MBH Bank Plc.’s LSEG ESG Rating Index for FY2024

MBH Bank Plc.’s environmental, social and governance (ESG) performance for reporting year 2024 is evaluated by the LSEG ESG rating agency, one of the world’s largest providers of financial markets data and infrastructure. LSEG provides a range of ESG scores designed to transparently and objectively measure a company’s relative ESG performance, commitment and effectiveness.

The following table provides supporting evidence and explanations for the datapoints submitted as part of the Bank’s disclosure to LSEG ESG rating process. The purpose of this table is to ensure that all reported ESG indicators are transparent, verifiable and consistently documented. The Bank’s LSEG ESG Rating scores for the financial year 2024 is expected to be published in late autumn 2025.

Pillar: Climate

Metric Name	Answer (FY2024)	Chapter in MBH Bank’s Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
POLICY EMISSIONS	YES	7.1 Energy use 7.2. Greenhouse gas emissions 5.2. Sustainable portfolio and fundraising
INDEPENDENT VERIFICATION OF OPERATIONAL GHG EMISSIONS DATA	YES	-
CLIMATE CHANGE COMMERCIAL RISKS OPPORTUNITIES	YES	4.2 Double materiality assessment 5.2. Sustainable portfolio and fundraising 6. Partner in green finance 6.1 Developing a business model for climate change mitigation and adaption
FOSSIL FUEL DIVESTMENT POLICY	NO	-
EMISSIONS TRADING	NO	7.2. Greenhouse gas emissions
CO2 EQUIVALENT EMISSIONS DIRECT, SCOPE 1	8,291.18 METRIC TONS	7.2. Greenhouse gas emissions
CO2 EQUIVALENT EMISSION INDIRECT SCOPE 2 LOCATION-BASED	4,470.39 METRIC TONS	7.2. Greenhouse gas emissions
CO2 EQUIVALENT EMISSIONS TOTAL LOCATION-BASED	12,761.57 METRIC TONS	7.2. Greenhouse gas emissions
CO2 EQUIVALENT EMISSIONS INDIRECT, SCOPE 3	4,876,181 METRIC TONNES	7.2. Greenhouse gas emissions
TOTAL CO2 EQUIVALENT EMISSION SCOPE 1, 2 AND 3 LOCATION-BASED	4,893,977.64 METRIC TONS	7.2. Greenhouse gas emissions
GHG EMISSION METHOD	GHG Protocol Corporate Accounting and Reporting Standard	7.2. Greenhouse gas emissions
ENERGY CONSUMPTION EXTERNAL ASSURANCE	YES	7.1 Energy use
POLICY ENERGY EFFICIENCY	YES	7.1 Energy use
TARGETS ENERGY EFFICIENCY	NO	-

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
ENERGY USE TOTAL	218,465.42 GIGAJOULES	7.1 Energy use[1]
ENERGY PURCHASED DIRECT	216,391.82 GIGAJOULE[2]	-
ENERGY PRODUCED DIRECT	2,073.60 GIGAJOULE	7.1 Energy use
ELECTRICITY PURCHASED	78,804.61 GIGAJOULE[3]	-
ELECTRICITY PRODUCED	2,073.60 GIGAJOULE	7.1 Energy use
RENEWABLE ELECTRICITY PRODUCED WITHOUT BIFURCATION	2,073.60 GIGAJOULE	7.1 Energy use
RENEWABLE ENERGY USE	YES	7.1 Energy use
TOTAL RENEWABLE ENERGY	29,942.28 GIGAJOULE	7.1 Energy use[4]
RENEWABLE ENERGY PURCHASED	27,868.68 GIGAJOULE	7.1 Energy use[5]
RENEWABLE ENERGY PRODUCED	2,073.60 GIGAJOULE	7.1 Energy use

Pillar: Environmental

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
POLICY WATER EFFICIENCY	NO	-
TARGETS WATER EFFICIENCY	NO	-
WATER WITHDRAWAL TOTAL	56,281 CUBIC METERS	-
FRESH WATER WITHDRAWAL TOTAL	56,281 CUBIC METERS	-
STAFF TRANSPORTATION IMPACT REDUCTION	YES	7.1 Energy use
WASTE REDUCTION INITIATIVES	NO	3. Annex
E-WASTE REDUCTION	NO	-
WASTE TOTAL	~782,34 TONNES[6]	-
HAZARDOUS WASTE	Data for FY2024 are not available.	-
WASTE RECYCLED TOTAL	Data for FY2024 are not available.	-

[1] Metric disclosed the CSRD Sustainability Statement as 'Total energy consumption' (MWh): 60 684,84
[2] Energy purchased by MBH Bank in 2024 (including electricity, heat and fuel): 60 108,84 MWh
[3] Source: CDP disclosure (21890,17 MWh)
[4] Metric disclosed the CSRD Sustainability Statement as 'Total renewable energy consumption' (MWh): 8 317,30
[5] Metric disclosed the CSRD Sustainability Statement as 'Consumption of electricity, heat, steam and cooling purchased or acquired from renewable sources' (MWh): 7 741.30
[6] Note: Waste is originally measured by the Bank in cubic meters. The original value (5215,6 m^3) has been converted to approximately 782 tonnes based on an estimated density of 0,15 t/m^3 for office waste.

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
WASTE RECYCLING RATIO	Data for FY2024 are not available.	-
PRODUCT ENVIRONMENTAL RESPONSIBLE USE	YES	5.2 Sustainable portfolio and fundraising
ENVIRONMENTAL PRODUCTS	YES	5.2 Sustainable portfolio and fundraising
RENEWABLE/CLEAN ENERGY PRODUCTS	YES	5.2 Sustainable portfolio and fundraising
ENVIRONMENTAL ASSETS UNDER MGT	YES	2.4 ESG strategy 5.2 Sustainable portfolio and fundraising
ENVIRONMENTAL PROJECT FINANCING	YES	5.3 Business stability and flexibility
EQUATOR PRINCIPLES	NO	-
ISO 14000 OR EMS	NO	-
GREEN BUILDINGS	YES	7.1 Energy use 7.2. Greenhouse gas emissions
ENVIRONMENT MANAGEMENT TEAM	YES	3.2 ESG governance structure
ENVIRONMENTAL EXPENDITURES	73.7 million HUF	-
SELF-REPORTED ENVIRONMENTAL FINES	150 000 HUF	-
ENVIRONMENTAL PARTNERSHIPS	YES	-
ENVIRONMENTAL RESTORATION INITIATIVES	YES	-
ENVIRONMENTAL INVESTMENTS INITIATIVES	YES	5.2. Sustainable portfolio and fundraising 7.1 Energy use
ENVIRONMENT MANAGEMENT TRAINING	YES	3.3 ESG education and awareness raising
POLICY ENVIRONMENTAL SUPPLY CHAIN	YES	2.4 Value chain
ENVIRONMENTAL MATERIALS SOURCING	NO	-
ENVIRONMENTAL SUPPLY CHAIN MANAGEMENT	YES	-
ENV SUPPLY CHAIN PARTNERSHIP TERMINATION	NO	-
ENVIRONMENTAL SUPPLY CHAIN MONITORING	NO	-

Pillar: Social

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
POLICY DIVERSITY AND OPPORTUNITY	YES	8.1 Supporting employee well-being III. SOCIAL INFORMATION
TARGETS DIVERSITY AND OPPORTUNITY	YES	2.3 ESG strategy
HRC CORPORATE EQUALITY INDEX	N/A	-
WOMEN EMPLOYEES	68.83%	8.1 Supporting employee well-being
WOMEN MANAGERS	24%	8.1 Supporting employee well-being

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
EMPLOYEES WITH DISABILITIES	0,77%	11. HUMAN RESOURCES POLICY
FLEXIBLE WORKING HOURS	YES	8.1 Supporting employee well-being
INTERNAL PROMOTION	YES	8.1 Supporting employee well-being 8.2 Training and development
DAY CARE SERVICES	YES[7]	-
POLICY SKILLS TRAINING	YES	8.2 Training and development
POLICY CAREER DEVELOPMENT	YES	III. SOCIAL INFORMATION 8.2 Training and development
MANAGEMENT TRAINING	YES	8.2 Training and development
AVERAGE TRAINING HOURS	46,59 HOURS	8.2 Training and development
TRAINING HOURS TOTAL	370,000 HOURS	8.2 Training and development
TRAINING COSTS TOTAL	1051,9 MILLION HUF	-
EMPLOYEE SATISFACTION	76%	8.1 Supporting employee well-being
POLICY EMPLOYEE HEALTH & SAFETY	YES	8.1 Supporting employee well-being
EMPLOYEES HEALTH & SAFETY TEAM	YES	8.1 Supporting employee well-being
TOTAL INJURY RATE TOTAL	0.86 PER1,000,000 HOURS	8.1 Supporting employee well-being
TOTAL INJURY RATE EMPLOYEES	0.86 PER1,000,000 HOURS	8.1 Supporting employee well-being
ACCIDENTS TOTAL	11	8.1 Supporting employee well-being
EMPLOYEE ACCIDENTS	11	8.1 Supporting employee well-being
LOST WORKING DAYS	384 DAYS	8.1 Supporting employee well-being
EMPLOYEE LOST WORKING DAYS	384 DAYS	8.1 Supporting employee well-being
OCCUPATIONAL DISEASES	0	8.1 Supporting employee well-being
SUPPLY CHAIN HEALTH & SAFETY TRAINING	NO	-
POLICY SUPPLY CHAIN HEALTH & SAFETY	NO	-
HEALTH & SAFETY TRAINING	YES	8.1 Supporting employee well-being
GENDER PAY GAP PERCENTAGE	36.69%	8.1 Supporting employee well-being
POLICY CYBER SECURITY	YES	9.5 Digitalisation and data protection
POLICY COMMUNITY INVOLVEMENT	YES	9.3 Developing a financial culture 9.4 Supporting access to financial services
EMPLOYEE ENGAGEMENT VOLUNTARY WORK	YES	9.3 Developing a financial culture
CRISIS MANAGEMENT SYSTEMS	YES	3.2.2 Liquidity risk 3.2.4 Operational risk
PRODUCT ACCESS LOW PRICE	YES	9.4 Supporting access to financial services
CRITICAL COUNTRY 1	NO[8]	-
DONATIONS TOTAL	208 MILLION HUF	-
COMMUNITY LENDING AND INVESTMENTS	245 MILLION HUF	-

[7] In 2024, MBH Bank offered support for nursery and kindergarten services under the Cafeteria employee benefit scheme. In Hungary, the "cafeteria" system refers to a flexible employee benefit scheme, where employers provide a budget and employees can choose from a list of tax-advantaged benefits (such as meal vouchers, holiday contributions, childcare support, etc.)

[8] No operation in the listed Critical Countries.

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
CORPORATE RESPONSIBILITY AWARDS	YES[9]	-
POLICY FREEDOM OF ASSOCIATION	YES	8.1 Supporting employee well-being
POLICY CHILD LABOR	YES	8.1 Supporting employee well-being
POLICY FORCED LABOR	YES	8.1 Supporting employee well-being
POLICY HUMAN RIGHTS	YES	8. Responsible employment
FUNDAMENTAL RIGHTS ILO UN	NO	9.1 Customer satisfaction
HUMAN RIGHTS CONTRACTOR	YES	2.4 Value chain 8.1 Supporting employee well-being
HUMAN RIGHTS BREACHES CONTRACTOR	NO	-
ISO 9000	NO	-
SIX SIGMA AND QUALITY MGT SYSTEMS	YES[10]	-
EMPLOYEES HEALTH & SAFETY OHSAS 18001	NO	8.1 Supporting employee well-being
TRADE UNION REPRESENTATION	99%	8.1 Supporting employee well-being
TURNOVER OF EMPLOYEES	20.77%	8.1 Supporting employee well-being
POLICY FAIR COMPETITION	YES	10. Responsible corporate governance
POLICY BRIBERY AND CORRUPTION	YES	10.1 Regulatory compliance
POLICY BUSINESS ETHICS	YES	10.1 Regulatory compliance
IMPROVEMENT TOOLS BUSINESS ETHICS	YES	IV. GOVERNANCE INFORMATION
WHISTLEBLOWER PROTECTION	YES	IV. GOVERNANCE INFORMATION
CUSTOMER SATISFACTION	30%	-
POLICY DATA PRIVACY	YES	9.5 Digitalisation and data protection
NUMBER OF EMPLOYEES FROM CSR REPORTING	8,039 PERSONS	8.1 Supporting employee well-being

Pillar: Governance

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
CSR SUSTAINABILITY REPORTING	YES	Table of contents
ESG REPORTING SCOPE	100%	1. Basis of preparation of the accounts

[9] Awards and recognisitions of MBH Bank in 2024:
- CSR Excellence Awards: Best Financial ESG & Corporate Responsibility Initiative - Hungary winning tender
- 10. 'Money7' European Finance Week: MBH Bank was recognized for its supportive role in the field of financial culture and business development, its decade of outstanding professional activity, and its active involvement.
- Capital Finance International: Best ESG Bank Hungary 2024
- CSR Hungary Award: "Best Responsible and Sustainable Company"
- MBH Bank was recognized for its 'Bank for a Sustainable Future' program
- Joint Venture Association - Companies for the Future Award 2024: Bank for a Sustainable Future' program was ranked 3rd.

[10] Lean, Six Sigma

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
GRI REPORT GUIDELINES	YES	1. Basis of preparation of the accounts
CSR SUSTAINABILITY REPORT GLOBAL ACTIVITIES	YES	1. Basis of preparation of the accounts
CSR SUSTAINABILITY EXTERNAL AUDIT	YES	-
INTEGRATED STRATEGY IN MD&A	YES	Table of contents
GLOBAL COMPACT SIGNATORY	NO[11]	-
STAKEHOLDER ENGAGEMENT	YES	4.1 Involvement of stakeholders
CSR SUSTAINABILITY COMMITTEE	YES	3.2 ESG governance structure
UNPRI SIGNATORY	NO[12]	-
EXTERNAL CONSULTANTS	YES[13]	-
POLICY BOARD SIZE	YES	3.1 Corporate governance structure
POLICY BOARD INDEPENDENCE	YES	3.1 Corporate governance structure
POLICY BOARD DIVERSITY	YES	3.1 Corporate governance structure
POLICY BOARD EXPERIENCE	YES	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
INTERNAL AUDIT DEPARTMENT REPORTING	YES	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
BOARD MEMBER MEMBERSHIP LIMITS	No limit	3.1 Corporate governance structure
BOARD MEMBER TERM DURATION	5	3.1 Corporate governance structure
BOARD STRUCTURE TYPE	TWO-TIER	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
NUMBER OF BOARD MEETINGS	11[14]	-
BOARD MEETING ATTENDANCE AVERAGE	90%	-
POLICY EXECUTIVE COMPENSATION PERFORMANCE	YES	8.1 Supporting employee well-being 3.3 ESG education and awareness raising
POLICY EXECUTIVE COMPENSATION ESG PERFORMANCE	YES	3.3 ESG education and awareness raising
POLICY EXECUTIVE RETENTION	YES[15]	-
COMPENSATION IMPROVEMENT TOOLS	YES	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
SUCCESSION PLAN	YES	8.2 Training and development
SHAREHOLDERS APPROVAL STOCK COMPENSATION PLAN	NO	-
HIGHEST REMUNERATION PACKAGE	CONFIDENTIAL	-

[11] The Bank is a signatory to the UNEP FI Principles for Responsible Banking initiative.
[12] The Bank is a signatory to the UNEP FI Principles for Responsible Banking initiative.
[13] Articles of Association
[14] Corporate Governance Report 2024
[15] Remuneration Policy

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
TOTAL COMPENSATION - OFFICERS	CONFIDENTIAL	-
CEO COMPENSATION LINK TO TSR	NO	-
POLICY SHAREHOLDER ENGAGEMENT	YES	-
POLICY EQUAL VOTING RIGHT	YES[16]	-
DIFFERENT VOTING RIGHT SHARE	NO	-
VOTING CAP	NO	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
VOTING CAP PERCENTAGE	100%	16. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
MINIMUM NUMBER OF SHARES TO VOTE	NO	-
DIRECTOR ELECTION MAJORITY REQUIREMENT	YES	3.1 Corporate governance structure
SHAREHOLDERS VOTE ON EXECUTIVE PAY	YES	-
PUBLIC AVAILABILITY CORPORATE STATUTES	YES[17]	-
VETO POWER OR GOLDEN SHARE	NO	-
STATE OWNED ENTERPRISE SOE	NO	-
LITIGATION EXPENSES	239 938 377 HUF	-
UNLIMITED AUTHORIZED CAPITAL OR BLANK CHECK	NO	-
CLASSIFIED BOARD STRUCTURE	NO	1.1. Governing bodies of the Company
STAGGERED BOARD STRUCTURE	NO	3.1 Corporate governance structure
SUPERMAJORITY VOTE REQUIREMENT	YES	-
GOLDEN PARACHUTE	NO	-
LIMITED SHAREHOLDER RIGHTS TO CALL MEETINGS	NO	19. INFORMATION PURSUANT TO SECTIONS 95/A AND 95/B OF THE ACCOUNTING ACT
ELIMINATION OF CUMULATIVE VOTING RIGHTS	YES	-
PRE-EMPTIVE RIGHTS	YES	-
COMPANY CROSS SHAREHOLDING	NO	-
CONFIDENTIAL VOTING POLICY	NO	-
LIMITATION OF DIRECTOR LIABILITY	YES	-
SHAREHOLDER APPROVAL SIGNIFICANT TRANSACTIONS	NO	-
FAIR PRICE PROVISION	NO	-
LIMITATIONS ON REMOVAL OF DIRECTORS	NO	-

[16] Announcement on the convocation of the General Meeting
[17] Articles of Association of MBH Bank Plc.

Metric Name	Answer (FY2024)	Chapter in MBH Bank's Annual report for the year ending 31 December 2024, including CSRD Sustainability Statement
ADVANCE NOTICE PERIOD DAYS	30 DAYS[18]	-
WRITTEN CONSENT REQUIREMENTS	NO	-
EXPANDED CONSTITUENCY PROVISION	YES	-

[18] Articles of Association