Report on review of condensed consolidated interim financial statements

To the shareholders 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 2026 and the related condensed consolidated interim statement of profit or loss and other comprehensive income, the condensed consolidated interim statements of changes in equity, the condensed consolidated interim statement of cash-flows for the six-month period then ended and the related explanatory notes ("condensed consolidated interim financial statements").

Management is responsible for the preparation and presentation of these condensed consolidated interim financial statements in accordance with International Accounting Standard 34, 'Interim financial reporting' as adopted by the European Union. Our responsibility is to express a conclusion on these condensed consolidated interim financial statements 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 statements are 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 statements containing the summary of significant accounting policies which states that they do not include all the significant accounting policies applied. Consequently, reading the condensed consolidated interim financial statements is no substitute for reading the audited consolidated financial statements prepared as of 31 December 2025 and knowing those accounting policies explained in those disclosure notes, which have also been applied during the preparation of the condensed consolidated interim financial statements.

Our conclusion is not modified in respect of this matter.

Budapest, 25 September 2026

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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.