REPORT for H1 2026

Millenium Insurance Broker (MIB) Insurance-Reinsurance Broker S.A.

Issuer name	Millenium Insurance Broker (MIB) Insurance-Reinsurance Broker S.A.
Trade Register number	J40/5065/1997
NACE Code	6622
Business activity	Activities of insurance agents and brokers
Unique Registration Code	9557790
LEI Code	787200WYTZDL2D67V730
Registered office	Bucharest, 111 Splaiul Independenței, Sector 5
Telephone	021.3303796; 021.3303799
E-mail	office@myinsurance.ro
Website	https://www.myinsurance.ro/
Trading symbol	MIB
ISIN Code	ROV1FB29MU02
FISN Code	MILLENIUM/REGSHS RON0.28
CFI Code	ESVUFR
Total number of financial instruments	2,085,520 ordinary dematerialised shares
Nominal value	RON 0.28

1. Current activity in H1 2026

1.1. Activity in Q2 2026

MIB events: The MIB Ordinary General Meeting of Shareholders (OGMS) held on 29.04.2026 approved the Company's audited financial statements for the previous financial year and discharged the Board of Directors from liability for its management.

In June 2026, we convened the MIB Extraordinary General Meeting of Shareholders (EGMS) for 31.07.2026, primarily to approve a share capital increase through the issuance of new shares at an issue premium, thereby strengthening the Company's capital base for new investments and accelerating its development.

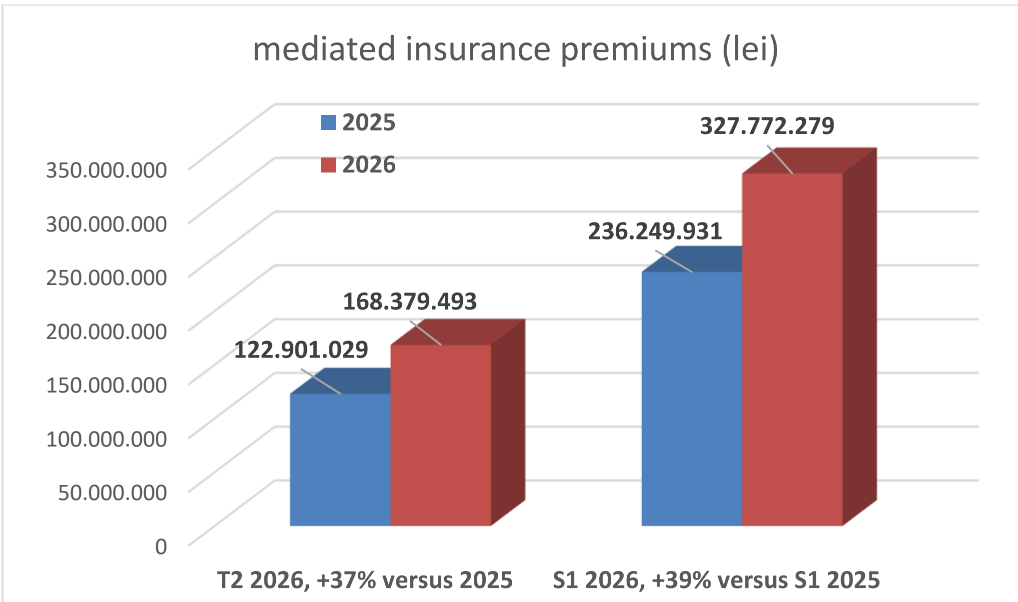
Investments: In Q2 2026, MIB initiated an investment by acquiring the business of Global Assistance Broker de Asigurare SRL, through the transfer to MIB of more than 95% of its client portfolio and in-force insurance policies, as well as more than 95% of the coordinated brokerage assistants, effective 01.07.2026. The transaction itself and the subsequent integration of the new structure represent a

considerable logistical effort. The volume of insurance premiums brokered by Global Assistance Broker de Asigurare in 2025 was approximately RON 45.46 million, equivalent to approximately EUR 9 million, and its transfer to MIB is expected to generate growth in the main indicators: brokered premiums, revenue and profitability.

1.2. Evolution of the volume of premiums brokered by MIB in Q2 2026 and in total for H1

In Q2 2026, the volume of brokered insurance premiums increased by 37%, from RON 122.9 million in Q2 2025 to RON 168.38 million in Q2 2026, a result that we consider satisfactory.

For H1 2026 as a whole, the volume of brokered premiums amounted to RON 327.77 million, up 39% compared with H1 2025, when we brokered RON 236.25 million.



2. Final financial data for H1 2026 (according to the balance sheet, unaudited)

2.1. Balance sheet structure of Millenium Insurance Broker (MIB) Insurance-Reinsurance Broker S.A. as at 30.06.2026:

No.	ASSETS	31.12.2025 RON	30.06.2026 RON	% of total assets
1.	Non-current assets – tangible, intangible and financial assets	*6.536.328*	*5.982.127*	*21,72*
2.	Receivables related to distribution activity	*5.358.604*	*4.559.271*	*16,55*
3.	Amounts receivable from affiliated entities	*57.000*	*57.000*	*0,21*
4.	Other receivables	*2.990.385*	*3.275.687*	*11,89*
5.	Short-term investments – bonds, shares, bank deposits	*3.451.365*	*3.265.806*	*11,85*
6.	Cash and bank accounts	*8.766.817*	*10.326.068*	*37,48*
7.	Prepayments	69.068	*83.441*	*0,30*

8.	TOTAL ASSETS	27.229.567	*27.549.400*	*100,00*

No.	LIABILITIES AND EQUITY	31.12.2025 (lei)	30.06.2026 (lei)	% of total liabilities and equity
1.	Liabilities related to distribution activity	*4.108.947*	*6.662.273*	*24,18*
2.	Other liabilities, including tax and social security liabilities, of which:	*12.443.066*	*10.703.581*	*38,85*
	amounts payable within one year	*10.347.582*	*9.597.139*	*34,83*
	amounts payable after more than one year	*2.095.484*	*1.106.442*	*4,02*
3.	Provisions	*85.066*	*85.066*	*0,31*
4.	Equity, of which:	*10.592.488*	*10.098.480*	*36,66*
	Subscribed and paid-up share capital	*583.946*	*583.946*	*2,12*
	Share premium	*5.361.234*	*5.361.234*	19,46
	Legal reserves	*116.789*	*116.789*	0,42
	Other reserves	*1.997.845*	*2.445.007*	8,88
	Treasury shares	*8*	*8*	0
	Net profit	*2.547.040*	*1.591.512*	5,78
	Profit allocation (-)	14.358	0	0
5.	TOTAL LIABILITIES AND EQUITY	27.229.567	*27.549.400*	*100,00*

2.2. Summary profit and loss account: H1 2025 versus H1 2026. Figures are in RON.

Profit and loss account	H1 2025 RON	H1 2026 RON	Change (%)
Net turnover	***35.770.151***	**48.614.983**	35,91
Income from distribution activity	*35.758.148*	48.601.929	35,92
Income from distribution activity – insurance and reinsurance	*35.748.792*	48.588.529	35,92
Income from distribution activity – non-bank financial institutions	*9.356*	13.400	43,22
Commercial discounts granted	*0*	0	
Rental income	*12.003*	13.054	8,76
Other operating income	*10.791*	14.582	35,13
Total operating income	***35.780.942***	**48.629.565**	35,91
Expenses for services provided by third parties	*1.536.918*	1.969.757	28,16

of which, expenses with collaborators	*409.735*	427.601	4,36
Consumables expenses	*33.899*	59.123	74,41
Taxes and duties	*30.578*	49.414	61,6
of which, operating fee	*26.944*	48.588	80,33
Personnel expenses	*1.423.210*	1.629.470	14,49
Expenses relating to amounts due to brokerage assistants	*31.275.753*	42.232.368	35,03
Other operating expenses	*51.745*	97.633	88,68
Value adjustments on tangible and intangible assets	*137.299*	734.754	435,15
Value adjustments on current assets	*0*	0	
Total operating expenses	***34.489.402***	**46.772.519**	35,61
Operating profit	***1.291.540***	**1.857.046**	43,79
Interest income	*144.240*	93.052	-35,49
Other financial income – foreign exchange differences, etc.	*87.400*	84.646	-3,15
Total financial income	***231.640***	**177.698**	-23,29
Interest expenses	*0*	0	
Other financial expenses – foreign exchange differences, etc.	*67.019*	157.699	135,3
Total financial expenses	***67.019***	**157.699**	135,3
Financial profit	***164.621***	**19.999**	-87,85
Profit before tax	*1.456.161*	1.877.045	28,9
Total income	***36.012.582***	**48.807.263**	35,53
Total expenses	***34.556.421***	**46.930.218**	35,81
Profit before tax	***1.456.161***	**1.877.045**	28,9
Corporate income tax	*238.210*	285.533	19,87
Net profit	***1.217.951***	**1.591.512**	30,67

2.3. Operating income H1 2026

Operating income represents the total income recorded by the Company from all its activities. In H1 2026, the Company recorded operating income of RON 48,629,565, up 35.91% compared with H1 2025, when operating income amounted to RON 35,780,942.

2.4. Operating expenses H1 2026

These represent the total expenses recorded by the Company in carrying out all its activities. In H1 2026, the Company recorded operating expenses of RON 46,772,519, up 35.61% compared with H1 2025, when they amounted to RON 34,489,402.

2.5. Financial income and expenses H1 2026

Financial income and expenses are those income and expenses generated by financial assets. These types of income have a low share in total income, representing approximately 0.4% of the Company's total income. Financial income in H1 2026 amounted to RON 177,698. In H1 2025, financial income of RON 231,640 was recorded.

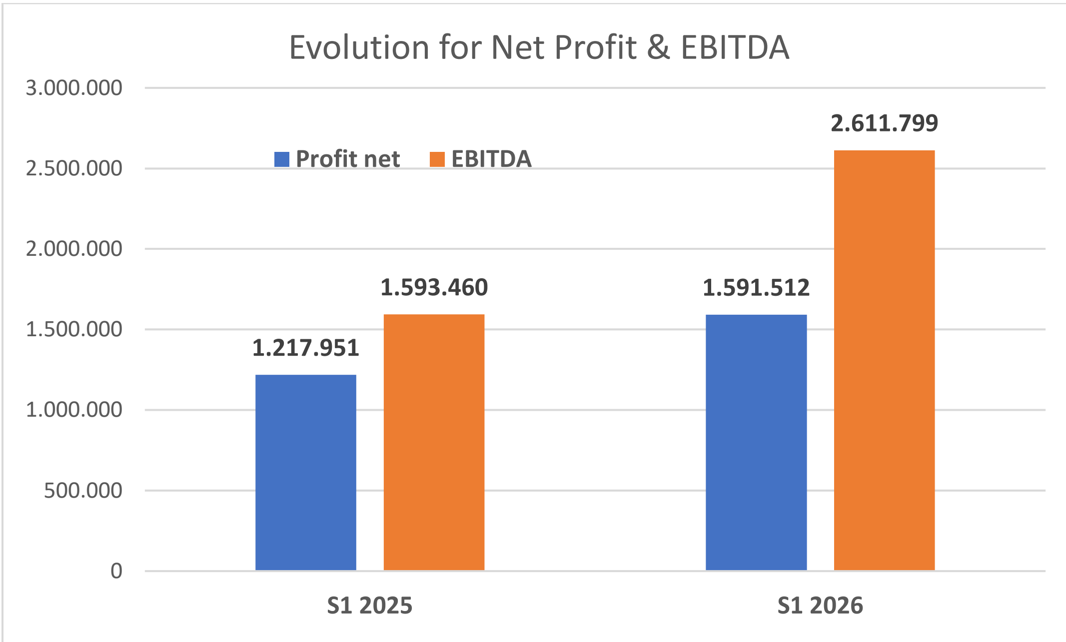
Financial expenses for H1 2026 amounted to RON 157,699.

2.6. Net profit H1 2026

Net profit for H1 2026 amounted to RON 1,591,512, up 30.67% compared with the net profit of RON 1,217,951 recorded in H1 2025.

2.7. EBITDA

EBITDA increased by 63.91% in H1 2026 (RON 2,611,799) compared with H1 2025 (RON 1,593,460).



2.8. Cash flow as at 31.12.2025 and 30.06.2026, respectively:

No.	Cash flow	31.12.2025 lei	30.06.2026 RON
1.	Net result	***2.547.040***	***1.591.512***
2.	Net cash from operating activities	*4.762.904*	*3.601.022*
3.	Net cash from investing activities	*475.697*	*42.011*
4.	Net cash from financing activities	*-2.125.520*	*-2.083.782*
5.	Net increase in cash and cash equivalents	***3.113.081***	***1.559.251***
6.	Cash and cash equivalents at the beginning of the period	*5.653.736*	*8.766.817*
7.	Cash and cash equivalents at the end of the period	***8.766.817***	***10.326.068***

2.9. Structure of total liabilities as at 31.12.2025 and 30.06.2026

The liabilities are very short-term, except for the portfolio acquisitions from VECTOR Broker de Asigurare and TITAN Broker de Asigurare, which represent medium-term liabilities in accordance with the payment schedules related to the acquisitions, and arise from the Company's current/operating activity.
As at 30.06.2026, the Company had no bank loans outstanding.

RON	31.12.2025 (RON)	30.06.2026 (Lei)

Liabilities	**16.552.013**	**17.365.854**
Other loans and related interest	0	0
Liabilities related to distribution activity	4.108.947	6.662.273
Employee-related liabilities	128.384	137.237
Liabilities to the social security and state budgets	314.797	387.968
Other liabilities – insurance portfolios, brokerage assistants' commissions and other liabilities	11.999.885	10.178.376

The amount of RON 10,178,376 recorded under 'Other liabilities' includes liabilities as at 30.06.2026 with the following structure: RON 2,396,417 represents liabilities related to insurance portfolios, of which RON 1,289,975 is payable within less than one year and RON 1,106,442 is payable after more than one year, in accordance with the payment schedules related to the acquisitions; RON 6,658,219 represents liabilities for brokerage assistants' commissions; and RON 1,123,740 represents other liabilities, comprising RON 459,966 collected from clients and currently being allocated to insurance contracts, and RON 663,774 due to suppliers and other creditors.

2.10. Company debt ratio: based on the H1 2026 results.

The Company's debt ratio, calculated as total liabilities divided by total assets, is presented below.

	31.12.2025	**30.06.2026**
Grad îndatorare: (Datorii Totale /Total Active)	60,79%	63,04%
Total liabilities – RON	16.552.013	17.365.854
Total assets – RON	27.229.567	27.549.400

Millenium Insurance Broker (MIB) Insurance-Reinsurance Broker S.A.

Ștefan Emanuel Prigoreanu – Chairman of the Board of Directors and Chief Executive Officer