannónia Life Insurance Plc. – following up on its previous announcement⁶ – issued a statement on 16 February 2026 regarding another significant step in its efforts to fully resolve the so-called Italian cases related to the operations of its subsidiary, CIG Pannónia First Hungarian General Insurer cPlc. (EMABIT), and collectively, at the consolidated level, to the operations of the CIG Pannónia Group (the Group). This step concerned a damages claim representing nearly 70% of the total value of the outstanding claims under litigation, in which our Company secured an out-of-court final settlement agreement leading to a payment obligation amounting to less than 65% of the principal claim, terminating the lawsuit and precluding the plaintiff's further claims. Prior to reaching the settlement, EMABIT evaluated the evidence gathered in the relevant case and in other related proceedings, as well as the interim findings of relevant proceedings, and, in light of this information, sought the opinion of an external Italian legal expert regarding the likely outcome of the litigation⁷. In connection with the agreement, our Company emphasized that EMABIT and the CIG Pannónia Group are committed to fully resolving the legal disputes arising from commitments made by the previous management, while giving the utmost consideration to the interests of the owners. In this process, management views the reached agreement and the settlement of the underlying claim as a milestone toward the final and comprehensive resolution of all litigation claims, which was achieved in line with the provisions formed for the claims.

On 7 May 2026, CIG Pannónia Life Insurance Plc. announced in an extraordinary information that it had fulfilled its obligations under the agreement⁸.

On the basis of the results achieved as set out above, the Hungarian National Bank (Supervisory Authority), by its Decision No. H-JÉ-II-67/2026 received on 1 June 2026, lifted the obligation relating to the additional capital requirement of 500,000,000 Ft, i.e. five hundred million forints, which had been imposed and maintained in respect of EMABIT.

Of this our Company immediately – on 1 June 2026 – informed the public in an extraordinary announcement⁹.

² https://www.bet.hu/newkibdata/129407285/jelentes_2025%20Q4_ENG_20260227_v2.pdf

³ https://www.bet.hu/site/newkib/en/2026.03/NOTICE_OF_INVITATION_TO_THE_GENERAL_MEETING_129419516

⁴ https://www.bet.hu/site/newkib/en/2026.04/CIG_Pannonia_Life_Insurance_Plc_-_GM_-_20_04_2026_129442300

⁵ Italian cases: a collective name for the risks and their management that EMABIT has and is facing in its Italian claims cases, covering primarily the management of these cases and the strategy for the management of pending litigation, the status and review of existing claims reserves and regress reserves.

⁶ https://bse.hu/site/newkib/en/2025.10/Information_on_the_exposure_arising_from_Italian_matters_of_CIG_Pannonia_Life_Insurance_Plc_consolidated_subsidary_129337238

⁷ https://bse.hu/site/newkib/en/2026.02/Information_on_the_exposure_arising_from_Italian_matters_of_CIG_Pannonia_Life_Insurance_Plc_consolidated_subsidary_2_129398710

⁸ https://bse.hu/site/newkib/en/2026.05/Managing_exposures_arising_from_Italian_matters_129458165

⁹ https://www.bet.hu/site/newkib/en/2026.06/Managing_exposures_arising_from_Italian_matters_-_Termination_of_the_Additional_Capital_Requirement_129474565

1.2.4. Announcement of our Company's decision underpinning its group-level acquisition strategy and ongoing communication regarding the steps taken as a result

On 10 June 2026, upon reaching the substantive phase of the preparatory work – referring to the objectives set out at the close of the 2025 financial year, namely that “... we are ready to identify acquisition targets to ensure our growth and, in positive cases, also to acquire these targets” – our Company announced that, in line with its regional strategic priorities, at Group level and using its own resources, it establishes branches in the Czech Republic and the Slovak Republic to promote its life and non-life insurance activities (market entry), which will enable it to carry out professional insurance activities in these countries. It also announced, that for specific acquisition targets – such as YOUPLUS Assurance AG (registered office: Austrasse 14, 9495 Triesen, Liechtenstein, registration number: FL-0002.038.147-0, hereinafter referred to as ‘YOUPLUS’) –, with the intention of acquiring, it had signed a non-binding term sheet setting out the main terms of the planned transaction¹⁰. As a result of the transfer of business division, the Company aims to establish itself as a comprehensive insurance service provider (in terms of both IT and human resources) in the aforementioned markets. It indicated, that negotiations are ongoing, and the Company plans to inform the public immediately about a successful completion of the negotiations and, in such a case, about the specific steps (compliance with the licensing and other conditions to be taken) resulting from the agreement.

All of these information were provided during and beyond the period in question with the immediate publications of

- the registration of branches in the Czech¹¹ and Slovak¹² Member States, and
- the signing of the business purchase agreement (BPA) relating to the acquisition of the Czech and Slovak insurance business divisions¹³.

1.2.5. Purchase of own shares under the Share Buyback Program announced by the Company

The Board of Directors of our Company – having regard to the provisions set out in General Meeting Resolution No. 9/2026. (20 April 2026) – has approved, for the purpose of operating share-based incentive schemes (to provide benefits to the MRP organization), the purchase of dematerialized ordinary shares issued by the Company, with a nominal value of HUF 33, i.e. thirty-three forints, and ISIN code HU0000180112, on 3 June 2026, the date on which we reported this in an extraordinary announcement. The shares are purchased through a Share Buyback Program (the Program) as defined in Article 5 of Regulation (EU) No 596/2014 of the European Parliament and of the Council (MAR), which our Company has disclosed in full prior to the launch of the Program and the commencement of trading¹⁴.

The sole purpose of the Program is to provide share grants to the MRP organization in order to operate the management interest system, in accordance with Article 5(2)(c) of MAR. During the reporting period, that is, by the end of the second quarter of 2026, the Company's holding of own shares had increased to 29,208 shares, representing 0.0309 per cent of the total number of shares issued. Purchases have continued to take place ever since, with the involvement of MBH Bank Plc. as an investment service provider – and thus independently of the Company – in accordance with the specified terms and conditions; we report on these purchases by public announcements on every trading day on which a purchase was made in accordance with the order.

CIG Pannónia Life Insurer Plc.

¹⁰ Branches established by CIG Pannónia Life Insurance Plc. and CIG Pannónia First Hungarian General Insurance Ltd. have been registered in both the Czech Republic and the Slovak Republic, of which act we immediately informed our shareholders, as well as other participants in the capital market <https://www.bet.hu/newkibdata/129480413/Announcement%20of%20decisions%20underpinning%20the%20group-level%20acquisition%20steps%20of%20CIG%20Pann%C3%B3nia%20Life%20Insurance%20Plc..pdf>

¹¹ https://www.bet.hu/newkibdata/129487958/Registration%20of%20the%20Establishment%20of%20a%20CIG%20Branch%20Office_CZ.pdf

¹² https://www.bet.hu/newkibdata/129499200/Registration%20of%20the%20Establishment%20of%20CIG%20EMABIT%20Branch%20Office_SK.pdf

¹³ https://www.bet.hu/newkibdata/129502340/CIG_Notification%20of%20the%20BPA_07152026.pdf

¹⁴ https://www.bet.hu/newkibdata/129475925/CIG_SBP_06032026_EN.pdf

2. FINANCIAL STATEMENTS

Consolidated Statement of Comprehensive Income – cumulated data

data in million HUF

	2026 Q1-Q2 (A)	2025 Q1- Q4 (B)	2025 Q1-Q2 (C) restated	Change (A)-(C)
Insurance Revenue	19 106	33 119	15 474	3 632
Insurance service expenses	- 15 429	- 27 194	- 12 497	- 2 932
Reinsurance expense – allocation of premium	- 2 732	- 4 867	- 2 664	- 68
Amount of recoverables from reinsurance	1 202	1 425	1 143	59
Insurance service result	2 147	2 483	1 456	691
Interest income calculated using the effective interest method	852	1 705	880	-28
Investment other income	- 1 021	4 005	- 2 652	1 631
Impairment and impairment reversal of financial assets	- 1	16	9	- 10
Investment expenses	- 132	- 2 016	- 79	- 53
Yield on associated companies	276	817	380	- 104
Investment income	- 26	4 527	- 1 462	1 436
Insurance financial result	1 062	- 2 191	2 355	- 1 293
Reinsurance financial result	67	73	42	25
Change in the fair value of liabilities relating to investment contracts	32	- 133	70	- 38
Financial result	1 161	- 2 251	2 467	- 1 306
Premium and commission income from investment contracts	39	93	49	- 10
Other operating costs	- 531	- 644	- 164	- 367
Other (non-financial) income	61	294	24	37
Other (non-financial) expenses	- 140	- 366	- 104	- 36
Profit/Loss before taxation	2 711	4 136	2 266	445
Tax income/expenses	- 291	- 259	- 153	- 138
Deferred tax income/expenses	- 85	81	11	- 96
Profit/Loss after taxation	2 335	3 958	2 124	211
OCI from change in fair value of other financial assets at fair value	2 200	200	- 85	2 285
OCI from insurance contracts	- 1 633	- 86	185	- 1 818
OCI from reinsurance contracts	- 118	41	53	- 171
Comprehensive income, would be reclassified to profit or loss in the future	449	155	153	296
Comprehensive income, wouldn't be reclassified to profit or loss in the future	- 1 183	274	573	- 1 756
Other comprehensive income	- 734	429	726	- 1 460
Total comprehensive income	1 601	4 387	2 850	- 1 249

Consolidated Statement of Comprehensive Income – cumulated data (cont.)

data in million HUF

	2026 Q1-Q2 (A)	2025 Q1-Q4 (B)	2025 Q1-Q2 (C) restated	Change (A)-(C)
Profit/loss after taxation attributable to the Company's shareholders	2 335	3 958	2 124	
Weighted average number of shares	93 925 046	93 954 254	93 925 046	
EPS (basic)	24,9	42,1	22,6	2,3

Profit/loss after taxation attributable to the Company's shareholders	2 335	3 958	2 124	
Weighted average number of shares	94 428 260	94 428 260	94 428 260	
EPS (diluted)	24,7	41,9	22,5	2,2

Number of average shares used to calculate earnings per share:

Date	Issued ordinary shares (no.)	Treasury shares (no.)	Days	Weighted average number of shares
31.12.2025	94 428 260	474 006	159	82 534 400
08.06.2026	94 428 260	475 719	1	519 075
09.06.2026	94 428 260	476 793	1	519 069
10.06.2026	94 428 260	480 164	1	519 050
11.06.2026	94 428 260	484 094	1	519 029
12.06.2026	94 428 260	487 425	3	1 557 030
15.06.2026	94 428 260	491 586	1	518 987
16.06.2026	94 428 260	492 055	1	518 985
17.06.2026	94 428 260	493 324	1	518 978
18.06.2026	94 428 260	493 483	1	518 977
19.06.2026	94 428 260	493 483	3	1 556 930
22.06.2026	94 428 260	493 537	1	518 976
23.06.2026	94 428 260	497 858	1	518 952
24.06.2026	94 428 260	497 972	1	518 952
25.06.2026	94 428 260	498 674	1	518 948
26.06.2026	94 428 260	502 944	3	1 556 773
29.06.2026	94 428 260	503 002	1	518 924
30.06.2026	94 428 260	503 214	181	93 952 035

The treasury shares transferred to the Company's Employee Shareholder Program (hereinafter: **MRP**) do not legally qualify as treasury shares, however, the MRP is included in the consolidation, therefore the transferred shares reduce the number of ordinary shares outstanding when calculating earnings per share.

Consolidated Statement of Comprehensive Income – individual quarterly data

data in million HUF

	2026 Q2 (A)	2026 Q1 (B)	2025 Q2 (C)	Change (A)-(C)
Insurance Revenue	9 614	9 492	8 046	1 568
Insurance service expenses	- 7 698	- 7 731	- 6 433	- 1 265
Reinsurance expense – allocation of premium	- 1 165	- 1 567	- 957	- 208
Amount of recoverables from reinsurance	398	804	575	- 177
Insurance service result	1 149	998	1 231	- 82
Interest income calculated using the effective interest method	394	458	451	- 57
Investment other income	- 1 265	244	- 3 605	2 340
Impairment and impairment reversal of financial assets	5	-6	2	3
Investment expenses	1 761	- 1 893	- 29	1 790
Yield on associated companies	79	197	192	- 113
Investment income	974	- 1 000	- 2 989	3 963
Insurance financial result	- 436	1 498	3 505	- 3 941
Reinsurance financial result	40	27	26	14
Change in the fair value of liabilities relating to investment contracts	- 30	62	88	- 118
Financial result	- 426	1 587	3 619	- 4 045
Premium and commission income from investment contracts	27	12	20	7
Other operating costs	- 397	- 134	- 77	- 320
Other (non-financial) income	15	46	11	4
Other (non-financial) expenses	- 115	- 25	- 48	- 67
Profit/Loss before taxation	1 227	1 484	1 767	-540
Tax income/expenses	- 158	- 133	- 121	- 37
Deferred tax income/expenses	- 41	- 44	10	- 51
Profit/Loss after taxation	1 028	1 307	1 656	- 628
OCI from change in fair value of other financial assets at fair value	2 629	- 429	233	2 396
OCI from insurance contracts	- 1 665	32	- 69	- 1 596
OCI from reinsurance contracts	- 99	- 19	31	- 130
Comprehensive income, would be reclassified to profit or loss in the future	865	- 416	195	670
Comprehensive income, wouldn't be reclassified to profit or loss in the future	- 682	- 501	299	- 981
Other comprehensive income	183	- 917	494	- 311
Total comprehensive income	1 211	390	2 150	- 939

Consolidated Statement of Financial Position

data in million HUF

ASSETS	30 June 2026 (A)	31 December 2025 (B)	30 June 2025 restated (C)	Change (A)-(C)
Intangible Assets	2 509	2 138	1 570	939
Property, plant and equipment	131	104	90	41
Right-of use assets	541	547	609	- 68
Deferred tax asset	414	580	508	- 94
Investment in associates	547	1 031	594	- 47
Insurance contract assets	1 908	980	1 195	713
Reinsurance contract assets	4 386	4 359	3 867	519
Investments for policyholders of unit-linked life insurance policies	133 649	135 308	129 812	3 837
Financial asset - Investment contracts	4 953	5 391	5 477	- 524
Financial asset - derivatives	418	335	211	207
Other financial assets at fair value	43 930	36 832	42 115	1 815
Other assets and prepayments	164	75	101	63
Other receivables	679	626	790	- 111
Cash and cash equivalents	2 922	4 630	3 324	- 402
Total Assets	197 151	192 936	190 263	6 888

LIABILITIES				
Insurance contract liabilities	159 313	156 780	154 345	4 968
Reinsurance contract liabilities	703	227	321	382
Financial liabilities -Investment contracts	4 953	5 391	5 477	- 524
Financial liabilities-derivatives	-	5	-	-
Lease liabilities	543	563	628	- 85
Provisions	705	655	758	- 53
Other liabilities	3 795	3 743	4 727	- 932
Liabilities to shareholders	22	22	37	- 15
Total Liabilities	170 034	167 386	166 293	3 741
Net Assets	27 117	25 550	23 970	3 147

SHAREHOLDERS' EQUITY				
Share capital	3 116	3 116	3 116	-
Capital reserve	1 153	1 153	1 153	-
Treasury shares	41	- 32	-32	- 9
Share-based payments	18	43	-	18
Other reserves	- 789	- 55	242	-1 031
Retained earnings	23 660	21 325	19 491	4 169
Total Shareholder's Equity	27 117	25 550	23 970	3 147

Consolidated Changes in Equity Q1-Q2 2026

data in million HUF

	Share capital	Capital reserve	Share-based payment	Treasury shares	Other reserves	Retained earnings	Total share-holders' equity
Balance on 31 December 2025	3 116	1 153	43	-32	-55	21 325	25 550

Total Comprehensive income							
Other comprehensive income	-	-	-	-	- 734	-	- 734
Profit in reporting year	-	-	-	-	-	2 335	2 335

Transactions with equity owners, recognized directly in equity							
Share-based payments	-	-	-25	-	-	-	-25
Purchase of own shares	-	-	-	- 9	-	-	-9

Balance on 30 June 2026	3 116	1 153	18	- 41	- 789	23 660	27 117
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Consolidated Changes in Equity Q1-Q2 2025

data in million HUF

	Share capital	Capital reserve	Share-based payment	Treasury shares	Other reserves	Retained earnings	Total share-holders' equity
Balance on 31 December 2024	3 116	1 153	-	-32	- 484	17 367	21 120

Total comprehensive income							
Other comprehensive income (restated)	-	-	-	-	726	-	726
Profit in reporting year (restated)	-	-	-	-	-	2 124	2 124

Balance on 30 June 2025 (restated)	3 116	1 153	-	- 32	242	19 491	23 970
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Consolidated Statement of Cash Flows

data in million HUF

	2026 Q1-Q2	2025 Q1-Q4	2025 Q1-Q2 restated
Profit/loss after taxation	2 335	3 958	2 124
Modifying items			
Depreciation and amortisation	367	531	261
Unplanned depreciation, assets written off	- 3	- 2	- 1
Booked/reversed impairment, debt cancelled	1	- 16	- 9
Result of assets sales	- 32	- 184	- 220
Share-based payment	- 24	43	-
Exchange rate changes	737	830	698
Share of the profit or loss of associates accounted for using the equity method	- 385	- 854	- 416
Deferred tax	73	- 78	- 11
Income taxes	291	259	159
Income on interest	- 852	- 1 705	- 880
Result of derivatives	- 867	- 905	- 522
Provisions	50	316	419
Dividend received	- 138	- 103	- 103
Termination of leasing assets	2	- 26	- 24
Interest cost	16	30	15
Change of active capital items:			
Increase / decrease of investments for policyholders of unit-linked life insurance policies (-/+)	1 659	- 7 628	-2 132
Increase / decrease of financial assets – investment contracts (-/+)	438	551	465
Increase / decrease assets resultant of reinsurance (-/+)	- 144	- 1 182	- 678
Increase / decrease of other assets and active accrued and deferred items (-/+)	- 418	- 321	- 188
Increase / decrease of liabilities resultant of reinsurance (-/+)	476	- 159	- 65
Increase / decrease of insurance contract liabilities (+/-)	900	6 877	4 714
Increase / decrease of investment contracts (+/-)	- 438	- 551	- 465
Increase / decrease of insurance contracts assets (+/-)	- 928	165	- 50
Increase / decrease of other liabilities (+/-)	84	- 796	135
Increase / decrease capital owner liability (+/-)	-	- 15	-
Paid income taxes	- 16	31	- 193
Cash flows from operating activities	3 183	- 934	3 034
Cash flow from investing activities			
Purchase of debt instruments (-)	- 60 620	- 184 864	- 70 552
Sales of debt instruments (+)	54 264	186 334	67 309
Purchase of tangible and intangible assets (-)	- 646	- 1 501	- 740
Sales of tangible and intangible assets (+)	- 20	- 1	1
Result of derivatives	779	351	86
Interest received	415	1 417	396
Dividend received	1 007	1 207	1 207
Cash flow from investing activities	- 4 820	2 944	-2 293

Consolidated Statement of Cash Flows

data in million HUF

	2026 Q1-Q2	2025 Q1-Q4	2025 Q1-Q2 restated
Cash flow from financing activities			
Interest paid	- 16	- 30	- 15
Lease instalments payment	- 72	- 111	- 50
Lease interest payment	- 21	- 39	- 18
Purchase of own shares	- 9	-	-
Cash flow from financing activities	- 118	- 181	- 83
Impacts of exchange rate changes and interests	46	204	70
Net increase / decrease of cash and cash equivalents (+/-)	- 1 708	2 033	727
Cash and cash equivalents at the beginning of the period	4 630	2 597	2 597
Cash and cash equivalents at the end of the period	2 922	4 630	3 324

3. RESTATEMENT

The Insurer has reviewed the accounting treatment of profit sharing related to its reinsurance contracts held in accordance with IFRS 17 and IFRS TRG AP3¹⁵ guidance. In the previous practice, profit sharing was reported in the cash flows as an item reducing premium, while in the actual data it was reported as a reinsurance claims recovery, which resulted in methodological inconsistency.

The Insurer determined that a defined part of the profit sharing based on the claims ratio qualifies as reinsurance claims recovery, and that the reinsurance contracts in question contain an investment component, as this part of the reinsurance premium is recovered in all circumstances (through claims recovery or profit sharing).

According to the modified methodology, in cash flows, the investment component of profit sharing is taken into account as an item that reduces both the forecasted reinsurance premiums and the expected reinsurance claim recoverables (including profit sharing) and therefore cannot have an impact on results. The investment component is the part of the profit sharing that is realized even if the claims assumption is 0%, and its amount is determined based on the rules for calculating profit sharing, taking into account the factors affecting the premium.

During the reporting period, in the actual data the investment component is determined at the same time as the reinsurance expenses are accounted for, ensuring that the reinsurance premium, the profit sharing, and the investment component are consistent over time. The Insurer presents the reserves formed for profit sharing, which are related to previous reporting periods and are recognized as expenses but are financially not yet settled with the reinsurance partner, in the actual data as reinsurance claims recoverables, as part of the liabilities / receivables related to the incurred claims.

In the Insurer's opinion, the modified methodology reflects the principles of IFRS 17 better, with particular regard to the separate presentation of investment components and the consistent treatment of claims recoverables. The modification in the methodology **does not change the total amount of reinsurance cash flows, but it does have a reclassification and timing effect** within the IFRS 17 balance sheet's and income statement's lines and between the different periods.

The reclassification effect occurs also in the case of portfolio groups valued using the PAA and GMM methods, i.e. the income statement lines for Reinsurance expense - allocation of premium and Recoverables from reinsurers both decreased as a result of the recalculation.

The timing effect is much more pronounced in the case of reinsurance portfolios valued using the GMM valuation method, as with this method, the expense incurring due to premiums transferred to reinsurers occurs during the lifetime of the contracts, i.e. over the long term, and thus the investment component's reducing effect is likewise realized at a slower pace. At the same time, the Insurer shall account for reductions in reinsurance claim recoveries due to the investment component immediately in the year in which they occur. Consequently, the total capital effect of HUF 770 million recognized for 2024 and earlier years is mainly a timing issue and will appear in the results in the financial years following 2024, in parallel with the expiry of the portfolios.

The tables below show a comparison of the consolidated statement of comprehensive income for the first half of 2025, and the consolidated statement of financial position as of 30 June 2026, according to the originally published and the restated methods.

¹⁵ <https://www.ifrs.org/content/dam/ifrs/meetings/2018/september/trg-insurance/ap03.pdf>

data in million HUF

Consolidated statement of comprehensive income	2025 Q1-Q2 restated	2025 Q1-Q2 original	Change
Insurance revenue	15 474	15 474	-
Insurance service expenses	- 12 497	- 12 497	-
Reinsurance expense - allocation of premium	- 2 664	- 3 160	-496
Amount recoverables from reinsurance	1 143	1 602	459
Insurance service result	1 456	1 419	-37
Interest income calculated using the effective interest method	880	880	-
Investment income	- 2 652	- 2 652	-
Impairment and reversed impairment of financial assets	9	9	-
Investment expenses	-79	-79	-
Yield on investment accounted for using equity method (profit)	380	380	-
Investment income	- 1 462	- 1 462	-
Insurance financial result	2 355	2 355	-
Reinsurance financial result	42	101	59
Change in the fair value of liabilities relating to investment contracts	70	70	-
Financial results	2 467	2 526	59
Premium and commission income from investment contracts	49	49	-
Other operating costs	-164	-164	-
Other (non-financial) income	24	24	-
Other (non-financial) expenses	-104	-104	-
Profit/loss before taxation	2 266	2 288	22
Tax income / (expenses)	-153	-158	-5
Deferred tax income / (expenses)	11	11	-
Total profit/loss after taxation	2 124	2 141	17
OCI from change in fair value of other financial assets at fair value	-85	-85	-
OCI from insurance contracts	185	185	-
OCI from reinsurance contracts	53	36	-17
Comprehensive income, would be reclassified to profit or loss in the future	153	136	-17
Comprehensive income, wouldn't be reclassified to profit or loss in the future	573	573	-
Other comprehensive income	726	709	-17
Total comprehensive income	2 850	2 850	-

Consolidated Statement of Financial Position

data in million HUF

ASSETS	30 June 2025 restated	30 June 2025 original	Change
Intangible assets	1 570	1 570	-
Property, plant and equipment	90	90	-
Right-of use assets	609	609	-
Deferred tax asset	508	450	- 58
Investment in associates	594	594	-
Insurance contract assets	1 195	1 195	-
Reinsurance contract assets	3 867	4 755	888
Investments for policyholders of unit-linked life insurance policies	129 812	129 812	-
Financial asset - Investment contracts	5 477	5 477	-
Financial asset - Derivatives	211	211	-
Other financial assets at fair value	42 115	42 115	-
Other assets and prepayments	101	101	-
Other receivables	790	735	- 55
Cash and cash equivalents	3 324	3 324	-
Total assets	190 263	191 038	775

LIABILITIES			
Insurance contract liabilities	154 345	154 345	-
Reinsurance contract liabilities	321	320	-1
Financial liabilities - Investment contracts	5 477	5 477	-
Lease liabilities	628	628	-
Provisions	758	758	-
Other liabilities	4 727	4 733	6
Liabilities to shareholders	37	37	-
Total Liabilities	166 293	166 298	5
NET ASSETS	23 970	24 740	770

SHAREHOLDERS' EQUITY			
Share capital	3 116	3 116	-
Capital reserve	1 153	1 153	-
Treasury shares	- 32	- 32	-
Other reserves	242	218	- 24
Retained earnings	19 491	20 285	794
Total Shareholder's Equity	23 970	24 740	770

4. CHANGES IN THE ACCOUNTING POLICY

For financial years beginning on or after 2025, the following amended mandatory standards have become effective and are not expected to have a material impact on the financial statements:

- Amendments to IAS 21 on the effects of changes in foreign exchange rates: Lack of exchangeability of foreign currency (01.01.2025)
- Amendments to IFRS 9 Financial Instruments and IFRS 7 Financial Instruments Disclosures: amendments to the classification and measurement of financial instruments (01.01.2026)
- Annual improvement of IFRS 1, IFRS10, IAS7 (01.01.2026)

For financial years beginning on or after 2027, the following standards will become mandatory, whose impact on the financial statements is still under review by the Company:

- IFRS 18 Presentation and disclosure in financial statements (01.01.2027)
- IFRS 19 Subsidiaries without public accountability: disclosures (01.01.2027).

5. OPERATING SEGMENTS

Segment information 2026 Q1-Q2

data in million HUF

ASSETS	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Intangible assets	1 419	1 090	-	-	2 509
Property, plant and equipment	126	4	1	-	131
Right-of-use assets	318	190	33	-	541
Deferred tax assets	188	226	-	-	414
Subsidiaries	9 002	-	-	- 9 002	-
Associated companies	51	-	-	496	547
Insurance contract assets	1 557	351	-	-	1 908
Reinsurance contract assets	426	3 960	-	-	4 386
Investments for policyholders of unit-linked life insurance policies	133 649	-	-	-	133 649
Financial assets - Investments contracts	4 953	-	-	-	4 953
Financial asset - Derivatives	326	92	-	-	418
Other financial assets at fair value	31 484	12 446	-	-	43 930
Other assets and prepayments	114	50	-	-	164
Other receivables	478	198	-	3	679
Treasury share	-	-	147	- 147	-
Receivables from associates	596	930	356	- 1 882	-
Cash and cash equivalents	2 528	386	8	-	2 922
Total Assets	187 215	19 923	545	- 10 532	197 151

Segment information 2026 Q1-Q2

data in million HUF

LIABILITIES	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Insurance contract liabilities	152 155	7 158	-	-	159 313
Reinsurance contract liabilities	342	361	-	-	703
Financial liabilities - Investment contracts	4 953	-	-	-	4 953
Lease liabilities	319	191	33	-	543
Provisions	527	178	-	-	705
Other liabilities	1 336	2 442	17	-	3 795
Intercompany payables	957	593	14	- 1 564	-
Liabilities to shareholders	22	-	-	-	22
Total Liabilities	160 611	10 923	64	- 1 564	170 034
NET ASSETS	26 604	9 000	481	-8 968	27 117

Shareholder's equity	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Registered capital	3 116	1 120	232	-1 352	3 116
Capital reserve	4 019	12 075	-	- 14 941	1 153
Treasury shares	- 41	-	-	-	- 41
Share-based payments	- 11	- 12	41	-	18
Other reserves	- 751	- 38	-	-	- 789
Retained earnings	20 272	- 4 145	208	7 325	23 660
Total shareholder's equity	26 604	9 000	481	-8 968	27 117

data in million HUF

Consolidated statement of comprehensive income	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Insurance revenue	8 560	10 546	-	-	19 106
Insurance service expenses	- 7 356	- 8 073	-	-	- 15 429
Reinsurance expense- allocation of premium	- 308	- 2 424	-	-	- 2 732
Amount recoverables from reinsurance	228	974	-	-	1 202
Insurance service result	1 124	1 023	-	-	2 147
Interest income calculated using the effective interest method	630	222	-	-	852
Investment income	- 156	192	213	- 1 270	- 1 021
Impairment and reversed impairment of financial assets	- 2	1	-	-	- 1
Investment expenses	23	- 169	- 65	79	- 132
Yield on investment accounted for using equity method (profit)	760	-	-	- 484	276
Investment income	1 255	246	148	- 1 675	- 26
Insurance financial result	992	70	-	-	1 062
Reinsurance financial result	22	45	-	-	67
Change in the fair value of liabilities relating to investment contracts	32	-	-	-	32
Financial results	1 046	115	-	-	1 161
Premium and commission income from investment contracts	39	-	-	-	39
Other operating costs	- 352	- 144	- 34	- 1	- 531
Other (non-financial) income	318	7	13	- 277	61
Other (non-financial) expenses	- 319	- 88	-	267	- 140
Profit/loss before taxation	3 111	1 159	127	- 1 686	2 711
Tax income / (expenses)	- 156	- 135	-	-	- 291
Deferred tax income / (expenses)	- 113	28	-	-	- 85
Total profit/loss after taxation	2 842	1 052	127	- 1 686	2 335
OCI from change in fair value of other financial assets at fair value	2 136	64	-	-	2 200
OCI from insurance contracts	- 1 634	1	-	-	- 1 633
OCI from reinsurance contracts	- 79	- 39	-	-	- 118
Comprehensive income, would be reclassified to profit or loss in the future	423	26	-	-	449
Comprehensive income, wouldn't be reclassified to profit or loss in the future	- 1 183	-	-	-	- 1 183
Other comprehensive income	- 760	26	-	-	- 734
Total comprehensive income	2 082	1 078	127	- 1 686	1 601

Segment information 2025 Q1-Q2 restated

data in million HUF

ASSETS	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Intangible assets	935	635	-	-	1 570
Property, plant and equipment	83	7	-	-	90
Right-of-use assets	367	242	-	-	609
Deferred tax assets	508	-	-	-	508
Subsidiaries	6 419	-	-	- 6 419	-
Associated companies	52	-	-	542	594
Insurance contract assets	1 172	23	-	-	1 195
Reinsurance contract assets	779	3 088	-	-	3 867
Investments for policyholders of unit-linked life insurance policies	129 812	-	-	-	129 812
Financial assets - Investments contracts	5 477	-	-	-	5 477
Financial assets - Derivatives	57	154	-	-	211
Other financial assets at fair value	25 776	16 339	-	-	42 115
Other assets and prepayments	65	36	-	-	101
Other receivables	672	113	2	3	790
Treasury share	-	-	172	-172	-
Receivables from associates	168	193	363	-724	-
Cash and cash equivalents	2 998	304	22	-	3 324
Total Assets	175 340	21 134	559	- 6 770	190 263
LIABILITIES					
Insurance contract liabilities	144 090	10 255	-	-	154 345
Reinsurance contract liabilities	47	274	-	-	321
Financial Liabilities - Investment contracts	5 477	-	-	-	5 477
Lease liabilities	377	251	-	-	628
Provisions	497	261	-	-	758
Other liabilities	1 199	3 526	2	-	4 727
Intercompany payables	193	152	16	- 361	-
Liabilities to shareholders	37	-	-	-	37
TOTAL LIABILITIES	151 917	14 719	18	-361	166 293
NET ASSETS	23 423	6 415	541	- 6 409	23 970

Szegmens információk 2025 Q1-Q2 módosított (folytatás)

data in million HUF

Shareholder's Equity	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Registered capital	3 116	1 120	232	- 1 352	3 116
Capital reserve	4 019	12 075	-	- 14 941	1 153
Treasury shares	- 32	-	-	-	- 32
Share-based payments	-	-	-	-	-
Other reserve	312	- 70	-	-	242
Retained earnings	16 008	- 6 710	309	9 884	19 491
Total shareholder's equity	23 423	6 415	541	- 6 409	23 970

data in million HUF

Consolidated statement of comprehensive income	CIG Life Insurance segment	CIG Non-Life insurance segment	Other	Adjusting items of financial statement deduction (consolidation)	Total
Insurance revenue	8 068	7 406	-	-	15 474
Insurance service expenses	- 6 325	- 6 172	-	-	- 12 497
Reinsurance expense- allocation of premium	- 421	- 2 243	-	-	- 2 664
Amount recoverables from reinsurance	111	1 032	-	-	1 143
Insurance service result	1 433	23	-	-	1 456
Interest income calculated using the effective interest method	587	293	-	-	880
Investment income	- 2 531	- 105	- 7	- 9	- 2 652
Impairment and reversed impairment of financial assets	7	2	-	-	9
Investment expenses	163	100	34	- 376	- 79
Yield on investment accounted for using equity method (profit)	1 068	-	-	- 688	380
Investment income	- 706	290	27	- 1 073	- 1 462
Insurance financial result	2 277	78	-	-	2 355
Reinsurance financial result	1	41	-	-	42
Change in the fair value of liabilities relating to investment contracts	70	-	-	-	70
Financial results	2 348	119	-	-	2 467
Premium and commission income from investment contracts	49	-	-	-	49
Other operating costs	- 121	- 40	- 5	2	- 164
Other (non-financial) income	176	2	2	- 156	24
Other (non-financial) expenses	- 232	- 26	-	154	- 104
Profit/loss before taxation	2 947	368	24	- 1 073	2 266
Tax income / (expenses)	- 124	- 29	-	-	- 153
Deferred tax income / (expenses)	11	-	-	-	11
Total profit/loss after taxation	2 834	339	24	- 1 073	2 124
OCI from change in fair value of other financial assets at fair value	- 97	12	-	-	- 85
OCI from insurance contracts	187	- 2	-	-	185
OCI from reinsurance contracts	60	- 7	-	-	53
Comprehensive income, would be reclassified to profit or loss in the future	150	3	-	-	153
Comprehensive income, wouldn't be reclassified to profit or loss in the future	573	-	-	-	573
Other comprehensive income	723	3	-	-	726
Total comprehensive income	3 557	342	24	- 1 073	2 850

6. NUMBER OF EMPLOYEES, OWNERSHIP STRUCTURE

The number of employees at the members of the Group was 206 on 30 June 2026.

Composition of the Issuer's share capital (30 June 2026)

Series of shares	Nominal value (HUF/each)	Issued number of shares	Total nominal value (HUF)
Series „A”	33	94 428 260	3 116 132 580
of this: treasury shares	33	29 208	963 864
Amount of share capital	-	-	3 116 132 580

Number of voting rights connected to the shares (30 June 2026)

Series of shares	Number of shares issued	Number of voting shares	Voting rights per share	Total voting rights	Number of treasury shares
Series „A”	94 428 260	94 428 260	1	94 428 260	29 208

The Issuer's ownership structure (30 June 2026)

Owners	Number of shares	Ownership stake	Voting rights
Domestic private individual	26 930 710	28,52%	28,52%
Domestic institution	67 114 353	71,07%	71,07%
Foreign private individual	97 410	0,10%	0,10%
Foreign institution	35 684	0,04%	0,04%
Nominee, domestic private individual	-	0,00%	0,00%
Nominee, foreign private individual	193 064	0,20%	0,20%
Nominee, foreign institution	49 524	0,05%	0,05%
Unidentified item	7 515	0,01%	0,01%
Total	94 428 260	100%	100%

The Issuer engaged KELER Ltd. with keeping the shareholders' register. If, during the ownership verification, an account manager with clients holding CIGPANNONIA shares does not provide data regarding the shareholders, the owners of the unidentified shares are recorded as "unidentified item" in the shareholders' register.

The Issuer's investments on 30 June 2026

Name	Registered seat	The Issuer's share
CIG Pannonia First Hungarian General Insurance Company cPlc.	1097 Budapest, Könyves Kálmán krt. 11.	100,0%
CIG Pannonia Expert Ltd.	1097 Budapest, Könyves Kálmán krt. 11.	100,0%
MBH Investment Fund Manager cPlc.*	1068, Budapest, Benczúr utca 11.	7,67%
OPUS GLOBAL Plc.	1062 Budapest, Andrássy út 59.	1%

7. INFORMATION PUBLISHED IN THE PERIOD

Date	Subject, brief content
20 April 2026	CIG Pannonia Life Insurance PLC. Resolutions of the general meeting on items on the agenda of the annual general meeting 2026
4 May 2026	Number of voting rights and the amount of registered capital at CIG Pannonia Life Insurance Plc. - 30/04/2026
2 June 2026	Number of voting rights and the amount of registered capital at CIG Pannonia Life Insurance Plc. - 31/05/2026
2 June 2026	EXTRAORDINARY INFORMATION - CIG Pannónia Life Insurance Plc consolidated group subsidiary's exposure arising from Italian matters - Termination of the Additional Capital Requiremen
4 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
9 June 2026	EXTRAORDINARY INFORMATION on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
10 June 2026	EXTRAORDINARY INFORMATION on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
10 June 2026	EXTRAORDINARY INFORMATION on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
11 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
12 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
15 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
16 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
18 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
18 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
22 June 2026	EXTRAORDINARY INFORMATION - announcement of decisions underpinning the CIG Pannónia Life Insurance Plc. Group's Acquisition Initiatives
22 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
24 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
25 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc
25 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
26 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.

Date	Subject, brief content
29 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
30 June 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
30 June 2026	Number of voting rights and the amount of registered capital at CIG Pannonia Life Insurance Plc.
1 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
2 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
7 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
7 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
8 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
8 July 2026	EXTRAORDINARY INFORMATION - announcement of decisions underpinning the CIG Pannónia Life Insurance Plc. Group's Acquisition Initiatives
8 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
10 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
10 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
13 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
15 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
16 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
16 July 2026	EXTRAORDINARY INFORMATION - announcement of decisions underpinning the CIG Pannónia Life Insurance Plc. Group's Acquisition Initiatives (4)
16 July 2026	EXTRAORDINARY INFORMATION - approval of the appointment of a new Deputy Chief Executive Officer
17 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
20 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
21 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.

Date	Subject, brief content
23 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
24 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
27 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
29 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
29 July 2026	EXTRAORDINARY INFORMATION - announcement of decisions underpinning the CIG Pannónia Life Insurance Plc. Group's Acquisition Initiatives (5)
29 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
31 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
31 July 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.
31 July 2026	Number of voting rights and the amount of registered capital at CIG Pannonia Life Insurance Plc. - July 31, 2026.
4 August 2026	EXTRAORDINARY INFORMATION - on the purchase of own shares within the framework of the share buyback program of CIG Pannónia Life Insurance Plc.

These announcements can be found on the websites of the (www.cigpannonia.hu) and the Budapest Stock Exchange Ltd. (www.bet.hu), as well as on the website of the Hungarian National Bank (www.kozzetetelek.hu).

8. DISCLAIMER

The Issuer declares that the report for the second quarter of 2026 was not reviewed by an auditor, the report for the second quarter of 2026 presents a true and fair view of the assets, liabilities and financial position, as well as the profit and loss of the Issuer and the enterprises consolidated in the financial statements. The consolidated management report provides a reliable presentation of the position, development and performance of the Issuer and the companies consolidated in its accounts.

Budapest, 27 August 2026.

dr. István Fedák

Chief Executive Officer

Alexandra Tóth

financial director and head of accounting

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