CURRENT REPORT

According to Law No. 24/2017 on issuers of financial instruments and market operations and ASF Regulation No. 5/2018

- Report Date: **November 13, 2026**
- Issuer Name: **Millenium Insurance Broker (MIB) Insurance-Reinsurance Broker S.A.**
- Registered Office: **Bucharest, Splaiul Independentei 111, Sector 5**
- Phone/Fax: **004-021-3303796**
- Unique Fiscal Registration Code: **9557790**
- LEI Code: **787200WYTZDL2D67V730**
- Trade Registry Number: **J1997005065400**
- Subscribed and Paid Share Capital: **583,946 RON**
- Regulated Market where securities are traded: **MTS AeRO Premium**

Important events to report: **Report for the Third Quarter of 2026 Millenium Insurance Broker (MIB) Insurance–Reinsurance Broker dated 13 November 2026**

Report for the Third Quarter of 2026

Millenium Insurance Broker (MIB) Broker de Asigurare-Reasigurare S.A.

Issuer Name	**Millenium Insurance Broker (MIB) Broker de Asigurare-Reasigurare S.A.**
Trade Registry Number	J40/5065/1997
CAEN Code	6622
Business Field	Insurance brokers and agents activities
Unique Fiscal Registration Code	9557790
LEI Code	787200WYTZDL2D67V730
Sediu social	Bucharest, Splaiul Independenței nr. 111, Sector 5.
Phone	021.3303796 ; 021.3303799
E-mail	office@myinsurance.ro
Website	https://www.myinsurance.ro/
Trading Symbol	MIB
ISIN Code	ROV1FB29MU02
FISN Code	MILLENIUM/REGSHS RON 0.28
CFI Code	ESVUFR
Total Shares	2.085.520 common, dematerialized shares
Nominal value	0,28 RON

1. Current Activity in Q3 2026

In the third quarter of 2026, MIB took the first steps towards increasing its share capital through the issue of new shares at a premium. The company also began integrating a team of 78 brokerage assistants from Global Assistance Broker and organised and hosted the annual meeting of all MIB Premium Partners in Poiana Brașov from 27 to 29 September.

The increase in premium volume reflected both MIB's organic growth and premiums collected from the portfolio taken over from Global Assistance Broker de Asigurare.

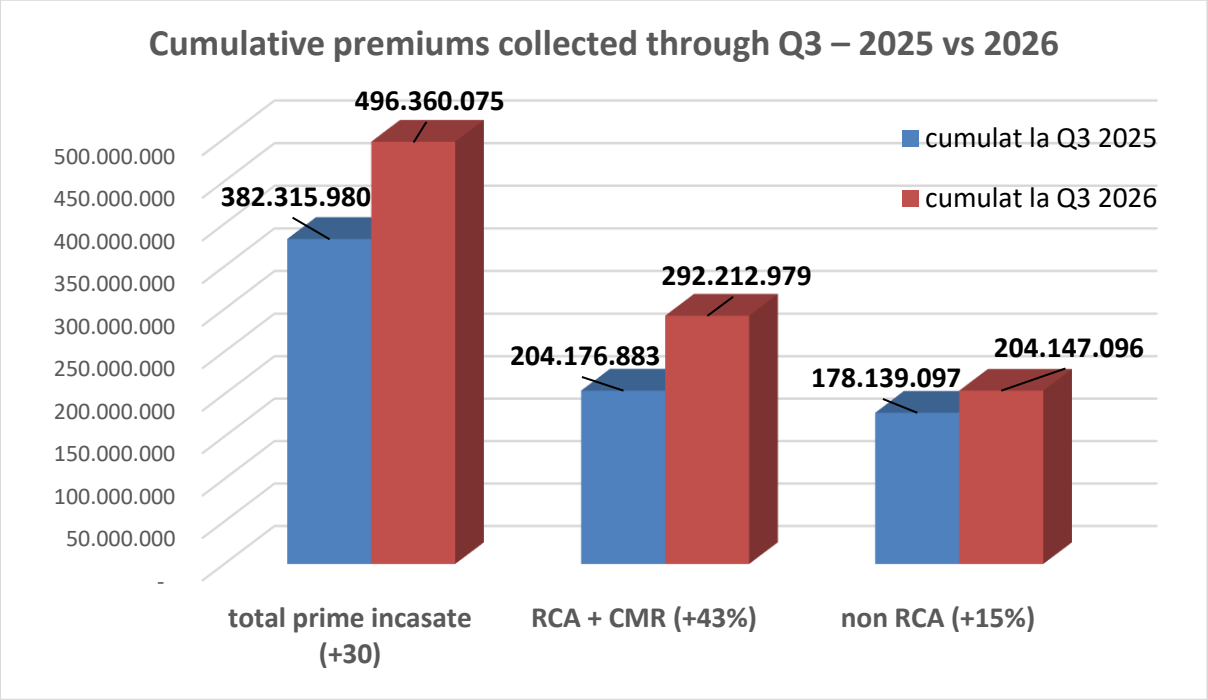
For the third quarter alone, MIB's total brokered premiums rose by 16.6% year on year, from RON 144,645,429 in Q3 2025 to RON 168,611,668 in Q3 2026. We consider this a solid result given that nearly two months of the quarter fall within the traditional summer holiday season.

Total brokered premiums for the first nine months of 2026 compared with the same period in 2025

MIB's total brokered premiums grew by 30%, from RON 382.32 million in the first nine months of 2025 to RON 496.36 million in the same period of 2026. We consider this a solid result that reflects the efforts of the entire MIB team.

We placed more voluntary insurance policies during the period. As policyholders typically pay these premiums in instalments, the amount collected during the period was lower than the corresponding written premiums.

For compulsory motor third-party liability insurance (RCA), written premiums are generally very close to the amounts actually collected.



2. Final Financial Data for the Third Quarter of 2026, Unaudited

2.1. Profit and Loss Account – Summary Format: Q3 2026 versus Q3 2025. Figures in RON.

Profit and loss account	Q3 2025	Q3 2026	Evolution % Q3_2026 vs. Q3_2025
Net Turnover	58.456.997	72.417.932	23,88%
Revenue from Distribution Activities	58.438.907	72.397.866	23,89%
Other Operating Income	34.925	371.877	964,79%
Total Operating Income	**58.473.832**	**72.769.743**	**24,45%**
Expenses for Services Provided by Third Parties	2.389.070	3.319.620	38,95%
Expenses for Consumables and Inventory-type Materials	59.412	86.060	44,85%
Expenses for Other Taxes, Duties, and Similar Contributions	55.060	73.697	33,85%
Personnel Expenses	2.312.636	2.506.524	8,38%
Expenses for Amounts Due to Assistants and Auxiliary Assistants	51.541.329	62.815.028	21,87%
Other Operating Expenses	95.051	168.074	76,83%
Value Adjustments for Tangible and Intangible Fixed Assets	458.155	1.174.884	156,44%
Value Adjustments for Current Assets	0	-249.607	-
Total Operating Expenses	**56.910.713**	**69.894.280**	**22,81%**
Operating Result	**1.563.119**	**2.875.463**	**83,96%**
Financial Income	307.932	210.001	-31,80%
Financial Expenses	124.752	196.074	57,17%
Financial Result	**183.180**	**13.927**	**-92,40%**
Total Revenue	**58.781.764**	**72.979.744**	**24,15%**
Total Expenses	**57.035.465**	**70.090.354**	**22,89%**
Gross Result	1.746.299	2.889.390	65,46%
Corporate Income Tax	272.831	411.821	50,94%
EBITDA	**2.204.294**	**4.064.274**	**84,38%**
Net Result	**1.473.468**	**2.477.569**	**68,15%**

2.2. Operating Income – Third Quarter 2026

Operating revenue comprises the revenue generated by all of the company's operating activities. For the period ended 30 September 2026, MIB reported operating revenue of RON 72,769,743, up 24.45% from RON 58,473,832 for the corresponding period in 2025.

Insurance distribution generated RON 72,397,866, accounting for 99.20% of total revenue of RON 72,979,744. The remainder comprised RON 371,877 from other operating activities and RON 210,001 in financial income.

Revenue growth mirrored the increase in brokered premiums. This performance reflects the maturity and strength of MIB's business, underpinned by effective management, a nationwide team of successful brokers, a well-balanced portfolio and high levels of client satisfaction

2.3. Operating Expenses – Third Quarter 2026

In its Q3 2026 results, MIB reported operating expenses of **RON 69,894,280**, up 22.81% from RON 56,910,713 for the same period in 2025.

Operating profit for the period ended 30 September 2026 reached RON 2,875,463, up 83.96% from RON 1,563,119 for the corresponding period in 2025. This growth further demonstrates the sustainability and resilience of MIB's business**.**

2.4. Financial Income and Expenses – Third Quarter 2026

Financial income and expenses arise from the company's financial assets. Financial income accounted for approximately 0.29% of MIB's total revenue.

For the nine months ended 30 September 2026, financial income totalled RON 210,001, down 31.80% from RON 307,932 in the corresponding period of 2025. Total financial expenses rose by 57.17% year on year, from RON 124,752 to RON 196,074.

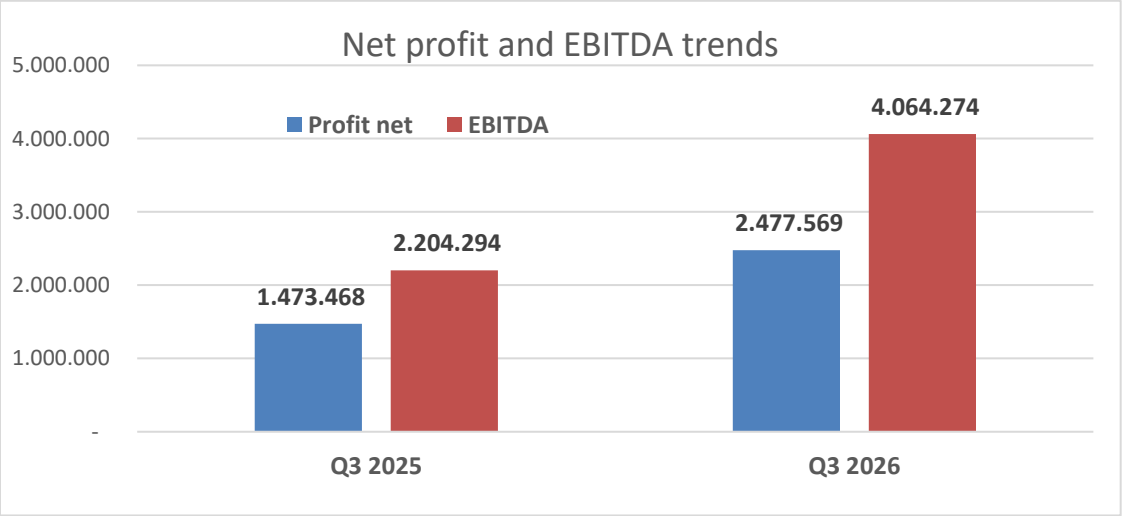
2.5. Net Profit – Third Quarter 2026

MIB's net profit rose by 68.15% year on year, from RON 1,473,468 in the first nine months of 2025 to RON 2,477,569 in the first nine months of 2026. This was 55.67% higher than the net profit of RON 1,591,512 reported for the six months ended 30 June 2026.

Net profit for the nine months ended 30 September 2026 was significantly above budget. Improved operating performance and certain one-off factors contributed to the year-on-year increase. MIB reaffirms its full-year budget targets for 2026 and will continue to monitor its financial indicators closely.

2.6. EBITDA

EBITDA rose by 84.38% year on year, from RON 2,204,294 in the first nine months of 2025 to RON 4,064,274 in the same period of 2026.



2.7. Structure of Total Liabilities as of December 31, 2025 and September 30, 2026

Liabilities are short-term and reflect the company's current/operational activity. As of September 30, 2026, the company had no bank loans contracted.

RON	December 31, 2025	Q3_2026
Liabilities	**16.552.013**	**19.553.214**
Liabilities Related to Distribution Activities	4.108.947	7.394.157
Liabilities Related to Personnel	128.384	167.332
Liabilities Related to the Social Security Budget and the State Budget	314.797	290.010
Other Liabilities	11.999.885	11.701.715

As at 30 September 2026, "Other liabilities" totalled RON 11,701,715. Of this amount, RON 3,351,288 was payable for acquired insurance portfolios, with RON 1,906,299 due within one year and RON 1,444,989 due after one year under the respective payment schedules. Commissions payable to brokerage assistants amounted to RON 6,808,882. A further RON 341,493 represented amounts received from clients pending allocation to the relevant insurance contracts, RON 700,000 represented commission received in advance, and RON 500,052 represented trade and other payables. The increase in distribution-related liabilities is normal in the short term given the significant growth in business volume through Q3 2026.

2.8. The Company's Debt Ratio: based on results for the Third Quarter of 2026.

	December 31, 2025	Q3_2026
Total Debts	16.552.013	19.553.214
Total Assets	27.229.567	30.622.817
Debt Ratio	60,79%	63,85%

2.9. Equity as at 30 September 2025, 31 December 2025 and **30 September 2026:**

Equity Elements	September 30, 2025 RON	December 31, 2025 RON	September 30, 2026 RON	Evolution % Q3_2026 vs. Q3_2025	Evolution % Q3_2026 vs. December 2025
Subscribed Paid-in Capital	583.946	583.946	583.946	-	-
Share Premiums	5.361.234	5.361.234	5.361.234	-	-
Legal Reserves	116.789	116.789	116.789	-	-
Other Reserves	1.983.486	1.997.845	2.445.007	23,27%	22,38%
Treasury Shares (1 unit)	8	8	8	-	-
Retained Earnings	0	14.358	0	-	-
Net Profit	1.473.308	2.547.040	2.477.569	68,16%	-2,73%
Total Equity	**9.518.755**	**10.592.488**	**10.984.537**	15,40%	3,70%

Millenium Insurance Broker (MIB) Broker de Asigurare-Reasigurare S.A.

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

Declaration

In accordance with the provisions of Article 30 of Accounting Law no. 82/1991

The quarterly report as of 30/09/2026 has been prepared for:
Entity: MILLENIUM INSURANCE BROKER (MIB) INSURANCE–REINSURANCE BROKER S.A.
County: 40 — Municipality of Bucharest
Address: Bucharest, Sector 5, Splaiul Independenței Street, No. 111
Trade Register Number: J1997005065400
Form of Ownership: 34 — Joint-stock companies
Main Activity (NACE code and description): 6622 — Activities of insurance agents and brokers
Unique Registration Code: 9557790

We, the undersigned, Prigoreanu Stefan Emanuel, Board Member, Vartic Camelia, Executive Director, and Jecan Carmen Maria, Finance Director, declare that, to the best of our knowledge, the quarterly report for the period ended 30 September 2026 was prepared in accordance with the applicable accounting standards and gives a true and fair view of the assets, liabilities, financial position and profit or loss of MILLENIUM INSURANCE BROKER (MIB) BROKER DE ASIGURARE-REASIGURARE S.A., and that the Board of Directors' report on the economic and financial results for the period from 1 January to 30 September 2026 provides accurate and complete information about MILLENIUM INSURANCE BROKER (MIB) BROKER DE ASIGURARE-REASIGURARE S.A.

During the third quarter of 2026, the Company was governed by a Board of Directors comprising the following members.

- Prigoreanu Stefan Emanuel – Chairman of the Board of Directors
- Angheluta Alin-Valentin – Board Member
- Stefan Dan George – Board Member

Mr Prigoreanu Stefan Emanuel, Board Member, and Ms Vartic Camelia, Executive Director, were responsible for the executive management of the Company.

Ms Jecan Carmen Maria, Finance Director, was responsible for maintaining the Company's accounting records.

PRIGOREANU STEFAN EMANUEL – ADMINISTRATOR

VARTIC CAMELIA – EXECUTIVE DIRECTOR

JECAN CARMEN MARIA – FINANCIAL DIRECTOR