

DUNA HOUSE GROUP

Quarterly measures 2025 Q2

4 July 2025



Quarterly measures

DUNA HOUSE GROUP hereby publishes financial indexes that are available for the given quarter beforehand, thus our respected shareholders and investors are given the chance to receive information on the tendencies within a short time following the expiry of the given quarter – prior to the quarterly financial statements publicly disclosed according to the Company's Event Calendar.

In accordance with Management intentions, these indexes shall be published on a regular basis, no later than on the 5th working day following the given quarter.

The Management of the Company asks its shareholders and investors to note that all indexes published in the present report are to be considered preliminary. Final figures shall be published in the quarterly financial statement.

Budapest, 4 July 2025

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EXECUTIVE SUMMARY

The group achieved new record volumes in the second quarter of 2025: The volume of financial intermediation reached all-time-highs, up 37% year-on-year and +20% quarter-on-quarter. The volume of real estate brokerage remained close to the record levels achieved in the previous quarter, with an annual increase of 6% (-6% on a quarterly basis).

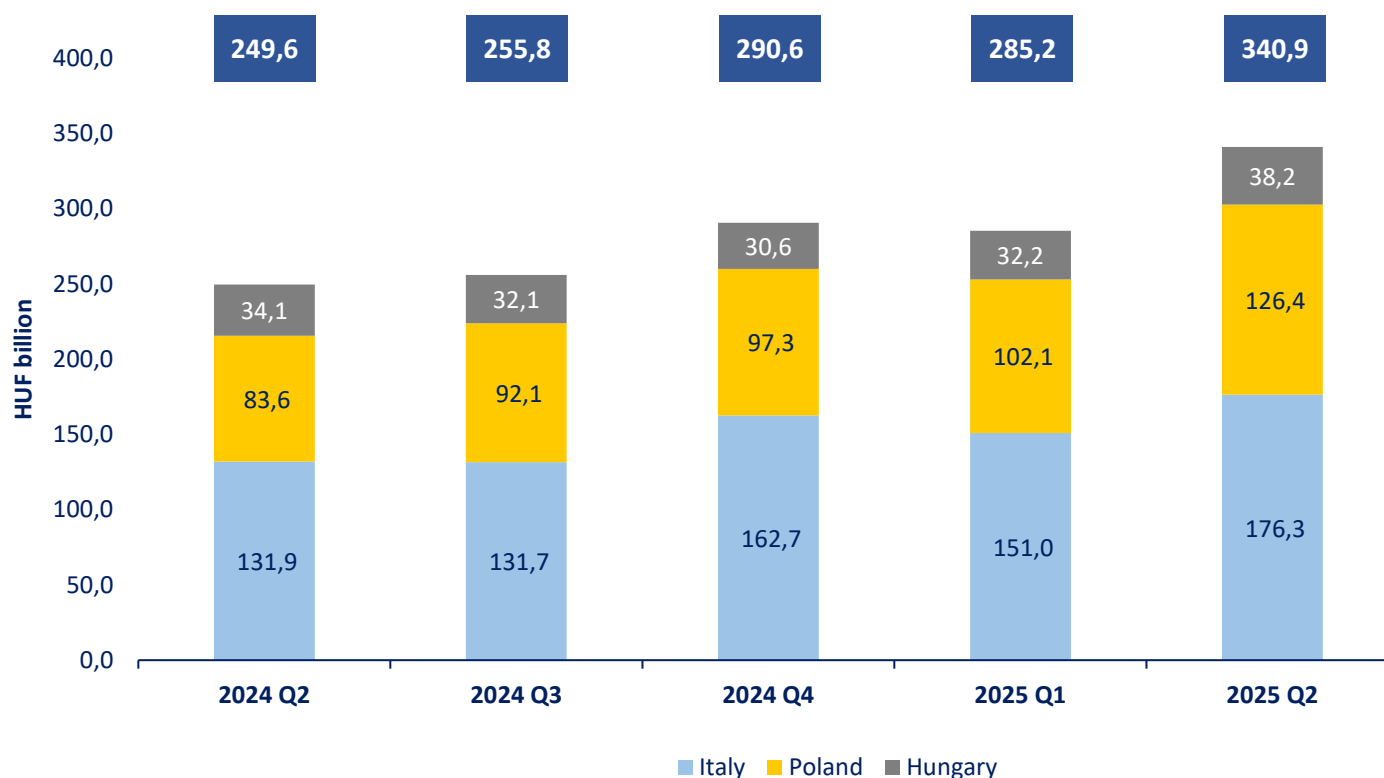
The volume of Italian loan intermediation increased by 34% year-on-year in the second quarter of 2025, thanks to falling EUR interest rates and the successful cooperation with the Professione Casa network. Volumes rose by a further 17% compared to the first quarter of 2025. Year-on-year growth is expected to continue in 2025, mainly due to the ECB's expected expansionary monetary policy.

In Hungary, following strong real estate market demand in the first quarter, growth primarily continued in the financial intermediation segment in the second quarter, but volumes in the franchise segment were also outstanding. The volume of financial products brokered increased by 12% year-on-year, while commission income from the franchise network grew by 6%. The 3% loan program for first-time home buyers announced in the days leading up to this publication could provide further significant support to home buyers for the remainder of the year.

In Poland, the subsidized loan program for young people expired at the end of 2023, with loan market volumes peaking in the first quarter of 2024; as a result, the real estate and loan markets declined in the second quarter of 2024. However, in the fourth quarter of 2024, both segments showed signs of recovery, which continued in the first half of 2025: the volume of financial intermediation increased by 51% compared to the previous year (+24% quarter-on-quarter), and franchise network commissions also increased by 7% (+6% quarter-on-quarter).

Trends in intermediated loan volumes

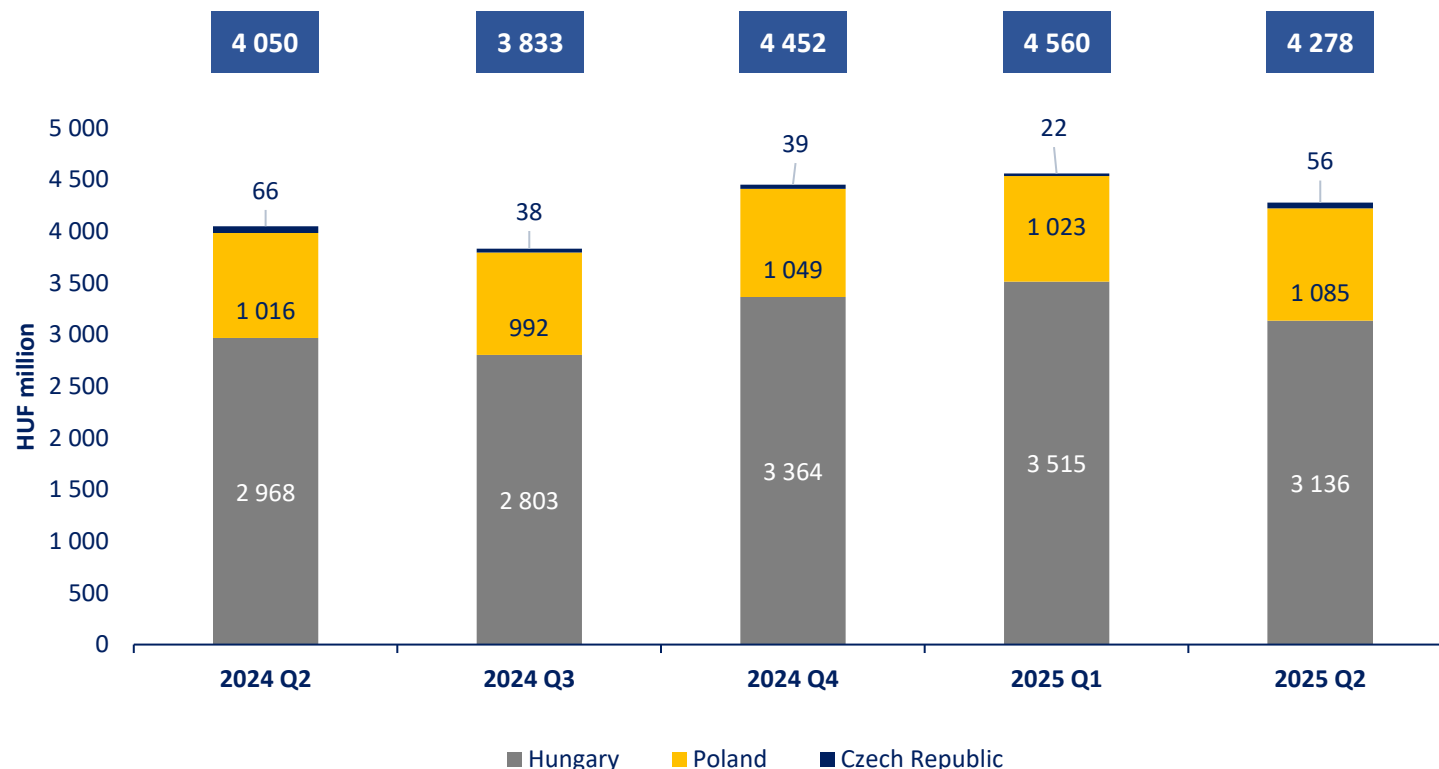
Intermediated loan volumes by quarters



- In the second quarter of 2025, the volume of loans intermediated reached a historic high of HUF 340.9 billion, up 19.5% from the previous quarter and 36.6% higher than in the second quarter of 2024. Italy and Hungary set new records, while Poland fell just HUF 0.9 billion short of its 2024 first-quarter peak.
- In Italy, the loan volumes amounted to HUF 176.3 billion (EUR 436.2 million) in the second quarter of 2025, representing a 33.7% increase in HUF terms (28.9% in EUR terms) compared to the second quarter of 2024. Volumes also increased quarter-on-quarter, by 16.8% in HUF terms and 17.0% in EUR terms.
- In Poland, the Group's loan volumes reached HUF 126.4 billion in the second quarter of 2025, representing a 23.8% increase quarter-on-quarter (25.8% in zloty terms). The completion of the subsidized loan program resulted in moderate volumes in the second quarter of 2024, with volumes in HUF terms jumping 51.2% compared to that quarter (+43.8% in PLN terms).
- In Hungary, the volume of loans originated was HUF 38.2 billion, representing a 12.0% increase year on year. Compared to the previous quarter, the loan volumes grew by 18.8%.

Trends in network commission revenues

Commission revenues for the entire network*

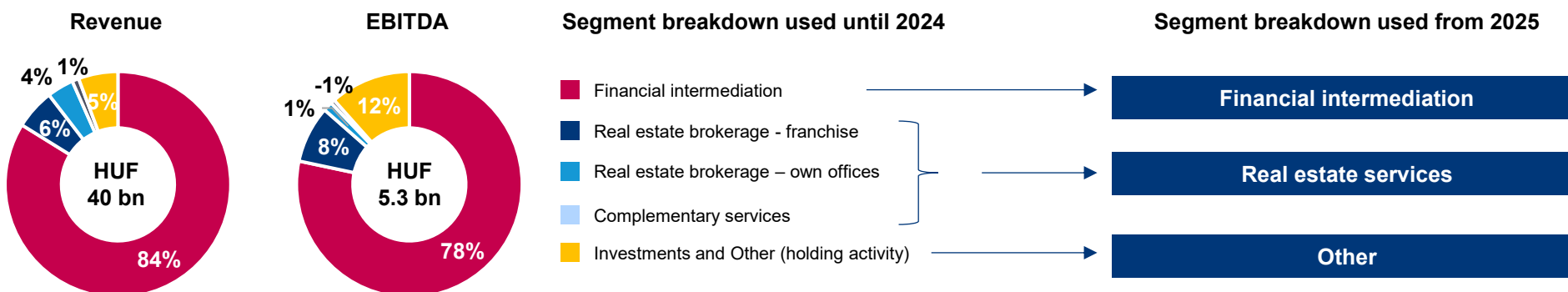


- The franchise network of the Group generated commission revenue of HUF 4.3 billion in the second quarter of 2025, which is 6.2% lower than the record level of the previous quarter, but still 5.6% higher than the commission revenue for the same period of the previous year.
- On the Hungarian market, commission revenue rose by 5.7% year-on-year, while falling by 10.8% compared to the previous quarter's record level. With a volume of HUF 3.1 billion, Q2 was one of the strongest quarters in the Group's history.
- In Poland, network commission income reached HUF 1.1 billion, representing a 6.1% increase in HUF terms compared to the previous quarter (+7.8% in PLN terms). Year-on-year, network commission revenue increased by 6.8% in HUF terms (+1.6% in PLN terms), continuing its stable growth trajectory.

*total revenue realized as a result of property market transactions intermediated by Duna House Group franchise networks altogether

Note regarding KPIs and segment information

2024 Financials by segment:



- The Group maintained stable segment reporting since its IPO in 2016.
- Over time, the Group expanded from its real estate franchise heritage and transformed into a consumer finance and real estate services company with 80% of revenues and profits generated by the financial intermediation segment (loan and insurance brokerage) in 2024.
- The Board has reorganized its segment breakdown to fit to the current operational model and segment relevance
 - Real estate franchise, own offices and complimentary services segments will be merged into Real estate services representing 10% of revenues and EBITDA in 2024.
 - Investments and holding activities will be reported in the future as Other segment.
 - In addition, the Group discontinues the publication of quarterly office numbers as it is not considered to have a direct link to the Group's performance.