

Report on review of condensed consolidated interim financial information

To the board of directors of MBH Bank Nyrt.

Introduction

We have reviewed the accompanying condensed consolidated interim statement of financial position of MBH Bank Nyrt. ("Company") and its subsidiaries (together the "Group") as at 30 June 2025 and the related condensed consolidated interim statements of profit or loss and other comprehensive income, the condensed consolidated interim statements of changes in equity, condensed consolidated interim statements of cash-flows for the six month period then ended, and the related explanatory notes, ("condensed consolidated interim financial information").

Management is responsible for the preparation and presentation of this condensed consolidated interim financial information in accordance with International Accounting Standard 34, 'Interim financial reporting' as adopted by the European Union. Our responsibility is to express a conclusion on this condensed consolidated interim financial information based on our review.

Scope of review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity." A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard 34, 'Interim financial reporting' as adopted by the European Union.

Emphasis of matter

We draw attention to the point 2 of Notes to the condensed consolidated interim financial information containing the material accounting policy information which states that they do not include all of the material accounting policies applied. Consequently, reading the condensed consolidated interim financial information is no substitute for reading the audited consolidated financial statements prepared as of 31 December 2024 and knowing its accounting policies explained in its disclosure notes, which have also been applied during the preparation of the condensed consolidated interim financial information.

Our conclusion is not modified in respect of this matter.



Budapest, 12 September 2025

Árpád Balázs Partner Statutory auditor Licence number: 006931 PricewaterhouseCoopers Könyvvizsgáló Kft. 1055 Budapest, Bajcsy-Zsilinszky út 78. Licence Number: 001464

Translation note:

This English version of our report is a translation from the original version prepared in Hungarian on the condensed consolidated interim financial statements prepared in Hungarian. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this English translation.