DH GROUP

ESG REPORT 2025

DH GROUP NYRT.

www.dh.group

Content

Letter from the CEO

GRI 2-22 Dear Reader,

2025 was a defining year for DH Group in terms of our outstanding financial performance, our international expansion, and the growth and exceptional performance of our franchise network.

In 2025 we opened a new chapter: under the name DH Group and with a renewed brand identity, we continue the operations we launched 27 years ago, in 1988, as a family business. This change clearly reflects the strengthening of our international presence and the shift in emphasis between our business lines towards the financial intermediation segment. Our responsible strategic position accompanying this renewal is that we pursue our growth deliberately, through responsible acquisitions, while paying particular attention to the transparency of our operations, the maintenance of our responsible sales practices, the sharing of proven best practices across our operating locations and building trust.

We are convinced that one of the foundations of our long-term business success and effectiveness is sustainable and responsible operation, which simultaneously creates value for our clients, our employees, our partners, and the wider economic and social environment.

We believe that we can establish mutually beneficial, long-term relationships with partners who share our commitment to integrity and responsible business practices. We choose partners whose business conduct is consistent with the principles and values expected by DH Group. Alongside the group's international expansion and franchise network growth objectives, we must place emphasis on and ensure sustainable, structured control practices within the network that promote the consistent application of brand requirements by franchise partners, thereby contributing to legal compliance at both group and member company level.

In the areas of responsible sales, responsible information provision, and marketing communication, which are of decisive importance from a sustainable development perspective, we pay particular attention to the continuous building and preservation of trust. We believe that credible, transparent, and client-centered communication becomes especially valuable in a rapidly changing, information-saturated environment. We are committed to providing our clients with reliable, transparent, responsible information, thereby supporting their decisions in a responsible manner.

In the course of digitalisation, we strive not only for technological developments but also to ensure that our presence in the digital space is responsible and ethical. To this end, we strengthen the role of educational, easily understandable content published to raise and develop financial awareness, and we consistently apply the principles of ethical marketing communication across both digital and social media platforms.

We work with dedication to ensure that our operations contribute to the transparency of the financial and real estate markets and to sustainable economic development, and that, by developing responsible services, we support responsible consumption.

Our ESG report comprehensively presents the main sustainability results and performance of 2025.

Yours faithfully,

Guy Dymschiz

Chief Executive Officer (CEO)

About this ESG report

GRI 2-3, 2-5 This is the fourth ESG report of DH Group (DHG), covering the 2025 financial year, prepared on a consolidated basis. The report has been prepared in accordance with the requirements of the GRI Standards 2021. The report has not been assured by a third party.

The report covers DH Group Nyrt. and its IFRS consolidated subsidiaries (until 20 October 2025 the company's name was Duna House Holding Nyrt.). DH Group decided to close its activities in the Czech Republic, therefore the Czech operation, as a discontinued activity, was not fully consolidated and is also not presented in the data. In November 2025 the group acquired an ownership stake in the Spanish donpiso real estate brokerage network, but it was not yet consolidated in 2025.

GRI 2-14 The management of the group participated in all parts of the reporting process, approved the review of the materiality assessment, took part in the information-gathering processes, and commented on the report. The report was approved by the Board of Directors.

In order to avoid the repetition of information, we refer to the annual report, the Corporate Governance Report, and the Group's other public documents where the information required by the GRI Standards is already included.

The reporting cycle is annual; however, in order to present trends, where available we present the data for 2023 and 2024.

In order to improve our performance in the areas of ESG (environmental, social, governance) and sustainability, we welcome any questions and comments at the address esg@dh.group.

List of the companies, affiliates and activities covered in the ESG report:

GRI 2-2 name of the company	**main activities in 2025**
Hungary	
DH Group Nyrt.	the holding company of the Group
Duna House Biztosításközvetítő Kft.	insurance intermediation
Credipass Kft.	financial intermediation
Duna House Franchise Kft.	operation of the franchise network
Home Management Kft.	comprehensive management of residential properties
REIF 2000 Kft.	franchise partner of Duna House
GDD Commercial Kft.	sale, purchase, and letting of own commercial-function properties
SMART Ingatlan Kft.	real estate brokerage
Impact Alapkezelő Zrt.	real estate investment fund from Hungarian properties
Home Line Center Kft.	sale, purchase, and letting of own residential-function properties
Akadémia Plusz 2.0 Kft.	training activities related to real estate brokerage
Duna House Szolgáltatóközpont Kft.	central services for the subsidiaries
Pusztakúti 12. Kft.	construction and sale of residential parks
MyCity Panoráma Kft.	development of the MyCity Panorama project
DH Energy Zrt.	services related to residential energy efficiency investments
Italy	
HGroup S.p.A.	financial product intermediation
Credipass S.r.l.	intermediation of financial products: mortgage loans and a special loan product, CQS
Medioninsurance S.r.l.	insurance intermediation
Poland	
Metrohouse S.A.	real estate brokerage
Metrohouse Franchise S.A.	operation of own and franchise offices
Primse.com Sp. z o.o.	sales service for real estate developers
Credipass S.A.	credit intermediation

About the DH Group

DH Group at a glance[1]

33 044
clients in financial product intermediation

161 150
property-buying client

48 026
property-selling client

387
financial intermediation office[2]
Credipass

247
real estate office
Duna House & Metrohouse

4 030
franchise network headcount

winner of the Hungarian Franchise Association's award for Successful International Expansion in 2025

80
financial institution partner

50
educational online content published in 2025
Hungary

177 250
number of training hours within the entire network
agents and employees

161
employee

73%
female employee

[1] 2025 year-end data: the figures do not include data from the subsidiaries in the Czech Republic and Spain.
[2] In Hungary, Credipass does not operate out of independent offices; it operates jointly with Duna House real estate agencies, so their numbers are the same.

Introduction of our activities

GRI 2-1, 2-6 DH Group plays a defining market role in the European financial intermediation and real estate market sector. By combining real estate brokerage activity with financial intermediation services, and through the simultaneous presence and assistance of real estate agents and credit advisors, the Group enables comprehensive support for clients during their real estate transactions.

In addition to the Hungarian parent company, the group's subsidiaries operate primarily in Italy and Poland. Furthermore, the Group has also been present in Spain since 2025.

Within the Group's scope of activities and its portfolio mix, a gradual change has taken place since the 2015 stock exchange listing: by 2025 the emphasis shifted from the real estate brokerage network to the financial intermediation segment. Nearly three-quarters of DH Group's consolidated revenue is generated from foreign markets, and the decisive part of the result is provided by the financial intermediation segment.

The Group's financial intermediation services operate under the Credipass brand name, real estate brokerage activity is carried out in Hungary under the Duna House brand name, while in Poland it takes place under the Metrohouse brand.

DH Group also entered the Spanish real estate market through the gradually planned acquisition of donpiso, one of Spain's best-known real estate brokerage networks. The Group also plans to establish a joint venture with the Don Piso Group to introduce Credipass's financial services in Spain, in close cooperation with donpiso's current customer base.

In 2025 the Group discontinued two of its lines of activity in Hungary – DH Energy Zrt. and Impact Alapkezelő Zrt. – because market regulations and conditions did not allow profitable operation. The Group also decided to close the Czech operation. DH Group is reallocating the freed-up resources to markets with stronger growth potential.

DH Group's presence in Europe in 2025

Retail financial services

In order to serve its customers comprehensively and support them in their financial decisions, DH Group offers a wide range of financial products in Hungary, Italy and Poland under the Credipass brand name. Home loans, mortgage loans, personal and business loans, savings products, as well as insurance primarily help our retail customers to purchase residential real estate.

DH Group carries out its financial product intermediation activity on the basis of long-term, multiple-agency contracts concluded with leading credit institutions, insurance companies and other financial institutions, thereby ensuring that customers obtain the most suitable financial product and tailored solutions.

The table below presents the 5 most significant cooperating partners by country in terms of intermediated loan volumes.

DH Group's principal partners – financial institutions, 2025
in terms of intermediated loan volumes

	Hungary	Italy	Poland
1.	OTP Group	ING Bank N.V.	PKO Bank
2.	K&H Bank Zrt	Banca Monte Dei Paschi	Pekao SA
3.	Erste Bank Hungary Zrt	Mediobanca Premier	Santander Bank
4.	MBH Bank Nyrt.	Credit Agricole	Alior Bank
5.	CIB Bank Zrt.	BPER Banca	ING Bank

At the end of 2025 DH Group offered the products of a total of 80 financial institutions: 12 partners in Hungary, 54 in Italy and 14 in Poland.

The Group worked with a total of 1 819 financial intermediaries at the end of 2025, with the total number of brokers growing by 11% compared to the previous year. In Italy 9% more and in Poland 15% more agents worked, while in Hungary the headcount remained unchanged.

The number of Credipass offices decreased by 4% compared to 2024. While separate Credipass offices operate in Poland, in Hungary Credipass operates within the Duna House real estate brokerage offices, not in standalone offices.

DH Group's financial intermediaries - Credipass offices (units) and agents (persons), 31.12.2025

	number of Credipass offices			headcount of the financial advisor network		
	2025	2024	2023	2025	2024	2023
Hungary[a]	156	148	140	181	181	218
Italy	189	204	217	824	747	763
Poland	42	50	17	814	715	765
Total	**387**	**402**	**374**	**1 819**	**1 643**	**1 746**

[a] *In Hungary Credipass operates within the Duna House real estate brokerage offices, not independently, therefore the number of Credipass offices is equal to the number of DH real estate offices.*

The financial intermediation segment showed continuous growth at group level throughout 2025 compared to the previous year. In the fourth quarter of 2025 revenue exceeded the last-quarter figures of 2024 by 29%, and intermediated loan volume by 30%.[3]

Real estate brokerage

DH Group offers comprehensive real estate brokerage services in Hungary and Poland. The network deals primarily with the sale of new and used residential real estate, as well as with residential and commercial real estate rentals. We operate the largest franchise network in both countries providing nationwide coverage for our customers. These services are available through the Group's own offices and its franchise networks.

[3] source:: DH Group 2025 Q4 - Quarterly Report (https://dh.group/publications)

The headcount of the real estate network grew by 6% at group level compared to the previous year, with a 9% expansion in Hungary. At the same time, the number of real estate network offices decreased by 4% at group level in 2025. The decline is due to the fall in the number of franchise offices in Poland: the reason is that no new partner joined the Metrohouse network during 2025, and that the network focuses on the operation of the most successful partners, so inactive partner offices producing no revenue are being closed. In Hungary 2 own offices closed, while as a result of openings the number of franchise offices grew by 8%.

DH Group's real estate offices (units) and agents (persons), 31.12.2025											
	franchise real estate offices			own offices			offices total	headcount of the real estate network[a]			Brand
	2025	2024	2023	2025	2024	2023	2025	2025	2024	2023	
Hungary	149	138	131	7	9	9	156	1 573	1 442	1 427	Duna House
Poland	85	104	105	6	6	8	91	638	653	653	Metrohouse
Total	**234**	**242**	**236**	**13**	**15**	**17**	**247**	**2 211**	**2 095**	**2 080**	

[a] *Franchise partners, office managers and agents in total.*

Growth in network commission income was more significant in the franchise offices in 2025. On the Hungarian market commission income rose by 5% on an annual basis. In Poland network commission income likewise remained close to a record level, growing by 8% year on year expressed in forints.[4]

Related services

DH Group provides its customers and partners with numerous further services related to real estate transactions, so the companies in the portfolio also carry out property management, valuation, the issuance of energy performance certificates, other digital services and the training of real estate agents.

The Home Management companies provide comprehensive property management services in Hungary and Poland to customers who let their properties.

Organisation memberships

GRI 2-28 DH Group's significant organisation memberships in 2025:

- Hungary:
    - Hungarian Franchise Association
    - National Association of Independent Financial Intermediaries
- Italy:
    - Association of Credit Brokers and Agents (AMA)
- Poland:
    - Polish Association of Financial Companies (ZPF)
    - Polish Franchise Association (POF)

Our clients

The upward trend in the number of clients also demonstrates DH Group's growth. Our financial solutions were used by 8% more customers, our real estate brokerage services - on the seller and buyer sides combined- by 11% more people than in the previous year.

DH Group's client numbers	Financial product intermediation	Real estate - seller	Real estate - buyer
Total - 2025	**33 044**	**48 026**	**161 150**
Hungary	7 953	25 580	131 430
Italy	12 359	-	-
Poland	12 732	22 446	29 720

[4] source: DH Group 2025 Q4 - Quarterly Report (https://dh.group/publications). The Real Estate Services segment comprises three of the Group's former business segments: franchise real estate brokerage, company-owned offices, and related services.

DH Group's client numbers	Financial product intermediation	Real estate - seller	Real estate - buyer
Total - 2024	**30 571**	**49 768**	**138 479**
Hungary	6 897	25 406	116 395
Italy	12 378	-	-
Poland	11 296	24 362	22 084
Total - 2023	**29 721**	**53 971**	**127 926**
Hungary	5 091	25 563	95 955
Italy	15 067	-	-
Poland	9 563	28 408	31 971

Further information about the Group's activities is available on the https://dh.group/ website and in the Group's annual report.

Corporate governance structure

GRI 2-9 DH Group Nyrt. is a company listed on the Budapest Stock Exchange; its supreme decision-making body is the General Meeting, whose management function is performed by the Board of Directors. The Board of Directors is responsible for decision-making in all matters that do not fall within the exclusive competence of the General Meeting; among other things, it decides on the annual and medium-term plans, on matters determining day-to-day operations and, on the topics to be submitted to the General Meeting. The operative management, within the framework determined by the legislation, the Articles of Association, the rules of procedure of the Board of Directors, and the resolutions of the General Meeting and the Board of Directors, manages the affairs with individual responsibility.

Following the dual governance structure, a Supervisory Board operates at the company, which performs the supervision of the company's management and business conduct. The Supervisory Board acts as a body and elects a chairperson from among its members.

The members of the Board of Directors and the Supervisory Board are elected by the General Meeting annually, with the exception of Guy Dymschiz and Doron Dymschiz, who are the founders and main shareholders of DH Group Nyrt. In 2025, the General Meeting extended the mandate of the members for a further year. All members of the highest governing bodies are men. The curricula vitae and competencies of the members are available on DH Group's website: https://dh.group/management

GRI 2-9, 2-11 The company does not expect independence from the members of the Board of Directors. In 2025 the position of Chairman of the Board of Directors was again held by DH Group's Chief Executive Officer, Guy Dymschiz. Of the five board members, one (20%) was independent – that is, not an executive or employee of DH Group Nyrt. or its subsidiaries.

The Supervisory Board consists of at least three members; in 2025 it again had a total of three members, all of them independent. Neither of the Chief Executive Officers is the chairperson of the Supervisory Board.

At the end of 2025, the average tenure of the members of the Board of Directors was 9.0 years, and the average tenure of the members of the Supervisory Board was 8.0 years.[5]

Under the Articles of Association of DH Group Nyrt., the members of the Board of Directors have the possibility to hold executive and supervisory board mandates in a business association whose main economic activity is the same as that of DH Group Nyrt. The reason for this is that the Group

[5] The average tenure was calculated as the number of months between the start date of each member's appointment and 31 December 2025. Where a member's appointment commenced before the listing of DH Group Nyrt. on the stock exchange on 28 October 2015, the listing date was used as the starting point for the calculation.

includes numerous companies whose main profile and core business is the same as that of the parent company.

GRI 2-18 The annual ordinary General Meeting every year places on its agenda the evaluation of the work performed by the Board of Directors in the previous business year and decides on the matter of the discharge that may be granted to the Board of Directors; the Board of Directors received this in 2025 as well.

The only committee of the highest governing bodies in 2025 was again the Audit Committee. The Audit Committee supports the work of the Supervisory Board of DH Group Nyrt., performing review, evaluation and recommendation tasks. The Committee consists of three members, who are elected by the General Meeting from among the members of the Supervisory Board. As in previous years, in 2025 the Audit Committee and the Supervisory Board again consisted of the same members.

GRI 2-15 The highest governing body has procedures in place for preventing and mitigating conflicts of interest. Each director discloses their related parties and potential conflict-of-interest situations to the Supervisory Board, which makes a decision on appropriate measures to prevent or mitigate such conflicts. In 2025, as in previous years, there was no cross-board membership with other companies, and no cross-shareholding with suppliers and other stakeholders at DH Group Nyrt. Details of transactions with related parties are disclosed in Chapter 12 of the Annual Report, which provides information on related-party relationships.

The company's ownership structure is detailed in the annual Corporate Governance Report, which is available on DH Group's website.

Selection processes

GRI 2-10 The General Meeting provides the opportunity for the shareholders of DH Group Nyrt. to influence the operation of the company, and thereby also to have an impact on the appointment of the members of the highest governance bodies. Candidates may be nominated by the members of the Supervisory Board and the Board of Directors, who take into account the views of stakeholders, such as the shareholders.

During the nomination process, an important consideration is to ensure the diversity of the bodies, as well as the presence of competencies and experience relevant to the organisation's activities. It is a priority that the highest governance body possesses the insight, skills, and experience essential for effective governance.

Two of the three members of the Supervisory Board have been members of the Supervisory Board since the company's stock exchange listing in 2015. Their selection involved consultation with potential institutional investors, and their opinions played a role in the appointment.

Stakeholder relations

GRI 2-29 In 2025, DH Group again reviewed its group of stakeholders, and no material change occurred compared to the previous year. The Group maintains contact with all stakeholder groups on a regular and structured basis, in accordance with the principles and expectations of ethical business conduct and the Code of Ethics. (see chapter Ethical business conduct) The Group is open to feedback, provides the opportunity for dialogue, and is committed to continuous development with regard to the expectations of stakeholders. We assess stakeholders' observations and any concerns on the basis of their relevance and their potential impact on business activities. Where necessary, observations are forwarded to senior management or, where applicable, to the Board of Directors, particularly if they relate to environmental, social, or governance impacts.

Ethical business conduct

The purpose and characteristics of stakeholder engagement are summarised in the table below.

Stakeholder group	The purpose of the contact	Method of engagement
Shareholders	compliance with expectations	general meetings, reporting, quarterly meetings
Stock exchange, analysts	providing information and feedback for objective analysis	quarterly meetings, analyses
Clients	strengthening satisfaction and commitment, developing financial awareness	regular measurement of the NPS (Net Promoter Score), client research, assessment of sales agents, handling of client complaints, full-scope information provision during the servicing of clients, publication of financial analyses and articles
Employees	maintaining motivation, employee retention	quarterly performance appraisal and bonus system in Hungary, continuous and direct feedback thanks to the horizontal organisational structure, training
Bank partners	maintaining a stable business relationship based on mutual satisfaction	frequent consultation with partners
Franchise partners and sub-partners	close cooperation, retaining a stable agent base, predictability, strengthening trust and knowledge	the possibility of feedback to head office, partner questionnaire, a wide range of professional training
Authorities	compliance with legal requirements, lobbying activities in connection with Hungarian legislation and with respect to the adoption of Western European practices	mandatory regular data provision to the tax authority, availability in the event of official inspection, data provision to the ministry's housing advisory board, constructive participation in the prosecutor's office's investigations relating to contracts and product structures
Media, social media	responsible marketing communication, brand and image building	frequent and active PR communication, real estate market analyses, publication of professional articles

Client research 2025

We also examine clients' opinions year after year through comprehensive client research in Hungary. In 2025, we commissioned a marketing research company to carry out a representative survey of 800 people in Hungary on the perception of Duna House in the real estate market, the frequency of use of real estate agents and offices, as well as the awareness and use of the related financial advisory services among property-buying and property-selling customers.

With regard to the awareness of real estate offices, the result of the survey is that Duna House is the best-known player on the Hungarian market. DH's awareness showed a value above 77% in the case of every life-situation group.

Online real estate advertising portals play a prominent role in obtaining information about the real estate market, alongside which social media has also emerged as an information platform. The perception of the latter, however, is twofold, owing to the high advertising volume and lower reliability. According to the respondents, the websites of real estate offices are reliable channels with verified advertisements, but at the same time they may have a narrower range of offerings than a real estate advertising platform.

With regard to the involvement of real estate agents / real estate offices, 43% of those who conducted a real estate transaction in the past 3 years made use of the assistance of some network, and most of them chose the service of Duna House. Large networks stand out on the market through their professional operation, while smaller, local offices stand out through their more direct, more personal provision of services.

In general, the perception of real estate agents is twofold: their expertise and their time-saving role represent value, but a portion of clients remain uncertain regarding their added value, especially with respect to the commission. Among the expectations placed on real estate agents, the requirement that they have up-to-date information about properties, market regulations, as well as the wide-ranging financing options, stands out.

Client expectations — with respect to real estate agency services in general — are directed primarily at clear and transparent remuneration, regular contact, as well as the timeliness of the information contained in advertisements. In these areas, it is characteristic of the sector as a whole, and thus of Duna House, as well as of the direct competitor and the smaller, local real estate offices, that development opportunities can be identified. At the same time, Duna House achieved a higher customer satisfaction value relative to these players with regard to transparent remuneration. In parallel with this, the company demonstrates outstanding performance in the application of digital and AI tools, in the number of sales agents, as well as in the quality of the office environment, which contribute to strengthening the standard of the service.

The survey further revealed that financial advisory networks continue to be less well known than real estate networks. 7% of the respondents were aware of Credipass through an advertisement, and a total of only 3% had already made use of their service.

A third of the target group had already made use of a financial advisory service. Of those who purchased real estate with a loan in the past 3 years, 51% requested assistance carrying out the process, but this typically meant the bank advisor with whom the contract itself was concluded.

The feedback helps the Group to gain a picture of the market position of the networks in Hungary, of brand awareness, as well as to be able to further improve the quality of the services in the identified development areas.

Commitment to sustainability

Contribution to the Sustainable Development Goals

DH Group is committed to promoting sustainable development, and in the course of its activities it strives to achieve fair economic growth. Connecting to the Sustainable Development Goals (SDGs) and developing current processes and impacts are important to the Group. We believe that more sustainable business practices promote the successful operation of the Group in the long term and contribute to the creation of social welfare and equality, as well as to the reduction of environmental impacts.

The Group's operation is connected at numerous points to the promotion of development that also keeps social and climate protection aspects in view, as defined by the 17 Sustainable Development Goals adopted by the UN in 2015. The Sustainable Development Goals and the indicators assigned to them form a comprehensive system and contain interconnected measures. By identifying and promoting material sustainability topics, DH Group also contributes to the realisation of the SDG goals.

DH Group's sustainability focus areas:

Responsible sales

8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
12 RESPONSIBLE CONSUMPTION AND PRODUCTION

In its own operation and in its franchise network alike, DH Group pays particular attention to the ethical work of its staff and sales partners. Our aim is to support the responsible decisions of our clients with honest and full-scope information provision, by developing their financial awareness and by designing responsible services.

Responsible employment and agent relations

3 GOOD HEALTH AND WELL-BEING
5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH
10 REDUCED INEQUALITIES

With the dynamic expansion of the DH Group, it provides work for more than 4 000 people in Europe. The Group is committed to equal treatment, appropriate working conditions, and the creation of fair working conditions. We strive to ensure equal remuneration according to performance and abilities and to create the framework for the continuous personal and professional development opportunities of our agents.

Legal compliance

10 REDUCED INEQUALITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
17 PARTNERSHIPS FOR THE GOALS

We consider compliance with applicable Hungarian and EU regulations, as well as with business ethics standards, to be a fundamental value. We believe that all of this contributes to providing higher-quality and more reliable services compared to market players.

Indirect economic impact

3 GOOD HEALTH AND WELL-BEING
8 DECENT WORK AND ECONOMIC GROWTH
9 IPAR, INNOVÁCIÓ ÉS INFRASTRUKTÚRA

DH Group's indirect economic impact is linked to responsible taxation and job creation.

Environment

11 SUSTAINABLE CITIES AND COMMUNITIES
12 RESPONSIBLE CONSUMPTION AND PRODUCTION
13 CLIMATE ACTION

Our aim is that the Group carries out its activities in an environmentally friendly manner, taking into account the responsible management of natural resources. The Group's activities contribute to the development of conscious consumer attitudes and to the reduction of environmental impacts.

The role of the highest governance bodies in relation to sustainability

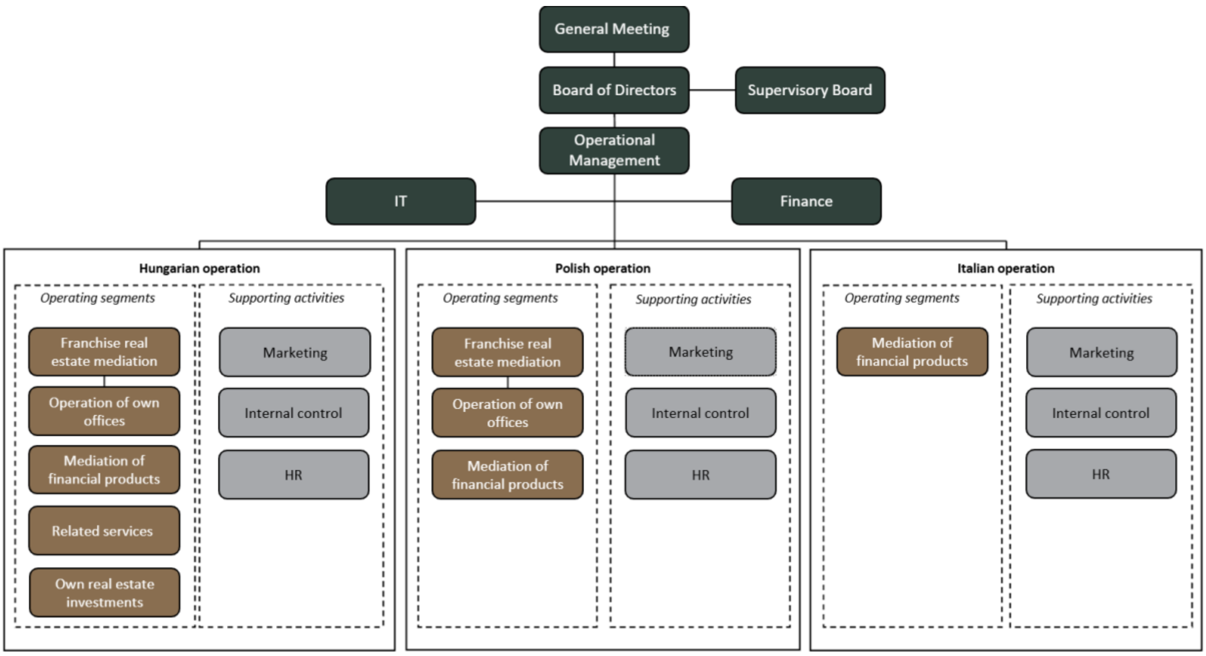
GRI 2-12 With regard to DH Group's sustainability-related commitments and policies, the Board of Directors and the senior executives of DH Group Nyrt. jointly play a key role.

The Board of Directors is responsible for defining the organisation's general directions and approach in relation to sustainable development. This includes the development and approval of the organisation's purpose, values, and mission statements, which serve as the basis for the organisation's activities and decisions.

The senior executives, in cooperation with the Board of Directors, are responsible for the implementation of the goals and the adopted policies. This ensures that the organisation's actions are in line with its commitment to sustainable development. Senior management also encourages independent sustainability initiatives at the various levels of the organisation — including the franchise network and the staff of head office.

Through the oversight of due diligence processes, the Board of Directors identifies and, where necessary, manages the organisation's impacts on the economy, the environment and society. In order to manage the impacts, the company cooperates, where necessary, with the stakeholders of the individual impacts, and takes into account the results of these processes and provides guidance on this to the senior executives. Currently, this process is informal.

GRI 2-13 The executive responsible for the group-level management of DH Group Nyrt.'s sustainability impacts is the Chief Financial Officer (CFO). In addition, the heads of the following corporate functions play a prominent role in ESG topics: the officers of the internal control and HR functions are responsible for human resources and compliance, the impacts related to the core activity are managed by the operating segments, while the corporate marketing activity is carried out by the marketing department.



Critical concerns

GRI 2-16 Critical concerns — should any arise — are communicated to the Board of Directors and the Supervisory Board by the Chief Financial Officer or another relevant director. In 2025, the Group's Chief Financial Officer notified the Board of Directors and the Supervisory Board of a fraud with a total value of 2 million Polish zloty affecting one of DH Group Nyrt.'s Polish subsidiaries. (For more details, see the chapter Compliance)

Ethical business conduct

GRI 2-23, 2-24 We believe that our high-level ethical standards and values form the basis of our good and respected business reputation and provide assurance to the clients and business partners choosing DH Group about our reliability and quality services.

These fundamental principles are also stable values of prominent significance in our everyday operation, providing a standard to be followed for every employee, every member company and our entire partner network of the corporate group.

In order to achieve our goals, fulfil our mission and provide the highest-level service to our clients, we follow :

01 Fairness

In the course of our external and internal relationships, we always observe human and business ethics standards and demonstrate predictable, consistent operation.

02 Customer focus

With precise knowledge of needs, we strive for the maximum satisfaction of our external and internal clients.

03 Results orientation

Aligned with our corporate values, we pursue our objectives and deliver on our commitments in the most effective way possible.

04 Growth, development

To achieve sustainable growth, we continuously develop and strive to stay at least one step ahead of others.

05 Synergy

We organise operations around mutually reinforcing interactions.

Our Code of Ethics shapes the values into a code of conduct to be followed in the form of guidance, which is available on the DH Group website. The code was approved by the corporate group's Chief Executive Officer, and the company communicated it to employees and agents in 2023.
In 2025, the code was supplemented, and thus it now also officially records DH Group's alignment — also as an already established practice — with the ten fundamental principles of the UN Global Compact and with the OECD Guidelines on Responsible Business Conduct for Multinational Enterprises.

DH-6 DH Group's Code of Ethics is binding for all of DH Group, as well as for any person representing DH Group or acting on its behalf. Management provides support in order to ensure compliance with the rules. In the event of uncertainty or concern relating to the implementation of the code, employees, agents and franchise partners may turn to their direct superior, or to the HR and internal audit departments. Familiarity with the Code of Ethics, as well as keeping track of changes, is a fundamental expectation towards every member of staff and every franchise partner.[6]

The Code of Ethics stipulates that it is a requirement for all of DH Group's staff and franchise partners to carry out their work in compliance with all relevant laws and in full observance of moral and professional requirements. They must act with clients, other players on the market, and all those with whom they come into contact in the course of their work, at the highest professional standard and service quality, with integrity, respect, honesty and without bias. Every kind of discrimination is strictly prohibited. The code also strictly regulates the protection of the data of clients and partners and the confidential handling of sensitive information. The Group condemns all forms of corruption and bribery.

Beyond the general policies, the group-level Code of Ethics also assists the staff of head office, the credit brokers, real estate agents, as well as the franchise partners with supplementary guidance. In the case of credit brokers, real estate agents and franchise partners, communication must be clear, full-scope, and objective. Transparent and accurate information provision about properties and services, as well as the avoidance of deceptive or misleading practices, is of key importance.

Apart from the group-level Code of Ethics, a separate Code of Ethics also applies to the employees of Duna House Franchise Kft. in Hungary and to the agents of the Duna House franchise network, which is accessible on the company's website. In addition to the general ethical business and professional policies, the code sets out expectations relating to, among other things, responsible communication and responsible information provision. (For more details, see the chapter Responsible information provision and product transparency.)

In Italy, the board of directors approved a new code of ethics and an anti-corruption policy (see Compliance chapter) in 2025. The code defines the fundamental principles of business operation and conduct, such as integrity, transparency, fairness and compliance with legislation, and also covers the rules for managing relationships with customers, banks, and authorities. The code is publicly accessible on the Italian Credipass website and is also available to employees on the intranet. Employees and agents are informed of changes through online notification.

Compliance

GRI 2-25, 2-26 Those falling within the scope of DH Group's Code of Ethics must report a breach of the Code of Ethics or a concern related thereto to the internal audit department. In Italy, a whistleblowing complaint reporting system also operates in addition.

External stakeholders may also submit reports in connection with the Code of Ethics; DH Group also provides the possibility of anonymous reports. The group treats all reports confidentially and investigates them with the involvement of the internal audit function. We endeavor to provide feedback to the reporter within 30 days, provided that the report is not anonymous. Good-faith reporters are entitled to protection against discrimination and unfair treatment.

[6] The DH Group's franchise partners and sub-franchise partners (agents) operate as independent legal entities and are solely responsible for their own activities.

Materiality assessment

GRI 3-1 In 2022, when preparing its first ESG report, DH Group Nyrt. carried out a comprehensive materiality assessment in order to identify the sustainability topics that are material from DH Group's perspective. It is reviewed annually. In 2025, no such external factor or trend arose that would have made it necessary to consider a new sustainability topic.

<u>The materiality assessment process in 2022</u>

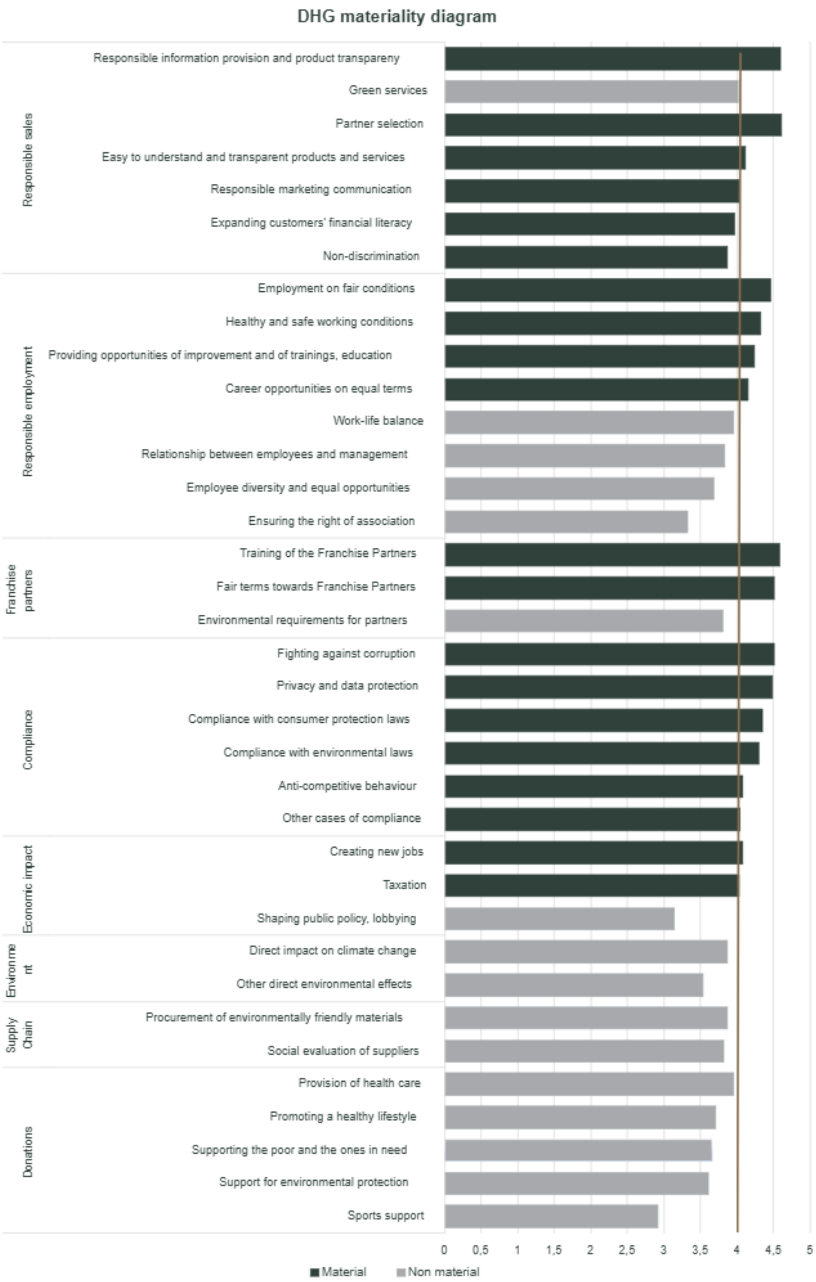
1. <u>Understanding DH Group's sustainability impacts</u>
   For sustainability reporting purposes, material topics are those in connection with which the Group exerts a significant impact on the economy, the environment, and people, including human rights. The potentially material topics were determined on the basis of the general topics of the GRI Standards 2021 and the sector-specific metrics of the SASB (Sustainability Accounting Standards Board), as well as industry benchmarks and the impacts of the group's activities. Employees and external stakeholders of DH Group Nyrt. also participated in defining and providing feedback on the topics.
2. <u>Assessing and prioritising impacts</u>
   The assessment was based on an online survey conducted among DH Group's main stakeholder groups, in the course of which shareholders, stock exchange/stock market analysts, professional organisations, market analysts, sustainability organisations (e.g. consumer protection, environmental protection), universities, banking partners, DH Group's employees, franchise partners and their employees, suppliers, the media (journalists) and representatives of supported organisations provided feedback on the topics. In total, close to 50 respondents formed an opinion. The questionnaire was completed by stakeholders in Hungary, Poland and Italy.
   The topics were assessed at two levels: respondents assessed 8 overarching topics (responsible sales, responsible employment, responsibility relating to franchise partners and agents, indirect economic impact, environmental protection, supply chain, compliance, donations) and close to 40 sub-topics quantitatively, on a scale from 1 to 5.
3. <u>Review, approval</u>
   DH Group reviewed the results of the assessment with an external advisor in order to identify any topics that may not have been appropriately emphasised and to include them in the further stage of the evaluation.

   The materiality threshold was represented on average by a value of 4; in addition, taking into account the consequences of DH Group's existing and potential impacts, two further topics were included among the material topics. Since 2022, the range of material topics has changed to a small extent as a result of the annual reviews, as presented in the previously published ESG reports.

Despite the fact that the carbon dioxide emissions arising from DH Group's operations are not material in extent, recognising the importance of mitigating climate change and owing to the continuously strengthening transparency expectations relating to carbon dioxide emissions, the group has begun measuring Scope 1 (direct) and Scope 2 (indirect, energy consumption-related) emissions, which is presented in the Environmental information chapter of the report.

GRI 3-2 Based on the annual review of material topics, in 2025 the number of material topics decreased by one compared with the previous year. Within the responsible sales topic, green services became a non-material topic, because the Group discontinued DH Energy Zrt., DH Group's energy business line. Credipass continues to intermediate green products where these are available at its partners. In addition, Energetikai Tanúsítvány Kft. continues to support the green transition through issuing energy performance certificates and its role in promoting solar panel systems.

The following diagram contains all assessed topics and depicts their materiality. ▯



Responsible sales

Part of our responsible sales practices is responsible information provision and marketing communication, developing our clients' financial awareness, and the careful selection of our partners.

Policies, principles

GRI 3-3 DH Group carries out its sales activities in line with defined ethical standards and values. A fundamental requirement towards employees and agents is that the entire sales process and all its details be characterised by responsible conduct, fully satisfying the expectations and legitimate interests of clients, applying complete non-discrimination, and complying with legal requirements. These guidelines are contained in the DH Group's Code of Ethics. (See the Ethical business conduct chapter.)**Ethical business conduct**

Responsible information provision and product transparency

Policies, principles

GRI 3-3, DH-1 DH Group's *Responsible Communication and Information Policy* summarises the guidelines binding on every employee and partner of the Group regarding responsible and ethical information provision, as well as the provision of a transparent product and service portfolio. Our Group is committed to the accurate, reliable and clear presentation of products and services and to ensure the accessibility of relevant information.

- Avoiding misleading or manipulative practices: The Group consistently avoids misleading claims capable of deception, exaggerated communication, and aggressive sales practices in all of its communication channels.
- Information provided in a transparent, clear manner: We provide our clients with all material information necessary for responsible decision-making in a transparent, clear and comparable manner, fully satisfying legal requirements.
- Client-centered and advisory approach: The basis of DH Group's client communication is professionalism and personalisation. When designing our offers, a key consideration is alignment with client needs, avoiding the sale of unsuitable, inappropriate arrangements, as well as providing accurate and reliable information relating to financial conditions, banking costs and other requirements.
- Product transparency: We clearly define our product and service portfolio and make all relevant information available to our clients and stakeholders. The transparency of the products intermediated by our financial advisors is primarily influenced by our business partners offering the products. The main characteristics of transparent financial products are the clarity of costs, risks, and conditions which areeasily understandable and comparable for consumers. Our advisors assist clients' decisions in an independent manner, following the principle of objective comparability.

In addition to group-level regulation, supplementary, activity-specific guidelines complying with local legal requirements are also in force at affiliate level.

The legal requirements relating to information provision – particularly with regard to credit products – are strict in all of the Group's countries of operation and prescribe the provision of detailed, comparable information. The Group complies with the banks' guidelines on information provision. Contracts, other documents and the websites of DH Group's members contain all expected information. (For more on data protection, see the Compliance chapter .)**Compliance**

In the case of the Hungarian Credipass, the business rules, which are also available on the website, set out the agency obligations to be applied during financial intermediation, while the information provision practice is regulated and supervised by the Hungarian National Bank.

In addition to the group-level Code of Ethics, the Code of Ethics of the Hungarian real estate brokerage Duna House Franchise Kft. states that agents must strive for objectivity in their communication and must avoid statements capable of deception. They must not withhold information from their clients regarding facts related to the transaction concerned, nor provide false information about the matter to any of the parties involved. They are furthermore obliged to report all hidden defects that come to their knowledge, and during engagements they must ensure that the risks are explained. Advertisements may be based solely on genuine information originating from the principal and must comply with legal requirements.

In Italy, Credipass shares all product information on its website under the "Trasparenza" (transparency) link, which is updated daily, in accordance with the proposal of the regulations of the Organisation of Agents and Brokers (Organismo degli Agenti e dei Mediatori) and the National Bank of Italy (Banca d'Italia) on the transparency of banking and financial services and on operations between clients and intermediaries. The company has also created a separate set of rules in order to comply with the transparency requirements prescribed by law and with proper information provision, which is contained in the so-called Process manual. In addition, the internal Product governance procedure also addresses the transparency of products.

In Poland, both Metrohouse and Credipass carry out their communication activities in accordance with local legal regulations. Credipass clients receive an intermediary information brochure, which summarises information relating to the company, the organisations cooperating with them, the available products and other legal requirements. Furthermore, the information intended to inform clients as well as the information set out in contracts and other documents is also available on the websites https://www.metrohouse.pl/ and https://credipass.pl/

Actions, practices

Training

In order for its financial and real estate advisors to be able to provide transparent, needs-based advice to their clients, DH Group also provides internal training programmes. Within their framework, agents acquire the appropriate professional knowledge and gain knowledge about the products offered and the related corporate and legal requirements.

In Hungary, the advisors of both business lines receive professional training at our educational institution Akadémia 2.0 (Academy). The Academy offers structured courses on, among others, market trends, financial knowledge, mortgage loan options, and investment strategies.

The Italian operation continuously provides product training for its intermediaries, who also take an examination annually in order to ensure high-quality client management.

The Polish Credipass trains its advisors in the area of presenting offers. Managers regularly check the quality of services and, where necessary, also provide additional credit expert training.

Accelerated administration with digital, automated processes

According to DH Group's approach, the information provided during in-person meetings plays an important role in understanding the characteristics of products and services and in enabling clients to make the right decision.

Alongside in-person meetings, however, it has become characteristic in real estate transactions to conduct online consultations and to use online marketplaces, video and virtual presentations, applying the sales strategy that best fits the seller's life situation. The use of digital innovations also creates added value in financial intermediation administration, accelerating processes, and thereby facilitating the even more efficient work of our agents. There is, among others, the possibility of automated valuation and loan administration processes and the use of contracts.

The application of digital tools within DH Group is realised in different ways at subsidiary level, also fitting local legal requirements and products. In Hungary, Credipass operates a transparent offer-making process for clients, aligned with the Magyar Nemzeti Bank's (MNB[7]) requirements, as a result of which clients can also access offers digitally. In order to promote transparency, the Italian Credipass carries out the management of product information via its own proprietary supervisory platform. On the interface there is, in addition, proof of the delivery of brokerage contracts to the client and the determination of expected intermediation costs. In 2025, the company collected the information articles found on its own channels and published them in one place and also introduced a FAQ section in order to support users in understanding the products and services offered. These contents were developed by applying the principles of transparency, credibility of messages, client-centric approach and avoidance of misleading practices.

Monitoring service quality

Monitoring and ensuring the quality of information provision is the task of managers. We check the effectiveness of the portfolio together with agents, managers, and franchise partners. Any problems that may arise in connection with the product portfolio, such as transparency and difficulties of understanding, can be revealed and addressed through this process.

The monitoring, within the framework allowed by legal possibilities, may in Hungary and Poland also mean mystery shopping or the use of private investigators going back several years, in both the financial intermediation and the real estate brokerage business lines. In Italy, information handling is also followed up with a so-called welcome call, thereby checking whether the client received all the necessary information and was satisfied with the agent's conduct. In addition, the internal audit departments may also carry out random checks.

In connection with real estate brokerage services, in 2025 we again used the evaluation system to monitor sellers' performance in Hungary and Poland. Clients receive an automatic satisfaction survey e-mail after every more important event (e.g. publication of an advertisement, showing of a property) and also following the closing of the transaction. On the personal seller profile sheets available on the websites, an evaluation can be submitted immediately after logging in; in addition, there is also the possibility of submitting evaluations by e-mail, sent to an address dedicated to this purpose. The results are publicly available on the local websites. In Poland, we present the most highly rated colleagues on our Facebook page each month.

In connection with the financial intermediation service, in Italy there is the possibility to evaluate the work of agents directly, under the agent performance monitoring menu item found in the Credipass WebApp system.

DH-4 We monitor complaints relating to information provision and product transparency; the relevant data can be found in the Compliance chapter. In 2025, there were no cases of non-compliance with information provision requirements relating to products and services, nor any case of non-compliance with marketing communication rules (see the Compliance chapter).**ComplianceCompliance**

Responsible marketing communication

Policies, principles

GRI 3-3, DH-1 The guidelines relating to the Group's marketing communication are likewise summarised by DH Group's Responsible Communication and Information Policy. (See the

[7] MNB: Magyar Nemzeti Bank – Hungary's central bank

Responsible information provision and product transparency chapter.) The Marketing and PR Director is responsible for compliance with the responsible marketing communication principles.

Responsible information provision and product transparency

The marketing department may possibly decide to involve external service providers during communication activity; if this occurs, compliance with the above principles and legal requirements is also an expectation towards the engaged partner.

DH Group applies a structured system of principles and operating practices, as well as control mechanisms, in its marketing, PR and client communication activities in order to ensure responsible, transparent, client-centered and regulation-compliant communication. These principles apply equally to information provision addressed to partners and stakeholders.

- Transparency and accuracy: DH Group ensures that all marketing materials, advertisements, promotional and campaign materials contain accurate, clear and up-to-date information. This includes the fair presentation of real estate offers, financing and credit options, as well as market trends, avoiding misleading contents, thereby helping clients to make well-founded decisions.
- Educational and value-based communication: In the course of marketing activities, educational and advisory content takes priority over purely promotional messages.
- Responsible digital and social media communication: The Group maintains an active presence on digital and social media platforms, observing ethical marketing standards. The communication avoids a sensationalist approach and is built on informative, client-centered messages.
- Compliance and ethical standards: The group complies with national and industry-specific marketing and advertising rules, ensuring that all promotional content meets legal and ethical requirements and is truthful and aligned with brand safety principles.
- Internal control processes: The realisation of the above principles is supported by internal control processes. Campaign materials are documented and archived for the sake of transparency and traceability.

Digital transformation

In order to further strengthen DH Group's market position, in 2025 an analysis of competitors and market participants was carried out from a digital, AI, and marketing communication perspective. The analysis examined competitors' advertising, communication, and sales methods. Based on the results, DH Group set as a goal in its marketing strategy the strengthening of responsible online, video-based content production, as well as its presence observing ethical marketing standards on digital and social media platforms.

DH Group also strives to maintain and deepen the existing trust of clients and partners in the area of marketing communication. We believe that, alongside digital renewal, it is through responsible, credible information provision that we can stand out from the media noise increasingly characteristic also of the intermediation sector, as a reliable, responsible and human group.

Goals

In 2026, in Hungary, the preparation of a more structured control and compliance programme is also under way, which will provide for franchise partners, as a separate requirement, the consistent application of brand requirements, and will incentivise their work with the possibility of an excellence qualification. The planned start date of the programme is 2027. The expected results of the programme are uniform and transparent communication at national level, the reduction of reputational and compliance risks, and a stronger, unified brand identity.

In 2026, we plan a central visual identity renewal and standardisation of Credipass across countries, within the framework of which a new, unified brand book to be followed by every operation and network member will be issued, accompanied by the renewal and harmonisation of the websites. Furthermore, partners and agents will receive training on the guidelines to be followed.

Actions, practices

For the sake of responsible marketing communication, the marketing departments of DH Group's Hungarian, Italian and Polish operations apply practices tailored to the given country and complying with local legal requirements and products.

In 2025, DH Group implemented several key action items, with particular regard to the expansion of online educational content, control processes, and the integration of social responsibility.

Strengthening an educational and responsible content strategy (video focus)

In order to achieve the digital transformation goals, at the end of 2025 DH Group created a new position – Chief Performance Officer (CPO) Credipass (performance officer) – responsible for leading Credipass's digital visual identity transformation, maximising organisational efficiency and optimising processes. The position became active from the beginning of 2026. Accordingly, from the beginning of 2026 Credipass is starting, in a targeted manner, to present financial products, responsible borrowing, and conscious property purchase on its social media platforms through educational video content. (See the Developing financial awareness chapter.)

Developing financial awareness

In 2025, the Hungarian operation strengthened video-based content production on social media platforms at a strategic level.

Duna House Prime, the business line of the Duna House franchise providing premium-category real estate brokerage services, focused during its communication on the transparent and genuine presentation of premium properties, helping to eliminate the misleading of clients.

In the second half of 2025, the Hungarian operation launched the "ÉPP JÓKOR" ("Just in time") brand platform, the aim of which is to strengthen the nationwide Credipass and Duna House brand unity, as well as to address clients' uncertainties relating to property purchase and financing. The aim of the messages was to make complex situations understandable and reassuring, thereby supporting more conscious and confident decision-making for clients.

With the practices presented, complex topics become more easily digestible for clients, they gain support in responsible financial decisions, the risk of being misled decreases, and easily understandable content may result in higher engagement on their part.

Strengthening brand consistency and the control system

Despite the strictly and consistently regulated requirements, with the rapid development of digital innovation solutions we have experienced that visual identity discrepancies occur within the franchise network in appearances and campaign elements, which may even qualify as non-compliance with the brands' visual identity rules during checks by the local consumer protection authorities. In order to eliminate this, the Group is currently also continuously monitoring the brand's appearance and communication.

The marketing and internal control departments of the member companies work in a coordinated manner in order to prevent the negative impacts and risks arising from inappropriate marketing communication. It is established practice, alongside checking the websites, to physically visit and inspect franchise partner offices in order to achieve a nationally uniform tone, visual appearance and message structure, in line with brand and compliance expectations. The audits ensure compliance with legal and ethical standards, monitoring the effectiveness of responsible marketing activity, as well as the identification of areas for improvement.

Client feedback and surveys

In both Italy and Hungary, we monitor client feedback so that we can evaluate the clarity, transparency and helpfulness of marketing communication with regard to both financial intermediation and real estate brokerage activity. We integrate the identified shortcomings or areas for development into our marketing communication strategy through regular training, updated guidelines, and refined content formats.

With online engagement analyses, we monitor the level of engagement, the comments and the direct messages on social media, in order to assess to what extent the content draws the audience's attention and whether it complies with ethical communication practices.

Updating the legal disclaimers in promotional materials

During 2025, the Italian Credipass systematically updated the legal disclaimers in its promotional materials in order to further strengthen responsible marketing communication, with particular regard to the clarity of information and the protection of clients. Through the review, the shared information becomes clearer and more complete, the transparency of communication becomes stronger and, of course, legal compliance is also ensured.

Developing financial awareness

Policies, principles

GRI 3-3, DH-5 DH Group is committed to developing clients' financial awareness, as well as to developing financial knowledge and literacy, encouraging more well-founded and conscious decision-making.

The cornerstone of this is educational and value-based communication: in the course of marketing activities, educational and advisory content takes priority over purely promotional messages. Through its own channels (websites, social media, blogs, newsletters), the group supports the understanding of real estate market and financing decisions with expert content, contributing to long-term financial awareness.

From 2026, DH Group Nyrt.'s CPO (Chief Performance Officer – Credipass) is responsible for the quality of the materials and practices created and shared on the topic of financial awareness.

Goals

The group's digital transformation goal also extends to financial awareness. In 2026, we strive to enable an even wider audience to gain financial knowledge in an easily understandable form on the social media platforms of Duna House and Credipass.

Actions, practices

Knowledge-sharing articles, content

The members of the Group regularly publish informative articles and blog posts on the official websites and in the (social) media on topics relating to real estate investment, real estate financing options, market trends and best financial practices. In connection with the contents, DH Group also cooperates with banks, financial institutions, and industry experts. Based on media analyses, the Group determines the areas where it needs to place greater emphasis and where it needs to convey more and more thorough knowledge content.

In Hungary, in 2025 we began to use the social media platforms of Duna House and Credipass in an intensified and targeted manner to share content on financial literacy, practical tips and expert insights.

Duna House prepares analyses of the Hungarian real estate and financial markets on a monthly basis, under the name Duna House Barometer available on the website. These reports contain, among other things, transaction number estimates, a demand index, house price indices, sales data, buyer and seller client profiles, as well as mortgage loan data. From the second half of 2025, the PR and lead analytical expert of Duna House Franchise Kft. is responsible for the content of the Barometer, and the source of the published information and statistics has been supplemented with data from Credipass Kft. These reports, frequently cited by press outlets, help to inform both professionals and the general public about key economic and financial trends that have an impact on real estate investments and home ownership. The Polish operation also publishes a quarterly consolidated Metrohouse and Credipass Barometer, which contains transaction statistics from the secondary real estate market, the parameters of sold dwellings, and numerous other pieces of information, including the profile of home sellers and buyers. The publication also reports on the primary market and contains statistical data and commentary prepared by the analysts of RynekPierwotny.pl – one of Poland's leading real estate market portals. The report is supplemented with mortgage market statistics and commentary prepared by Credipass experts.

On the knowledge base blog of the Hungarian Duna House, in 2025 we informed our clients about developments in the Hungarian market in 8 new articles. The articles provided information on, among other things, practices relating to the sale, purchase and letting of real estate. The knowledge base was viewed in 2025 by a total of close to 12 800 users, on 22 200 occasions.

In the blog section of Hungarian Credipass, *Pénzügyekről, okosan ("Smart about finance"),* the educational content was viewed by more than 25 000 people in 2025, meaning that 10 000 more people obtained information on the portal than in 2024.

In the second half of 2025, more than 2 200 organic media appearances and interviews took place in Hungary, with a total reach of 879 million people. The overwhelming majority of Duna House's appearances (83%) were online, followed by print (9%), radio (6%) and TV (2%). The main websites were leading economic and real estate news portals (portfolio.hu, ingatlanhirek.hu, and vg.hu). In a comparison with competitors, Duna House achieved a 30% share based on the number of appearances and a 29% share based on reach, ranking it second on the Hungarian market.

Italian Credipass publishes informative articles and blog posts on its website every day, covering topics related to mortgage loans, other loans and market trends. The aim of these materials is to equip customers with the essential knowledge needed to make well-founded financial decisions. In 2025, the number of online visitors exceeded 100,000 people.

In Poland, articles enhancing financial awareness are also available under the blog menu items of the Credipass and Metrohouse websites. The articles inform interested parties about credit ratings, interest rate changes, changes in home loans and the effects of regulatory decisions. In addition, podcasts are produced and the companies are also active on social media on the topic. The Polish Credipass knowledge base was visited by more than 30 000 customers in 2025.

Professional conferences, presentations

Representatives of Duna House and Credipass participate in round-table discussions, conferences and business meetings focusing on B2C target groups. The professionals of the Hungarian operation also give university lectures to students majoring in economics and business, the most important topics of which include, among others, market trends, government subsidies, life in the agglomeration, mistakes in property purchases and online comparative analyses.

Partner selection

DH-3 DH Group applies a franchise business model; the franchise partners have a prominent role in the successful operation of the group of companies. Financial product intermediation takes place on the basis of cooperation agreements concluded with banks, credit institutions, and insurance companies.

Policies, principles

GRI 3-3 We believe that we can establish mutually beneficial, long-term relationships with partners who share a commitment to excellence, integrity, and responsible business practices. We select partners whose business conduct is in line with the principles and values expected by DH Group, as set out in the DH Group Code of Ethics (see chapter [Ethical business conduct](#)). **Ethical business conduct**

The Group's partner selection practice is summarised in the *DH Group Partner Selection Guidelines*. The selection process is regularly reviewed and updated to ensure that it remains relevant.

When selecting financial institutions and franchise partners, the Group examines whether the partner meets the following criteria:

Selection criteria for bank and insurance company partners:

- Financial stability: the providers of intermediated financial products must have a strong financial position and reputation.
- Licences: the providers must hold the necessary local and EU banking or insurance licences.
- Interest rates: DH Group does not cooperate with financial institutions that offer exploitative interest rates.

The director of the area is responsible for the selection of financial institution partners. When selecting our partners, we take into account that the activities of banks and insurers are strictly regulated and supervised in all the countries in which we operate.

Selection criteria for franchise partners:

- Local entrepreneurs/real estate agents: our aim is to engage partners and agents who are able to provide our clients with the highest possible level of service and who have a high level of knowledge of local legislation.
- Compliance with the DH Group Code of Ethics: our franchise partners must comply with the Code of Ethics and act fairly, professionally and responsibly.

Actionss, practices

Complaint handling

GRI 3-3 It is DH Group's constant aim that franchise partners and sub-partners fully meet the expectations placed on them regarding ethical business conduct as set out in policies and guidelines.

If a complaint is received regarding an agent's conduct or behaviour, the companies' internal control departments launch an investigation, during which they collect data, examine documents, and conduct interviews with the parties concerned. The internal control department responds to every incident where the possibility of unethical conduct arises. Our aim is to eliminate actions that breach ethical standards as soon as possible and to inform the customer concerned about this.

As a consequence of proven unethical or improper conduct, franchise partners may be obliged to pay compensation. In the case of more serious offences, the contracts may be terminated, and a report may be made to the authorities on the basis of a decision by the management. The conditions of these procedures are clearly defined in the agents' contracts.
Similarly to the previous three years, in 2025 there was no material breach of the requirements during agent activities.

If a concern or observation regarding fair treatment arises on the part of the franchise partners or agents, it can be indicated through several forums: they can contact the internal control department, and they can also report it to the local management, including during operational meetings.

Responsible employment and agent relations

Policies, principles

GRI 3-3 The guidelines applicable to own employees, franchise partners and sub-partners are defined by DH Group's group-level Code of Ethics. (See in chapter Ethical business conduct.)

The code declares DH Group's commitment to fair employment, diversity and the creation of equal opportunities and conditions: it condemns and strictly prohibits all forms of discrimination. It is the group of companies' constant aim to provide fair and attractive working conditions and a working environment both for its own employees and for its franchise partners and sub-partners.

Employees and franchise partners are expected to work without bias: they must be objective in their decision-making and be able to treat everyone equally, regardless of their position or their relationship with the company.

In the event of any concern or problem, our colleagues and franchise partners may turn to their direct superior, the management or the HR department; the group of companies ensures the objective and discreet handling of matters.

Own employees

Policies, principles

GRI 3-3 At the end of 2025, DH Group employed 161 people as its own employees. The group of companies has a direct impact on the working conditions and working environment of these employees and on the realisation of diversity and equal opportunity affecting them. Due to the dynamically changing nature of the financial and real estate services sector and in order to implement the Group's business strategy, attracting and retaining talented and ambitious workforce is of prime importance.

Despite its successful growth and expansion, the Group continues to consist of relatively small organisations with a flat organisational structure, which results in an open and direct corporate culture based on the autonomy of managers. We strive to achieve an operation based on trust and reciprocity between subordinates and management, and to continuously ensure flexible, fast operation that supports change. Our priority is to create and maintain a cohesive, inclusive team and working environment.

*GRI 403-2, 403-3, 403-5*DH Group ensures a safe and healthy working environment. Occupational safety and fire protection are regulated in accordance with the relevant laws and regulations of the individual countries, and the mandatory risk assessment is also carried out accordingly.

GRI 3-3 DH Group has remuneration policies. *The Remuneration Policy of its Employee Share Ownership Programme* (ESOP Remuneration Policy) grants share allocations and share options to the employees of the parent company and subsidiaries falling under its scope. An annual so-called "Employee Programme" is defined, under which every Hungarian employee of the Group who was already employed in the year preceding the report receives a share allocation corresponding to their average annual salary for that year. A description of the programmes can be found in the annexes to the ESOP Remuneration Policy and in the company's annual Remuneration Report. The remuneration programmes are reviewed annually, and then the annual ordinary General Meeting votes on the approval of the programmes and the Remuneration Report.

GRI 2-19, 2-20 The purpose of the *Management Remuneration Policy* is to define, for the governing bodies of DH Group, a system of monetary and non-monetary benefits that reflects the prominent role and responsibility of the members of management and is also proportionate to the benefits package provided to the Group's employees. Its scope extends to the members of the Board of

Directors and the Supervisory Board, regardless of whether – in the case of the members of the Board of Directors – they perform their office within the framework of an employment relationship or a mandate relationship. Remuneration may be provided exclusively on the basis of, and in accordance with, the Executive Remuneration Policy approved by the General Meeting. The General Meeting votes annually on whether the members of management may receive the remuneration specified in the policy.The Board of Directors is responsible for implementing the remuneration policies and for monitoring their proper functioning. Remuneration consultants do not participate in the determination of remuneration; the process of determining remuneration is supervised by the Board of Directors.

Actions, practices, indicators

Characteristics of the employees

GRI 2-7 DH Group's total headcount on 31 December 2025 was 161 people, which is 5.3% lower than the employee headcount at the end of 2024. In Hungary the headcount decreased by 8 people (11%) and in Italy by 1 person, while in Poland there was no change in the number of employees.[8]

In Hungary, the decrease in headcount is partly due to the termination of two companies (DH Energy Zrt. and Impact Alapkezelő Zrt.) and partly to DH Group's organisational transformation and collective reorganisations that took place in certain areas, which affected the number and structure of the positions concerned.

***GRI 2-7* - Employment data (persons) - DH Group, 31 December 2025**
Information on employee headcount by contract type, country and gender

	Hungary	Italy	Poland	Female	Male	DHG 2025	DHG 2024	DHG 2023
Full-time employees	60	46	33	97	42	**139**	144	140
Part-time employees	3	12	7	20	2	**22**	26	34
Employees with an undefinite contract	63	56	27	109	37	**146**	148	170
Employees with a fixed-term contract	0	2	13	8	7	**15**	22	4
Total headcount	**63**	**58**	**40**	**117**	**44**	**161**	**170**	**174**

***Note**: Active employees in Hungary, Italy and Poland. The Group has no employment on non-guaranteed hours. In addition to the agents, at group level 6 executives are employed under a mandate contract, being external employees whose work is supervised by the organisation.*

Full-time employment continues to be predominant in the Group its share being 86% in 2025. Part-time work is typically carried out by female employees; its share is highest in the case of Italy, at 21%.

In DH Group, 91% of employees held an undefinite employment contract in 2025. In Hungary we employed all employees under an undefinite contract, while in Italy the share of fixed-term employment was low, at 3%. In Poland – predominantly in the case of Credipass – new hires are typically employed under a fixed-term employment contract during the first two years of employment, so the share is higher than in the other countries, at 33%.

Diversity indicators

GRI 405-1 In the Group, the share of female employees among subordinates exceeds that of male employees; at management levels, however, the proportion of female employees (35%) is lower than that of men. The Supervisory Board and the Board of Directors of DH Group Nyrt. have no female members. In Hungary, the share of women in management (senior and middle managers combined) was 21% in 2025, in Italy the share of women among managers was outstanding (67%), while in Poland the ratio of female and male managers was completely balanced.

[8]Within the reporting boundary covered by this report, the employment data is accurate and based on the company's internal records.

GRI 405-1 - Diversity of employees and governing bodies - DH Group, 31 December 2025									
Ratio of age groups and genders peremployee category - %	Female	Male	Under 30 years	Between 30 and 50 years	Over 50 years	Employee[b] 2025 (persons)	Independent members[c] 2025	Employee[b] 2024 (persons)	Employee[b] 2023 (persons)
DH Group's highest governing bodies[a]									
Supervisory Board members[a]	0%	100 %	0%	0%	100 %	0	3	0	0
Board of Directors members[a]	0%	100 %	0%	40%	60%	4	1	4	4
DH Group's employees by positionb									
Senior managers	14%	86%	0%	57%	43%	7	n/a	8	8
Middle managers	44%	56%	0%	63%	38%	16	n/a	13	13
Subordinates	79%	21%	19%	64%	17%	138	n/a	149	153
Total	**73%**	**27%**	**16%**	**64%**	**20%**	**161**	n/a	170	174

[a]Contains exclusively the members of the bodies of DH Group Nyrt.
[b]The number of active employees in the employment of DH Group in Hungary, Italy and Poland.
[c]The employee headcount does not include the independent members. In both 2024 and 2023, there were 3 independent SB members and 1 BoD member.

The distribution of DH Group's employees by age group remained at a level similar to previous years in 2025, with the majority of employees being between 30 and 50 years old (64%). In the Group a total of 4 persons with reduced working capacity worked at the end of 2025. In Hungary we employed 3 pensioner employees.

Turnover and new employees

GRI 401-1, 3-3 In 2025, the turnover rate at group level was 25%, which exceeded the departure rate experienced in the previous two years. In order to reduce turnover, DH Group is planning several more general organisational development measures and actions supporting the employee experience, some of which it also launched in 2025 (joint sports and team-building programmes, the introduction of further training).[9]
Turnover was most pronounced among young employees, which, in addition to the characteristics of this age group, may also be due to the limited nature of promotion and career-building opportunities in astrict sense. To offset this, the Group makes horizontal development opportunities and job-scope expansion available. Unlike at group level, in Hungary the highest employee turnover rate in 2025 – as in previous years – was recorded among employees aged 30 - 50, and therefore DH Group Nyrt. places particular focus on this age group: the measures introduced in previous years to improve the retention of employees in management and key positions – including targeted benefits and incentive schemes – have been partially implemented and are now integrated into the Company's day-to-day operations.
Overall, these steps contributed to strengthening stability. The company will continue to apply targeted action items supporting the retention of experienced employees in the future as well.

GRI 401-1 - New employee hires and employee turnover - DH Group, 2025 Ratio of new employees and departed employees relative to the year-end headcount - by gender and age group	Female	Male	Under 30 years	Between 30 and 50 years	Over 50 years	DHG 2025	DHG 2024	DHG 2023
Number of newly recruited persons	17	5	10	11	1	22	43	38
Share of newly recruited persons	**15%**	**11%**	**38%**	**11%**	**3%**	**14%**	**25%**	**22%**
Number of departing employees	25	15	11	25	4	40	31	37
Turnover	**21%**	**34%**	**42%**	**24%**	**13%**	**25%**	**18%**	**21%**

Similarly to previous years, in 2025 the percentage of employee turnover was highest in Hungary. The 2025 turnover rate (40%) exceeds both the 2024 (27%) and the 2023 (33%) departure rate. This is due to the termination of activities and organisational transformations already presented in the

[9] Employee turnover: Percentage of employees who left the Group relative to the year end headcount.

headcount data. The turnover did not cause any disruption in operations or any decline in productivity; the replacement of critical positions was continuous, and the functions concerned successfully managed the transitional changes. In Poland too, the turnover rate increased compared to 2024, with 4 more employees leaving at an unchanged headcount, while in the case of Italy a moderate decrease could be observed in the ratio of departures.

GRI 401-1 **- New employees and turnover by country - DH Group, 2025** Distribution of new employees and departed employees by country			
	Hungary	**Italy**	**Poland**
Number of newly hired persons	13	5	4
Rate of new hires	**21%**	**9%**	**10%**
Number of departing employees	25	6	9
Turnover	**40%**	**10%**	**23%**

Training

GRI 404-1,404-2 In order to ensure the continuous development of staff, numerous training opportunities are available at the Group. In addition to the mandatory annual trainings (occupational safety, fire safety, cybersecurity, data protection), a wide range of professional trainings, as well as soft skill trainings (communication, stress management, etc.) are also available, in the form of internal and external courses.

For 2025, the Group is publishing average training hours data for the first time in respect of its own employees. The average training hours per capita at DH Group is 14.6.

GRI 404-1 **- Average annual training hours per employee - DH Group, 2025** Information on employees by gender and employee categories			
	Female	**Male**	**DHG 2025**
Senior managers	36,0	10,0	13,7
Middle managers	11,4	11,6	11,5
Subordinates	13,4	20,9	15,0
Total	**13,5**	**17,5**	**14,6**

GRI 3-3 At DH Group, the smooth onboarding of new staff is an essential part of creating a cohesive and inclusive workplace atmosphere and community. New colleagues receive comprehensive information about the company's operations, processes and organisational culture. Professional onboarding is supported by direct managers and the team with continuous feedback, thus ensuring that new entrants take over their tasks gradually and confidently.

Events, recognitions

In addition to supporting the onboarding of new hires, we also pay attention to recognising experienced colleagues. In every country of operation, we celebrate and reward the best agents and offices at an annual awards gala, we hold a traditional Christmas lunch and an end-of-summer celebration, and we regularly organise sports days and themed breakfasts. At our annual event called Infoday, we present real estate market and financial intermediation trends serving professional development. Within the framework of business lunches, employees receive first-hand information from managers about current news, and the company's business performance. These programmes are also available to franchise partners.

Performance evaluation

GRI 3-3, 404-3 In the Group, local management maintains personal contact with every employee. We believe in continuous feedback; informal, direct feedback is ensured everywhere.

In 2025, at group level, 64% of employees received a formal performance evaluation.
In Hungary, a quarterly performance evaluation system operates, which covers all employees and to which a quarterly performance bonus payment is linked. In Poland, the formal evaluation takes place annually and likewise extends to the entire employee base. In Italy, in 2025 there was still no formal performance evaluation.

***GRI 404-3* - Percentage of employees receiving regular performance evaluation - DHG** Information on employees by gender and employee categories			
	2025	**2024**	**2023**
Senior managers	100%	100%	100%
Middle managers	81%	77%	46%
Subordinates	60%	67%	41%
Women	59%	61%	43%
Men	77%	75%	52%
DH Group total	**64%**	**65%**	**44%**

Remuneration indicators

GRI 3-3 The benefits system also reflects DH Group's long-term business development plans and approach, its aim being to offer attractive remuneration to all its employees, thereby incentivising their performance and thus maintaining and improving the Group's economic results.

GRI 405-2 The comparison of the remuneration of female and male employees was based on total remuneration within each job grade.
The particularities and organisational differences between the individual countries are reflected in the table; the indicator cannot be calculated in every category: at senior management level it is applicable only in Poland (in Hungary there is no female senior manager, and in Italy an external employee works in the senior management job grade category).
The pay gap is predominantly caused by the fact that men and women typically hold different job roles, with proportionally more women working in lower-graded positions.

***GRI 405-2* - Ratio of total remuneration[a] of women to men - DH Group, 2025**
Gender pay gap[b] (%)

	Hungary	Italy	Poland
Per employee categories			
Senior managers	not applicable	not applicable	115%
Middle managers	79%	119%	64%
Subordinates	74%	76%	114%
Aggregated at country level	**63%**	**78%**	**86%**
DHG (group level) 2025		**74%**	
DHG (group level) 2024		72%	

[a] *Basic salary + supplementary benefits*
[b] *Gender pay gap: the difference between the average pay level of female and male employees, expressed as a percentage of the average pay level of male employees.*

GRI 2-21 The difference between the highest-paid person and the median income, broken down by country, is presented in the table below.

***GRI 2-21* – Annual total compensation ratio[a], 2025**

	Hungary			Italy			Poland[b]		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
Ratio of the remuneration of the highest-paid individual to the median	2,88	2,24	2,45	2,50	2,50	2,27	2,88	2,38	1,55
Ratio of the increase in the remuneration of the highest-paid individual to the increase in the median remuneration	0,17	0,53	0,99	0,00	0,00	0,69	0,74	0,04	1,05

[a] *Based on total remuneration*
[b] *In Poland the median figure is not available; the data were calculated using average remuneration.*

GRI 401-2 DH Group provides fringe benefits to all its employees and in this respect makes no distinction between part-time and full-time employees. The benefits vary accross countries of operation. In Hungary, cafeteria and a performance-based quarterly bonus are available to employees. For the executives of DH Group Nyrt., the extensive share-based benefit package represents further fringe benefits.
The Remuneration Report of DH Group Nyrt. was published at the time of the annual General Meeting. The average income per capita of Board of Directors members increased by 4% between 2024 and 2025. The average income of employees grew by 18% in 2025 compared to the year 2024.[10]

Ensuring a safe, healthy and ergonomic working environment

GRI 403-3, 403-5, 403-9 DH Group's job roles can be classified under low-risk activities from an occupational health perspective - office work, service sector - the working environment complies with basic safety regulations.

GRI 403-2, 403-9 DH Group monitors occupational safety incidents and reports on them regularly. For employees, the companies operate a reporting system for reporting work-related hazards and hazardous situations. Within the Group, no workplace accident occurred in 2025.

[10] Monetary and non-monetary remuneration

At DH Group, health, safety and fire safety trainings are mandatory for all employees, form part of the onboarding training, and cover both general information and company-specific aspects. In addition, for newly hired employees a health examination is mandatory before starting work in every country of operation.

Although the risk of accidents and occupational diseases is minimal, the members of the Group implement various action items to avoid and prevent them. The companies pay attention to the design of office ergonomics.

In Italy, the design of workplaces is also supported by external health and occupational safety consultants. The implementation and monitoring of the effectiveness of occupational and health safety measures is supervised by the consultant of the so-called Prevention and Protection Service. Using an online system, the service tracks, among other things, the tasks of individual employees relating to occupational safety and the creation of a healthy working environment, the deadlines of health examinations, changes in employees' data, and information regarding the completion of mandatory trainings.

GRI 403-6 DH Group makes supplementary health services available to its employees, with conditions differing by country of operation: in Italy we provide supplementary health services to all non-managerial employees employed on an indefinite basis, in Hungary private health insurance is available to executives, in Poland employees gain access to paid services within the framework of an agreement concluded with a private health insurer.

Work-life balance

At DH Group we strive to offer varied forms of employment; in addition to part-time employment, with options ensuring flexible working conditions- in terms of place of work and working time - which can be effective tools in creating and maintaining work-life balance. In 2025, flexible conditions were in place in Hungary (100% of employees) and in Italy (14% of employees).

GRI 401-3 In 2025, at group level 31 persons - 20 female and 11 male - were entitled to long-term parental leave. As in the previous two years, in 2025 as well only female employees took parental leave.
Due to the relatively low employee headcount of the Group, the number of employees on parental leave and returning employees is also low within one year. In 2025 and in the two preceding years as well, all employees returned to work at DH Group after the expiry of parental leave. In 2025, the retention rate was also 100%; all of the 4 employees who returned in 2024 were still working at DH Group one year after their return.

GRI 401-3 - Long-term parental leave - DH Group

	Female	Male	DHG 2025	DHG 2024	DHG 2023
Number of employees entitled to parental leave	20	10	30	47	45
Number of employees who took parental leave	10	0	10	8	11
Number of employees who returned from parental leave	5	0	5	4[c]	3
Number of employees who left the company after the expiry of parental leave	0	0	0	0	0
Return rate[a]	100%	n/a	100%	100%[d]	100%[e]
Number of employees still employed 12 months after their return	4	0	4	2	2
Retention rate[b]	100%	n/a	100%	67%[f]	40%[g]

[a] The ratio of employees whose parental leave expired in the reference year and who returned to the company.
[b] The ratio of employees still employed by the company 12 months after their return from maternity leave.

GRI 2-4:
[c] Data re-published due to a data reporting error, which is 1 person higher than that published in DH Group's 2024 ESG report (3 persons).
[d] Data re-published due to a correction of the calculation method; the data published in DH Group's 2024 ESG report was 38%.
[e] Data re-published due to a correction of the calculation method; the data published in DH Group's 2024 ESG report was 27%.
[f] Data re-published due to a correction of the calculation method; the data published in DH Group's 2024 ESG report was 25%.
[g] Data re-published due to a correction of the calculation method; the data published in DH Group's 2024 ESG report was 18%.

Social responsibility

The Duna House Együtt, Erősebben (Together, Stronger) Foundation began its active operation in 2025, supporting 6 cases during the year with nearly 3 million forints. We established the foundation specifically to provide financial support to Hungarian head office employees who have become permanently incapacitated for work for health reasons, and to members of the Duna House and Credipass franchise network. The operation of the foundation is ensured by the support provided by Duna House Franchise Kft. and its partners, as well as by voluntary contributions. Duna House Franchise Kft. provides 2 million forints of support to the foundation annually.

During our events and when procuring partner gifts, we give preference to those suppliers and organisations that support disadvantaged groups. One such organisation is Impact Box, which supports communities disadvantaged in the labour market with ethical gift selection, creating sustainable employment opportunities for them; from the Autistic Art Foundation we purchase works in return for a royalty, which we use in the annual calendars prepared for the network.

Franchise network

Operating model

GRI 3-3 DH Group increases its market coverage primarily by expanding its own office network with franchise partners. The Group's constant aim is to operate a system that offers a competitive service while complying with the legal framework and conducting business ethically.

Credipass's agents work on the basis of agency agreements concluded with financial organisations, serving their clients on an agency basis, in many cases operating independently of an office. Through the office network of Duna House and Metrohouse, direct access is ensured to clients requiring a loan or insurance, which provides a stable basis for financial advisors.

The franchise partners carrying out real estate brokerage are members of the Duna House franchise network, independent companies that are in a contractual relationship with the Group. The partner offices operate on the basis of an agency agreement. A franchise partner may open one or even several offices. The independent companies or sole entrepreneurs working as agents that are under contract with the franchise partner are the franchise sub-partners. The most important task of the franchise partners is the effective operation of the real estate brokerage offices, the contracting and retention of their sub-partners who carry out sales, as well as local marketing and brand building. In return for an entry fee and a monthly franchise fee, the franchise partners gain access to a developed, formalised system that provides its partners with a recognised brand name, a uniform image and know-how. In addition, DH Group assists franchise partners with a customised business plan, continuous business development support, training, and professional mentoring.

Policies, principles

Responsibility towards the franchise partners and agents

GRI 3-3 In addition to DH Group's group-level *Code of Ethics* and the local codes of ethics (see chapter Ethical business conduct), the franchise agreement concluded between the Group and the franchise partners regulates the business activity and operation of the franchise partners. In Hungary, the work of the franchise partners and agents is also determined by an operational and regulatory manual consisting of 27 chapters.**Ethical business conduct**

DH Group is committed to close cooperation with the partner network and to the creation and maintenance of a corporate culture based on dialogue and mutual, open feedback. According to the Group's internal guidelines, every member of the franchise network receives equal treatment; we offer them an accessible and transparent career system, and within the franchise network - just as for our employees - we strive to create a fair and inclusive working environment. The Group applies uniform principles and rules per country, which are the same for every franchise partner and agent.

Actions, practices, indicators

Ensuring the possibility of work-life balance

In terms of employment, DH Group ensures, with its stable background and transparent and predictable conditions, that sales agents and partners can work according to their ambitions. The basis of their professional advancement and remuneration is determined by their actual performance. The nature of intermediation work inherently entails a flexible way of working, which provides an opportunity to create work-life balance. Persons who are generally at a disadvantage in the normal employee market (e.g. women with small children, pensioners) can also work as intermediaries, but agency work can also support the achievement of a higher standard of living as a second job.

Network headcount

GRI 2-7 (network), 203-2 (network) A total of 4 030 people worked in the DH Group franchise network in 2025. Compared to 2024, the network headcount grew by 8% at group level. The number of partners and agents expanded in every country: by 8% in Hungary, 10% in Italy and 6% in Poland.

GRI 2-7 (network) **- Number of franchise partners and agents by country[a] - DH Group, 31.12.2025.**

	Hungary	Italy	Poland	DHG 2025	DHG 2024	DHG 2023
Franchise partner & office manager	265	0[b]	92	357	356	452
Agent	1 489	824	1 360	3 673	3 382	3 374
Total headcount	**1 754**	**824**	**1 452**	**4 030**	**3 738**	**3 826**

[a]*Real estate and financial intermediation partners and agents combined.*

[b] *In Italy, since the closure of the Realizza real estate brokerage business in 2024, only financial intermediation activity is carried out; within this system there is no franchise partner cooperation, only agents work.*

Turnover and new hires

401-1 (network) The financial and real estate brokerage market is characterised by relatively high turnover, mainly among newly contracted agents and salespeople. The DH Group therefore treats the question of turnover as a priority. Our aim is to provide favourable conditions to increase the retention capacity of the franchise network, since high turnover can also have a negative impact on business results.

The higher exit rate is more typical in the initial phase of the cooperation, which is why we are working on the further development of our training system and applying a mentoring system, while encouraging our office managers to place greater emphasis on facilitating integration.

As a result of our measures and efforts, the group-level network exit rate shows a gradually decreasing trend. In 2025, in Poland 140 fewer agents (12 percentage points) left the network than in 2024, while in Italy the number of departing agents decreased by 42 (7 percentage points). In the case of Hungary, turnover increased moderately, by 2 percentage points compared to the 2024 figure of 36%.

***401-1 (network)* New agents and agent turnover[a] within the network by country[b]**
DH Group, 31.12.2025

	Hungary	Italy	Poland	DHG 2025	DHG 2024	DHG 2023
Number of newly hired agents	1 001	194	493	**1 688**	1 768	1 805
Rate of new hires	57%	24%	34%	**42%**	47%	47%
Number of departing agents	670	141	461	**1 272**	1 373	1 990
Turnover	**38%**	**17%**	**32%**	**32%**	**37%**	**52%**

[a] *Ratio of departing agents and partners by country relative to the year-end headcount.*
[b]*Real estate and financial intermediation partners, office managers and agents combined.*

Professional support

There are close and regular communication and cooperation between the Group and its franchise partners. Agents receive the same support on professional matters as employees. As part of this support, our central network support system provides business development solutions, and with our internal control system, legal framework and document system we strive to create the best, most stable and most predictable conditions for our partners. With our marketing support and educational process, we also help our franchise partners and prospective salespeople to get started and develop continuously. We provide franchise forums, professional days, group and individual meetings, as well as sales support for our partners.

Training

GRI 3-3, 404-1 (network) At the DH Group we place great emphasis on training in order to ensure the smooth integration of franchise partners and agents and work that meets the Group's expectations. A key element of the mandatory introductory training completed upon entry is the presentation of the code of conduct.

Thanks to the DH Group's education and professional training system, agents acquire knowledge and skills that help them both to acquire and to retain clients. The training courses cover numerous aspects of sales, aiming, among other things, to impart knowledge related to sales techniques, market trends, regulatory compliance, product features, sales psychology, client relations, marketing, and social media. Participants can provide direct feedback on the training courses via a questionnaire. Our manager training courses target franchise partners.

In Hungary, real estate and financial advisors are prepared within our internal training programme, the DH Academy 2.0, to provide transparent, needs-based advice. In addition, we also offer partners a wide range of training courses focusing on professional and management knowledge and personal development. In Hungary, financial intermediation agents must also take part in the annual training prescribed by the MNB and the banks, which take place on the internal platform of the banks cooperating with the group and, upon successful examination, are validated.

In Italy and Poland, internal systems also support the training system, within which online training materials are available and the training courses and accreditations to be completed and already completed can be tracked.

At group level, the average number of training hours increased by 6% in 2025 compared to the previous year. The increase was driven by the rise in the number of training courses completed in Hungary: on average, network members completed 16% more training courses per person than in 2024. In Poland and Italy, the average number of training hours did not change significantly (-1%).

404-1 (network) Training hours within the network[a] - DH Group, 2025	Hungary	Italy	Poland	DHG 2025	DHG 2024	DHG 2023
Average training hours / person	42,6	56,8	36,8	**43,4**	41,0	39,7

[a]*Real estate and financial intermediation partners, office managers and agents combined.*

Events, recognitions

We consider it important that, alongside the legal and business relationship, we form a cohesive team, as we are convinced that this is essential for the long-term, mutually successful cooperation of the DH Group and its partners. We regularly organise network events which, in addition to maintaining the motivation of salespeople, also allow our franchise partners to celebrate shared successes. In addition, we organise numerous business and informal events, gatherings, and sports days. Employees and partners take part in these programmes together. (For more, see chapter Own employees.)**Own employees**

Franchise partner survey

DH-7 A key element of the franchise partner cooperation in Hungary is Duna House's annual survey, within which we collect and measure partners' satisfaction, experiences and opinions in an anonymous, direct and structured manner. We take the feedback into account, build on the conclusions drawn, and where we identify opportunities for development we strive to take corrective actions.

The survey conducted in 2025 is methodologically identical to the one applied in previous years; during the survey we evaluated the same central areas as in previous years. In the questionnaire, partners rated the general operation of the head office as well as the performance of the individual support departments on a scale from 1 to 10. The offices represented by the franchise partners participating in the survey covered 72% of the Hungarian partner office network, which is a 5 percentage point decrease compared to the previous year.

Franchise partners' general satisfaction with the business performance of their offices improved by 4% compared to 2024. The assessment of the services provided by Duna House as franchisor decreased by 5%. Partner loyalty, however, remains high: the average value of the willingness to renew the contract was 8.86/10, while the willingness to recommend was 8.36/10.

In the assessment of the operation of the organisations, the best evaluation was earned by Credipass as the unit supporting the real estate network (8.71/10), a result of 4% higher than in 2024. Outstanding results were achieved in the area of training activities, the assessment of which improved by 3% compared to the previous year, placing it second in the ranking (8.53/10). The greatest improvement in the general assessment of the operation of the Saleslab department was shown (6%).

In contrast, satisfaction with the supporting performance of the Marketing department showed the greatest decline compared to the previous year, primarily in the assessment of the quantity and quality of PR and media appearances. Based on the feedback, satisfaction with the quality of the franchise manual and the forms used in the network, which fall within the remit of the Support department, as well as with the handling of internal settlements and sales, also decreased.

Responsible business conduct

Compliance

Policies, principles

GRI 3-3 DH Group considers regulatory compliance and adherence to rules the foundation of long-term sustainability. Compliance with our business ethics guidelines and internal regulations is expected in our operations in every country, from both employees and franchise partners. The DH Group Code of Ethics stipulates that the Group applies the principle of zero tolerance with regard to **regulatory compliance** and the **fight against corruption**. (See chapter Ethical business conduct).

Regulatory compliance includes the incorporation of local and EU-level legislation into our operations and their continuous monitoring. The fight against corruption is governed by strict laws in every country where the Group is present. The internal control departments, who report to local management, are responsible for the practical implementation of the high-level principles and compliance.

The group-level expectations are further reinforced by the internal regulations of the subsidiaries. In Italy, the board of directors approved a new *anti-corruption policy* in 2025. The policy is publicly accessible on the Italian Credipass website and is also available to staff on the intranet. Staff and agents are informed of the changes through online information and training. In Poland, a so-called *policy on the reporting of internal breaches* is in force, which precisely defines the concept of a breach and enables the reporting of corruption cases, also ensuring the protection of the reporting persons. The scope of the policy extends to both Metrohouse and Credipass and it is available on the companies' internal network.

In the course of its activities, the Group ensures the **protection of the personal data** it handles through the *EU GDPR (Regulation (EU) 2016/679)* and the related local regulations, with a *data processing notice* unique to each country of operation and available on the companies' websites, a *policy on the use of cookies*, as well as detailed internal instructions. **The group-level principles of data processing** include lawfulness, transparency, data minimisation and accountability. The scope of the data processing notice, which also encompasses the rights to data protection and respect for privacy, extends to employees, agents, office managers, and franchise partners as well.

Actions, practices, metrics

Ensuring regulatory compliance

GRI 3-3 In 2025 our aim was again to prevent instances of non-compliance and the recurrence of problems, an important element of which continues to be the training of employees and agents. The compliance of group members with legal and internal regulations and expectations is assisted by a manual prepared specifically for this purpose.

Inspections (e.g. physical walk-throughs of offices, mystery shopping) support the realisation of compliance, ensuring that employees, franchise partners, and agents perform their daily tasks in accordance with the rules. If improper procedures are proven, as a last resort the partner/agent contract may also be terminated. The activities of the Credipass network are also supervised by the auditors of the financial partner institutions. In addition, in Italy Credipass applies a risk-based approach and carries out its activities according to special compliance procedures.

In 2025 we reviewed our processes and business practices and did not consider any significant changes justified.

Legal support for the franchise network

The DH Group provides support to its franchise partners in the case of legal proceedings, whether court, prosecutorial or other authority proceedings. We encourage our partners to involve the head office already in the early phase of the proceedings, especially if one of the Group's general practices is the subject of the proceedings, so that during the proceedings we can be better prepared to provide information, justify our practice and represent the interests of the Group. As in the previous year, in 2025 there was no legal proceeding involving a fine or other sanction in the franchise partner network.

Legal proceedings conducted by authorities

GRI 2-27, 2-27 (network), 206-1, 206-1 (network), 417-2, 417-2 (network), 417-3, 417-3 (network) 406-1

In the past year several authorities conducted legal proceedings in connection with DH Group's activities.

Regulatory investigations and non-compliance - DH Group DH Group Nyrt., affiliates and franchise partners	**2025**	**2024**	**2023**
Number of investigations conducted in connection with the requirements of regulatory bodies			
GRI 417-2 provision of information on products and services	0	0	0
GRI 417-3 marketing communication	0	0	0
GRI 206-1 competition law, anti-trust and anti-monopoly provisions	0	0	0
supervisory authority	1	0	2
consumer protection	35	8	6
equal opportunity	0	0	1
data protection	0	2	1
taxation	0	12	10
environmental protection	0	0	0
occupational safety	0	0	0
other	1	0	0
Fine imposed for non-compliance with the requirements of regulatory bodies (thousand HUF)			
GRI 417-2 provision of information on products and services	0	0	0
GRI 417-3 marketing communication	0	0	0
GRI 206-1 competition law, anti-trust and anti-monopoly provisions	0	0	0
supervisory authority	7 708	0	2 800
consumer protection	0	0	0
equal opportunity	0	0	0
data protection	0	50 000	0
taxation	0	0	0
environmental protection	0	0	0
occupational safety	0	0	0
other	0	0	0

In 2025 there were no ongoing competition laws, anti-trust, or anti-monopoly legal proceedings.

In 2025, a more significant fine was imposed on the Group on one occasion: in Italy the Organisation of Agents and Brokers (OAM) conducted an investigation, and as the conclusion of the proceedings the Credipass company was ordered to pay a fine of 20 thousand euros (~7.7 million forints), which was paid in 2025.

In Hungary, the franchise partners of Credipass Kft. received 35 general prosecutorial enquiries. During the enquiries, client contracts were examined from the consumer side, as well as their consistency with consumer interests. No fine was imposed, and no other sanction was taken in connection with the cases.

In connection with data protection, in Hungary the National Authority for Data Protection and Freedom of Information (Nemzeti Adatvédelmi és Információszabadság Hatóság - NAIH) conducted an investigation in 2024 against Duna House Franchise Kft. based on a consumer report, as a result of which a fine of 50 million forints was established. The company found the decision unjustified and therefore filed an appeal. The litigation concluded in 2025 in favour of Duna House Franchise Kft. However, the authority launched a new investigation, which had not yet concluded in 2025 and is therefore not included in the table.

The case appearing in the "other" row of the above table relates to Duna House Franchise Kft. In 2025 the company received an enquiry from the National Media and Infocommunications Authority (Nemzeti Média- és Hírközlési Hatóság), which the company complied with by preparing the DSA report pursuant to Regulation (EU) 2022/2065 of the European Parliament and of the Council on a Single Market for Digital Services and amending Directive 2000/31/EC (DSA).

No report concerning discrimination occurred in 2025 either.

Fight against corruption

GRI 3-3, 205-1, 205-2, 205-3 DH Group does not carry out a formal risk assessment with regard to corruption; in 2025 there was no training or communication in this respect at group level either. Within the group, no corruption case was reported in 2025 either.

In Italy, pursuant to the provisions of local legislation, in 2025 a supervisory body (OVD) consisting of 3 members - two lawyers and one financial advisor - was set up. In connection with the new anti-corruption policy, online training courses were prepared which are available to every employee and franchise partner. The supervisory body will carry out a targeted inspection in 2026 to check compliance with the procedure set out in the policy.

For the reporting of concerns and cases relating to corruption, the complaint mechanisms set out in the DH Group Code of Ethics are also available to stakeholders and interested parties. (For more, see the chapter Ethical operationbusiness conduct.)**Ethical business conduct**

Monitoring the proper functioning of the anti-corruption processes is the task of the internal control departments of the member companies, including the review of reports on corruption and - provided that the report is not anonymous - communication with the reporting person. Upon receipt of a report on corruption, the control departments carry out control activities with due diligence, aimed at verifying and comprehensively explaining the circumstances indicated in the report. Complaints handled by the compliance or internal control departments are adjudicated within 30 days across the entire group. If it is confirmed that a corruption case has occurred, the company's control department, in consultation with the law firm serving D Group Nyrt., makes a recommendation to the Company's Board of Directors regarding further measures.

Fight against money laundering

GRI 3-3 The staff of the financial and internal control department - with the involvement of external legal advisors - work on and are responsible for ensuring that all affiliates of the Group meets compliance with the anti-money laundering rules. Reporting to Credipass's supervisory authority is carried out by the financial department or the back-office department of the lending undertakings, with the approval of the board of directors.

In Italy, the anti-money laundering and internal control departments prepare compliance reports. These provide guidance on eliminating errors, defining various action items. The results of the measures and their incorporation into everyday practices are also tracked during follow-up checks.

Data management, data protection

GRI 3-3 The DH Group makes every effort to ensure the physical and technical protection of personal data against accidental or intentional destruction, accidental loss, alteration, unauthorised disclosure, use or access, in accordance with the relevant legislation. We do not transfer personal data to countries outside the European Economic Area.

The flat corporate structure also contributes to the effective prevention and mitigation of negative impacts arising from improper procedures related to the handling of client data. In every country there is an appointed data protection officer DPO) who is quickly reachable, and clients have the right to lodge a complaint with them at any time if they presume that the data processing infringes the provisions on the protection of personal data. If the DPO considers that the right to respect privacy and data protection may be harmed, they contact the person responsible for the given procedure. The process element is then reviewed and the data controller is informed. In the event of a data breach or data protection incident, we follow a strict procedure, and every corporate department must take the required steps.

If our clients have questions concerning our data protection policy, our cookie policy or any other topic related to the protection of personal data, they can raise them with the companies by post, by telephone or at an email address created specifically for this purpose. Our teams dealing with the protection of personal data can be reached at the following email addresses: adatvedelem@dh.hu, info@credipass.hu, privacy@hgroup.company, kontrola@metrohouse.pl

All our employees attend data protection training annually, thereby also helping to avoid incidents.

In Poland, the Metrohouse Group follows a strict set of rules regarding the security requirements of buildings related to its business activities, the guidelines on the storage, handling and destruction of documents, as well as standards aimed at the highest level of IT data protection procedures.

GRI 418-1 During 2025, there were no substantiated complaints at DH Group concerning breaches of the right to privacy or of the protection of personal data.

We monitor the effectiveness of data protection management using the following indicators in Hungary and Poland:

- Percentage of employees trained in the area of privacy and data protection in 2025: 100%
- Number of security incidents related to privacy and data protection in 2025: zero.
- Number of customer complaints submitted to the data protection authority in 2025: zero.

In Italy, effectiveness continues to be monitored through periodic reviews planned by the data protection officer.

Complaints and complaint handling

GRI 3-3 In order to prevent complaints as well, DH Group strives to continuously improve its practices. Nevertheless, complaints may arise during the provision of full-scale credit and real estate brokerage services, and our clients can share these through various contact channels. The complaint handling policy and the forms required to submit a complaint are available on the websites of DH Group's members, where a description of the complaint handling procedure can also be found. Complaints are registered and followed up in all cases. As in previous years, they were assessed within 30 days across the entire group of companies.

DH-2 In relation to responsible information provision and communication, a total of 42 complaints were received at group level in 2025 across both business lines. Of these complaints, only two proved to be justified, in Poland, in relation to real estate brokerage, however no compensation obligation arose. The number of justified complaints remains low relative to the volume of services.

***DH-2* Complaints by country** Financial product intermediation	Hungary			Italy			Poland		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
Total complaints received:	2	0	0	33	12	1	0	0	0
- of these, justified	0	0	0	1	0	0	0	0	0
- compensation paid (thousand HUF)	0	0	0	2 785	0	0	0	0	0

Complaints related to information provision:	2	0	0	17	4	1	0	0	0
- of these, justified	0	0	0	0	0	0	0	0	0
- compensation paid (thousand HUF)	0	0	0	0	0	0	0	0	0

DH-2 **Complaints by country**	**Hungary**			**Poland**		
Real estate brokerage	**2025**	**2024**	**2023**	**2025**	**2024**	**2023**
Total complaints received:	270	176	187	113	119	147
- of these, justified	23	17	20	37	27	44
- compensation paid (thousand HUF)	0	0	0	0	0	35 216
Complaints related to information provision:	8	5	10	15	30	28
- of these, justified	0	2	8	2	12	12
- compensation paid (thousand HUF)	0	0	0	0	0	0

Cybersecurity

In the second half of 2025, DH Group became the target of a sophisticated cyberattack, which caused the Group a total pre-tax loss of HUF 189.4 million (in Poland). Following the detection of the incident, the Group immediately began investigating and managing the incident in order to ensure the integrity and reinforcement of the group-level IT and financial control environment. As part of this, it is reviewing the related policies and procedures and launched a group-level review of the financial control and IT security systems and processes. The Group is supported by an external advisor in carrying out and evaluating the reviews; the reviews had not yet been concluded in 2025.

Direct and indirect economic impacts

GRI 3-3 DH Group's direct economic impact is linked to the company's direct stakeholders and its activities; the Group has an impact on the well-being of its employees, partners, and clients. In addition to the Group's responsible payment of taxes, we also consider intermediation effects to be indirect economic impacts.

GRI 201-1 The table below presents the payments to the individual stakeholder groups and the economic value retained. A consolidated financial report on the economic performance of the Group is prepared in accordance with the requirements of the Accounting Act, which is available on the website.

GRI 201-1 **Direct economic value generated and distributed** IFRS consolidated data for the entire group (HUF million)	**2025**	**2024**	**2023**
1. Direct economic value generation: Revenues (net sales revenue + other operating income)	**49 554**	**39 959**	**33 222**
2. Economic value distributed	**45 698**	**36 756**	**35 194**
Operating costs (excluding depreciation, tax and donations)	39 158	31 996	27 654
Personnel expenses	2 632	2 686	2 408
Dividend	2 255	874	4 454
Taxes (excluding personal-type taxes)	1 650	1 200	678
Donations (excluding corporate tax allowance)	3	0	0
3. Economic value retained (1.-2.)	**3 856**	**3 203**	**-1 972**

GRI 201-4 In 2025 as well, DH Group did not receive any support from governments or the EU. The Hungarian State is not present among the shareholders of DH Group Nyrt.

Taxation

Policies, principles

GRI 3-3, 207-1, 207-2 DH Group does not have an internal tax policy or strategy; at the same time, its most important commitment continues to be that every member company fully complies with all local tax regulations. Our aim is to maintain tax discipline, and to reduce and avoid tax risks. DH Group is committed to cooperating with the tax authorities; our aim is to maintain the open and transparent relationship that has characterised it so far.

Responsibility for compliance with legislation lies primarily with the companies' boards of directors, whose decisions are supported by the relevant specialist areas, and in 2025 the Group again made use of external legal assistance and advisory work. The Finance Department is directly responsible for tax-related compliance; meeting the requirements and deadlines was the department's primary task in 2025 as well.

GRI 207-3 DH Group does not engage in any tax-related public policy advocacy or lobbying activities.

Actions, practices

Full and comprehensive data provision to the authorities
GRI 3-3, 207-1, 207-2, 207-3 In 2025, DH Group did not change its tax-related practices. The finance departments and back-office units report and provide data regularly to the local supervisory authority, with the approval of the Board of Directors.

The Group strives to provide feedback as soon as possible to every request from the authorities, and to provide a full and comprehensive answer in the event of a request for information. In 2025 as well, our internal processes helped ensure that inspections could take place smoothly and ensured that our responses submitted to requests from the tax authority were well-founded. We believe that proactive cooperation with the tax authority and the timely resolution of arising issues are essential for preserving our reputation and maintaining a positive relationship with the tax authority.

We pay the taxes due on time; the tax amounts are calculated and checked by the Finance Department, which also monitors the statements of the tax authority of the given country. This ensures that no payment or filing delays occur.

The Group is supported by an external legal advisor with regular monitoring of legislation, and with informing management of changes affecting the group of companies. The changes are forwarded to the main departments of the group of companies.

Training
For our colleagues working in the finance department and involved in the process, we provide participation in external training courses on an annual basis, so that their knowledge remains up to date.

Managing tax risks
The group of companies continues to manage tax risks proactively. Financial transactions and tax obligations are continuously monitored by our colleagues, and it is during their analysis that risks are identified. Our accountants also take part in this task. If a tax risk arises, it is reported by the colleagues to the chief accountant and the finance director. It is their task to assess the risk and to determine the appropriate action items. If the tax risk is deemed significant, the Board of Directors is also informed. Tax advisors are also involved in the process; our colleagues evaluate the cooperation regularly and change it if necessary. Based on the evaluations, if justified, the organisation takes measures to minimise the tax risk, such as modifying the financial reports, negotiating with the tax authority, or introducing internal controls. We continuously monitor and review the effectiveness of the actions taken to manage tax risks.

GRI 207-4 **Tax report by country** (HUF million)	Hungary			Italy			Poland		
	2025	2024	2023	2025	2024	2023	2025	2024	2023
Revenues from sales to third parties	8 966	7 543	8 271	26 971	21 099	16 955	12 921	10 843	7 365
Revenues from intra-group transactions carried out between countries	0	9	33	0	0	0	0	0	0
Profit before tax	1 537	985	2 679	4 194	2 214	369	364	204	182
Tangible assets and inventories other than cash and cash equivalents	1 118	720	3 212	1 840	1 341	1 307	576	4	8
Corporate income tax paid on a cash flow basis	262	340	284	1 391	890	327	49	163	49
Corporate income tax charged against profit after tax	210	259	224	1 391	784	225	49	163	49

The audit process of the Group's annual report carried out by an external party also verified the disclosed tax information in 2025.

Suppliers

GRI 3-3, 2-6 External procurement continues not to be a determining factor in the Group's operations. Given the order volumes and the number of suppliers, DH Group does not create a significant number of jobs through the supply chain. The Group strives to be a fair and correct partner to its suppliers, and to act in accordance with the principles of business ethics. We do not have a group-level procurement strategy; the subsidiaries themselves determine the guidelines to be followed. The local operational management of the companies reviews the suppliers, their activities and the contracts annually, and re-evaluates existing relationships if necessary.

In 2025 as well, the companies' procurement predominantly consisted of services, the majority of which were marketing and advertising services, market analyses, advisory, and professional training services. In terms of asset procurement, our main partners were companies supplying IT systems and software (CRM, listing platforms, internal communication tools), as well as office supplies. We continue to have no critical suppliers. [11]

In 2025, DH Group worked together with 511 suppliers in Hungary, 35 in Poland and 215 in Italy.

[11] For the purposes of the analysis, banking partners were not classified as suppliers.

Environmental information

Policies, principles

GRI 3-3 Although the Group's activities do not entail significant environmental impact, DH Group's *Code of Ethics* states that, in the face of environmental challenges and in relation to its own environmental impacts, the Group follows the precautionary principle, which means environmentally responsible decision-making, commitment to environmentally friendly solutions, and facilitating the decisions of colleagues made in this spirit.

GRI 302-1, 305-1, 305-2 In 2025, DH Group continued to monitor its environmental footprint by collecting and disclosing energy consumption and carbon emission data. The data is collected for the whole group; the energy consumption data continues not to be fully available, however, with regard to Hungary the coverage of the data provision expanded further, which is reflected in the increase in the consumption, emission and intensity values compared to 2024. The increase in energy consumption compared to 2024 is predominantly attributable to the expansion of the scope of data provision. Fuel consumption data, in addition to Italy and Poland, were already available in Hungary as well in 2025, thus showing the full, group-level consumption.
We report the energy consumption data in respect of our own offices; no data is available at this point on the energy consumption of the franchise partners. As in previous years, in 2025 as well, electricity was primarily used in the offices. Energy consumption includes an estimate for certain energy types.

***GRI 302-1* Energy consumption within the organisation (GJ)**			
	DHG 2025	**DHG 2024**	**DHG 2023**
Total energy consumed within the organisation	**3 129**	**1 605**	**845**
Fuel from non-renewable sources	2 107	902	318
Fuel (petrol and diesel)	1 732	446	318
Natural gas	374	456	0
Fuel from renewable sources	0	0	0
Electricity	1 022	703	527

The emission factors used in the case of electricity include only carbon dioxide; this factor is country-specific, while the factors used for Scope 1 emissions are the same for all countries. The emission factors used were based on published literature, the 2025 document issued by the Association of Issuing Body (AIB), and factors published by Nowtricity.

***GRI 305-1, 305-2* Greenhouse gas emissions (Scope 1 and Scope 2), tonnes CO2eq**			
	DHG 2025	**DHG 2024**	**DHG 2023**
Scope 1 emissions	127	33	21
Scope 2 emissions - location-based	88	72	63
Scope 2 emissions - market-based	143	102	73
Total GHG emissions (location-based)	**215**	**105**	**84**
Total GHG emissions (market-based)	**270**	**135**	**95**

The energy and GHG intensity were determined on the basis of total revenue.

***GRI 302-3, 305-4* Energy and GHG intensity**			
	DHG 2025	**DHG 2024**	**DHG 2023**
Energy intensity (GJ/HUF million)	0,0631	0,0402	0,0258
GHG intensity (tonnes CO2eq/HUF million) Scope 1 and Scope 2 – based on location-based emissions	0,0043	0,0026	0,0026
GHG intensity (tonnes CO2eq/HUF million) Scope 1 and Scope 2 – based on market-based emissions	0,0055	0,0034	0,0029

The Group recycles part of the waste generated and collects packaging materials selectively. Due to the nature of its business activities, the Group does not produce or store hazardous waste.

GRI content index

The GRI content index contains technical information on the application of the GRI standards, and lists the indicators included in the ESG report.

GRI 2-3 Use of the GRI standards	
Statement of use	***DH Group Nyrt. has reported in accordance with the GRI Standards for the period from 01.01.2025 to 31.12.2025.***
GRI 1 used	***GRI 1: Foundation 2021***
Applicable GRI sector standard(s)	-

Indicator number	Indicator description	Location (chapter titles)	Comment/ Reason for omission
The indicators marked „DH-x" and „x (network)" are DH Group's own metrics.			
GRI 2: General disclosures 2021			
The organisation and its reporting practices			
2-1	Organisational details	Introduction of our activities	
2-2	Entities included in the sustainability reporting	About this ESG report	
2-3	Reporting period, frequency, contact point	About this ESG report	
2-4	Restatements of information	Own employees	Restatement of the GRI 401-3 data
2-5	External assurance	About this ESG report	
Activities and workers			
2-6	Activities, value chain and other business relationships	Introduction of our activities, Direct and indirect economic impacts	
2-7	Employees	Own employees	
2-7 (network)	Employees	Franchise network	Indicator 2-7 interpreted for the network (persons employed within the network are not considered workers falling under indicator 2-8).
2-8	Workers who are not employees	GRI content index	None.
Governance			
2-9	Governance structure and composition	Corporate governance structure	
2-10	Nomination and election of the highest governance body	Corporate governance structure	
2-11	Chair of the highest governance body	Corporate governance structure	
2-12	Role of the highest governance body in overseeing the management of impacts	The role of the highest governance bodies in relation to sustainability	
2-13	Delegation of responsibility for managing impacts	The role of the highest governance bodies in relation to sustainability	
2-14	Role of the highest governance body in sustainability reporting	About this ESG report	
2-15	Conflicts of interest	Corporate governance structure	
2-16	Communication of critical concerns	The role of the highest governance bodies in relation to sustainability	
2-17	Collective knowledge of the highest governance body	GRI content index	There is no organisational practice for it.
2-18	Evaluation of the performance of the highest governance body	Corporate governance structure	

2-19	Remuneration policies	Own employees	https://dunahouse.com/hu/kozzetetelek Remuneration report.
2-20	Process to determine remuneration	Own employees	https://dunahouse.com/hu/kozzetetelek Remuneration report, documents of the General Meeting.
2-21	Annual total compensation ratio	Own employees	
Strategy, policies, practices			
2-22	Statement on sustainable development strategy	Letter from the CEO	
2-23	Policy commitments	Ethical business conduct	
2-24	Embedding policy commitments	Ethical business conduct	
2-25	Processes to remediate negative impacts	Ethical business conduct	
2-26	Mechanisms for seeking advice and raising concerns	Ethical business conduct	
2-27	Compliance with laws and regulations	Compliance	
2-27 (network)	Compliance with laws and regulations	Compliance	Indicator 2-27 as it applies to the network.
2-28	Membership associations	Introduction of our activities	
Stakeholder engagement			
2-29	Approach to stakeholder engagement	Stakeholder relations	
2-30	Collective bargaining agreements	GRI content index	There is no collective bargaining agreement within the Group.
GRI 3: Material topics 2021			
3-1	Process to determine material topics	Materiality assessment	
3-2	List of material topics	Materiality assessment	
GRI 3: Material topics 2021			
Responsible sales			
3-3	Management of the material topic	Responsible sales, Compliance	
417-2	Incidents of non-compliance concerning information provision and labelling of products and services	Compliance	
417-3	Incidents of non-compliance concerning marketing communication	Compliance	
DH-1	General wording rules applicable to customer communication and advertisements (internal rules applicable to real estate brokerage).	Responsible information provision and product transparency, Responsible marketing communication	
DH-2	Complaints concerning information provision	Compliance	
DH-3	Rules for partner selection	Partner selection	
DH-4	Customer complaints/satisfaction concerning the transparency and clarity of the product	Responsible information provision and product transparency	
DH-5	Ways of expanding customers' financial knowledge	Developing financial awareness	
GRI 406 Non-discrimination 2016			
3-3	Management of the material topic	Compliance	
406-1	Number of discrimination incidents and actions aimed at eliminating them	Compliance	
GRI 207 Tax 2019			
3-3	Management of the material topic	Direct and indirect economic impacts	
207-1	Approach to tax	Direct and indirect economic impacts	The DH Group has not formulated a specific tax strategy.

207-2	Tax governance, control and risk management	Direct and indirect economic impacts	
207-3	Stakeholder engagement and management of concerns related to tax	Direct and indirect economic impacts	
207-4	Country-by-country reporting	Direct and indirect economic impacts	
Contribution to economic growth			
3-3	Management of the material topic	Direct and indirect economic impacts	
201-1	Direct economic value generated and distributed, including: amount of financial assistance, donation to a given cause (or civil organisation)	Direct and indirect economic impacts	
201-4	Financial assistance received from government	Direct and indirect economic impacts	
203-2	Significant indirect economic impacts	Franchise network	Franchise partner employees and agents.
Training of franchise partners			
3-3	Management of the material topic	Responsible employment and agent relations, Franchise network	
404-1 (network)	Average training hours of franchise employees and agents	Franchise network	404-1 indicator interpreted for franchise partners and agents.
Ethical conduct of franchise partners			
3-3	Management of the material topic	Commitment to sustainability, Responsible employment and agent relations, Compliance	
2-27 (network)	Compliance of franchise partners with laws and regulations	Compliance	2-27 indicator with respect to the network.
206-1 (network)	legal actions brought for anti-trust and anti-monopoly practices	Compliance	206-1 indicator with respect to the network.
417-2 (network)	Incidents of non-compliance concerning information provision and labelling of products and services	Compliance	The 417-2 indicator with respect to the network.
417-3 (network)	Incidents of non-compliance concerning marketing communication	Compliance	The 417-3 indicator with respect to the network.
DH-6	Code of conduct to be followed by franchise partners	Ethical business conduct, Franchise network	
Fair conditions towards franchise partners			
3-3	Management of the material topic	Responsible employment and agent relations, Franchise network	
DH-7	Results of the franchise partners' satisfaction survey	Franchise network	
GRI 414 Supplier Social Assessment 2016 (Franchise partners and agents)			
3-3	Management of the material topic	Responsible employment and agent relations, Franchise network	
414-2	Negative social impacts in the supply chain and actions taken	GRI content index	Interpreted for franchise partners. We did not identify any negative social impact.
401-1 (network)	Recruitment of new franchise employees and agents and turnover of franchise employees and agents	Franchise network	401-1 indicator with respect to the network.
GRI 401 Employment 2016			
3-3	Management of the material topic	Responsible employment and agent relations	
401-1	New employees and turnover	Own employees, Franchise network	

401-2	Benefits for full-time employees that are not provided to temporary or part-time employees	Own employees	
401-3	Parental leave	Own employees	
GRI 404 Training and Education 2016			
3-3	Management of the material topic	Responsible employment and agent relations	
404-1	Average annual training hours per capita	Own employees	
404-2	Programmes for upgrading skills and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Own employees	Both internal and external training are available.
404-3	Percentage of employees receiving regular performance and career development reviews	Own employees	
GRI 403 Occupational Health and Safety 2018			
3-3	Management of the material topic	Responsible employment and agent relations, Own employees	
403-1	Occupational health and safety management system	GRI content index	There is no management system.
403-2	Hazard identification, risk assessment and incident investigation	Own employees	
403-3	Occupational health services	Own employees	
403-5	Employee training on occupational health and safety	Own employees	
403-6	Promotion of employee health	Own employees	
403-9	Work-related injuries	Own employees	
GRI 405 Diversity and Equal Opportunity 2016			
3-3	Management of the material topic	Responsible employment and agent relations, Own employees	
405-1	Diversity of governance bodies and employees	Own employees	
405-2	Ratio of basic salary and remuneration of men to women	Own employees	
GRI 205 Anti-corruption 2016			
3-3	Management of the material topic	Compliance	
205-1	Operations assessed for risks related to corruption	Compliance	
205-2	Communication and training about anti-corruption policies and procedures	Compliance	
205-3	Confirmed incidents of corruption and actions taken	Compliance	
Compliance with consumer protection legislation			
3-3	Management of the material topic	Compliance	
2-27	Compliance with laws and regulations	Compliance	
GRI 206 Anti-competitive Behaviour 2016			
3-3	Management of the material topic	Compliance	
206-1	Legal actions brought for anti-competitive behaviour, anti-trust and anti-monopoly practices	Compliance	
GRI 418 Customer Privacy 2016			
3-3	Management of the material topic	Compliance	
418-1	Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	Compliance	
Other cases of legal compliance			
3-3	Management of the material topic	Compliance	
2-27	Compliance with laws and regulations	Compliance	
GRI 302 Energy 2016			
302-1	Energy consumption within the organisation	Environmental information	Not a material topic.

302-3	Energy intensity	Environmental information	Not a material topic.
GRI 305 Emissions 2016, Combating climate change			
305-1	Direct greenhouse gas emissions (Scope 1)	Environmental information	Not a material topic.
305-2	Indirect greenhouse gas emissions (Scope 2)	Environmental information	Not a material topic.
305-4	GHG intensity in CO2 equivalent	Environmental information	Not a material topic.

Responsible publisher:
GRI 2-1 DH Group Nyrt., 2026. 08. 07.
1027 Budapest, Kapás utca 6-12.

Cover and typography:
DH Group

Please share your opinion with us at esg@dh.group