



MAGYAR POSTA GROUP'S SUSTAINABILITY REPORT



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Dear Reader,

It is my pleasure to present Magyar Posta Group's Sustainability Report for 2024 to you. The purpose of publishing this report is to provide a comprehensive picture of our sustainability goals, the measures taken towards achieving them, and the results.

The year 2024 held special importance as regards the development of our sustainability reporting processes. The Group began preparations to comply with the requirements of the Corporate Sustainability Reporting Directive (CSRD). The organisational tasks arising from the directive and the development of the systems necessary for group-level data collection were assessed. Consequently, we will present our sustainability data for 2024 at group level, covering the full scope of the consolidation, which will provide a comprehensive overview of both Magyar Posta Zrt. and its subsidiaries.

This year, for the first time, we identified the material sustainability topics presented in the report based on the principle of double materiality, which allowed us to consider not only environmental and social impacts, but also the financial risks and opportunities related to sustainability.

A top priority for the coming years is to continue to develop the commenced processes, and to improve their efficiency and comprehensiveness, thereby facilitating gradual preparation for the CSRD reporting period.

Magyar Posta is required to meet dual expectations: it has to shoulder its responsibilities as a public service provider, ensuring the universal and expected public services, including financial intermediation activities; and, at the same time, it must also fulfil expectations as a parcel logistics provider in an increasingly competitive market by delivering ordered parcels to even the most remote parts of the country. Additionally, our constantly evolving network must also offer customers the opportunity to manage their finances. These are essential tasks from a social aspect, especially in rural areas, where Magyar Posta is frequently the sole public service provider. In order to meet these expectations, the new type of post partner scheme, which was announced in 2023, was successfully continued in 2024, and, as a result of this, more than 730 post partnerships ensured accessibility to these indispensable services in 2024.

Our Company is a major player in the domestic parcel delivery market, which is vitally important in supporting domestic economic growth. We are proud that our Company has the largest fleet of electric vehicles of any state-owned company in Hungary. Thanks to the continuous modernisation of our vehicle fleet, we are edging closer to our goal of reducing our carbon dioxide emissions by more than 18% by 2030 compared to the 2017 base year. With regard to waste management, we are constantly striving to reduce the amount of waste generated in the course of operations and to treat the waste generated appropriately.

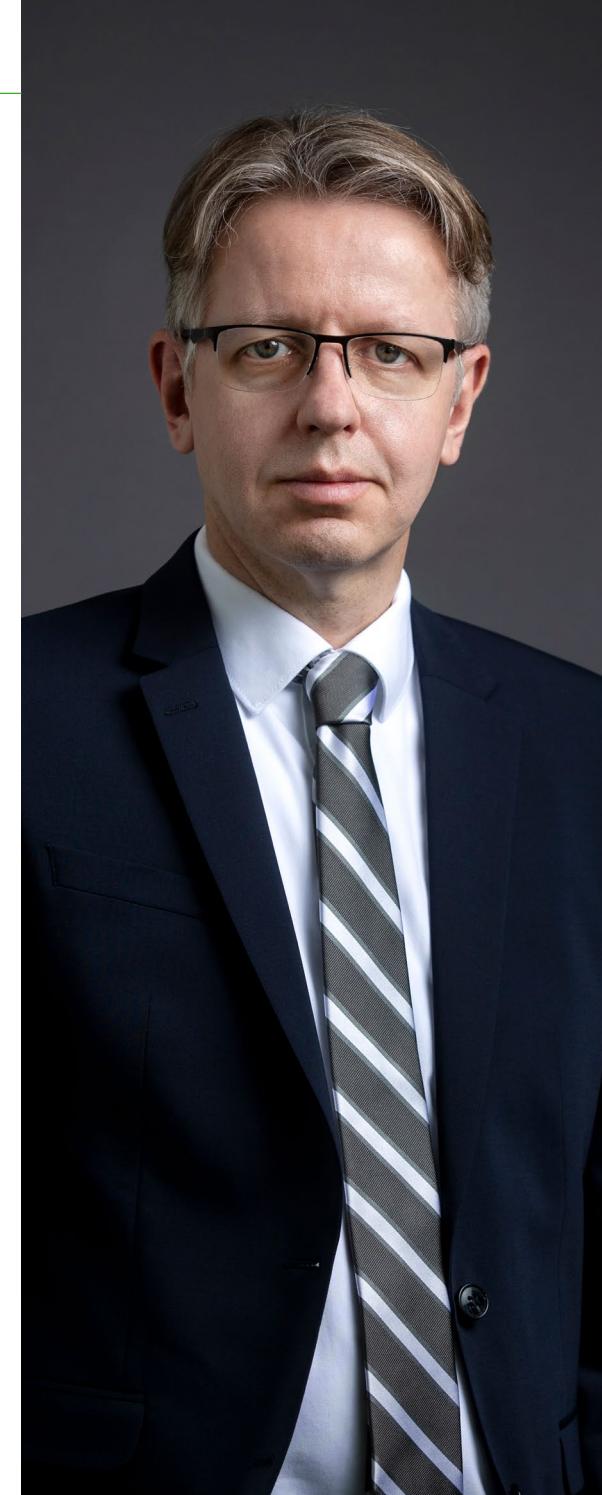
Our employees are an invaluable asset to our organisation; it is they who play a decisive role in the success of our Group. Our aim is to strengthen employee loyalty, which we endeavour to support by providing flexible and safe working conditions, and continuous efforts to improve wages. We are proud that Magyar Posta is one of Hungary's largest state-owned companies that employs people with disabilities. In 2024, our initiatives begun earlier to create equal opportunities continued through the "Let's Do It Together!" programme launched to support staff with disabilities. For example, as part of our cooperation with the Hungarian Association of the Deaf and Hard of Hearing, hitherto missing sign language adaptations supporting communication accessibility for hearing-impaired employees were jointly developed.

Similarly, ensuring equal opportunities among our customers is an important goal for us. We are proud that, in 2024, 31% of Magyar Posta Zrt.'s service points were accessible without obstacles.

Magyar Posta plays a prominent role in society, having been present in every community, in every situation and for every generation for more than 150 years. I trust that this report provides a comprehensive picture of our current and future sustainability efforts.

Dr Géza Láng

Chairman and Chief Executive Officer





GENERAL INFORMATION



Introducing Magyar Posta Zrt.

Magyar Posta Zrt. and its subsidiaries form one of Hungary's most significant groups of companies (hereinafter referred to as the "Magyar Posta Group" or "Group"), which, in addition to its core postal activities, provides a wide range of financial, insurance, property management, printing, and IT services. The parent company of the Group, Magyar Posta Zrt. (hereinafter referred to as "Magyar Posta", the "Company", or "parent company") is Hungary's universal postal service provider, a publicly owned company and one of the country's largest employers.

Magyar Posta aims to operate, together with its subsidiaries, as a 21st-century, customer-focused group of companies providing a digital and real-world customer experience. As digitisation processes strongly influence demand for the Group's services, an important part of the Group's strategy is the transition to more flexible operations by streamlining corporate processes and exploiting the Group's synergies.

Magyar Posta's business operations

In accordance with its role as the universal service provider, Magyar Posta provides at least one fixed postal outlet in every settlement with a population of over 1,500. 95% of residents with a registered address in urban areas cannot be more than 5 km away as the crow flies from a fixed postal service point, and 99.5% cannot be more than 10 km away.

In villages with fewer than 1,500 residents, a mobile post service must be provided.

Partner network

With a view to modernising the postal network, Magyar Posta launched a new post partner scheme in February

2023, which was continued in 2024. Under the post partner scheme, local governments, businesses (e.g. grocery stores, pharmacies, bank branches), and other partners can take part in the operation of postal outlets. Partners perform postal tasks in addition to their existing business or service activities, thereby increasing the number of their customers and their own revenue. The model offers an opportunity for postal services to continue to be available to the public in local communities, in some cases with longer opening hours than before. Under the scheme, activities related to acceptance (bill payment, letter and parcel acceptance) will be handled by partners, while Magyar Posta continues to deliver to the door. By the end of 2024, there were 2,038 fixed postal outlets operating in 1,692 settlements, including 731 partners offering the Company's services.

Turnover and customer service

Over 409 million letters were posted during the year. The number of MPL parcel terminals (lockers) rose to 689 in 2024, while parcel logistics also expanded, as the number of parcels delivered increased to more than 32 million in 2024.

Logistics centres form the backbone of the national delivery network. The Fót centre operates a unit that provides all logistics tasks, covering packaging and delivery in addition to warehousing.

In 2024, a total of 220 communities with fewer than 1,500 residents switched to mobile post services, bringing the total number of villages in Hungary where local needs are met by mobile post to 1,400.

Availability of postal services (Magyar Posta)	2023	2024
Number of fixed postal outlets¹	2,221	2,038
of which number of post offices operated by Magyar Posta	1,748	1,307
of which number operated by post partners	473	731
Number of settlements served by mobile post	1,264	1,458
Number of mobile post routes/vehicles	376	434
Number of parcel terminals (lockers)	550	689

¹ Based on data as of 31 December of the given year.

Subsidiaries of the Magyar Posta Group

Name of company	Description of the activity
Magyar Posta Zrt.	Magyar Posta Zrt. handles significant volumes of letter mail and parcels, and provides logistics services both at home and abroad. Magyar Posta is Hungary's designated universal postal operator. The Company provides letter and parcel delivery services as part of the universal postal service, as well as logistics services, newspaper delivery, financial and payment services, philatelic services, and other services such as retail services. The Group cooperates with Szerencsejáték Zrt. and sells automated gambling services and lottery tickets on its behalf. It manages government securities savings and securities accounts on behalf of the Hungarian State. It offers its banking partners' account and deposit products, and consumer loans, while also selling insurance products on behalf of Posta Biztosító's companies, Magyar Posta Életbiztosító Zrt. and Magyar Posta Biztosító Zrt.
• Díjbeszedő Holding Zrt.	Alongside customer service activities, this company performs billing, fee collection, and meter reading activities on behalf of several (public utility) service providers. It has more than 750,000 direct and indirect customers, for whom it issues approximately 17 million bills a year. The company also provides data processing, web hosting, and other IT services. In addition, it provides property management and IT services to some of the Magyar Posta Group's members and its subsidiaries ² .
– Díjbeszedő Faktorház Zrt.	Its core business is the continuous purchase of receivables prior to maturity and receivables management as part of the complex fee collection services provided by Díjbeszedő Holding to public utility partners in Budapest and in the surrounding agglomeration.
• Magyar Posta Vagyonkezelő Zrt.	Provides business support to four wholly owned companies.
– MPSoft Informatikai Zrt.	Until 5 August 2024, it operated under the name of Posta InIT Zrt. MPSoft Informatikai Zrt. (hereinafter referred to as "MPSoft") provides IT services to the companies belonging to the Magyar Posta Group using its own human resources and subcontractors. Its portfolio includes IT development services and IT support for Magyar Posta and Díjnet.
– Posta Paletta Zrt.	Provides support to Magyar Posta in the sale of financial products.
– Postautó Duna Zrt.	Its portfolio includes fleet management, property and vehicle leasing, retail fuel distribution, and parcel delivery. It provides services to Magyar Posta and its subsidiaries, as well as to external parties, local entrepreneurs, and private individuals. It also operates a petrol station under a franchise agreement with MOL Nyrt.
– POSTAFLOTTA Kft.	Carries out vehicle maintenance, repairs, inspections, and procurement related to servicing for the Group and external customers. The company provides fleet services to Magyar Posta.
– EPDB Nyomtatási Központ Zrt.	EPDB Nyomtatási Központ Zrt. (hereinafter EPDB) is a mail production company with the largest capacity in Hungary which also provides digitisation services.
– Tipco Offset SRL	This is a Romanian-based company that provides intermediary (wholesale) services for the printing sector.
– European Chinese Supply Chain Zrt.	As a consolidator, it provides end-to-end e-commerce logistics services, typically handling shipments from Balkan countries and the Far East.
DÍJNET Zrt.	Hungary's leading e-bill consolidation service provider, providing electronic bill presentation and payment options.
Magyar Posta Ingatlankezelő Kft.	As a solely owned subsidiary of Magyar Posta, this company cleans, leases, and otherwise utilises the properties it owns, which number more than 25.

² The group of companies Díjbeszedő Holding Zrt. ("Díjbeszedő Holding") and Díjbeszedő Faktorház Zrt. ("Díjbeszedő Faktorház") is referred to collectively as the "Díjbeszedő Group" in this report.

Sustainability-related goals

Magyar Posta's goal concerning sustainability is to ensure a secure livelihood for its employees as a stable and profitably run, state-owned company in the long term, and to provide high-quality services to its customers tailored to the needs of the age. To this end, it provides postal services for the whole of Hungarian society and organises parcel logistics bearing sustainability criteria in mind. The practical means of achieving these goals are reaching the emission reduction target and developing the employee benefit system, as well as accomplishing the aims described in it.

Sustainability-related tasks in the governing bodies

G3

The sustainability reporting system is outlined in general terms in Magyar Posta's Compliance Policy and in detail in the Organisational and Operational Rules ("Operational Rules"). Tasks related to sustainability matters fall within the remit of various departments.

The Board of Directors of Magyar Posta is responsible for all decisions that have an environmental, economic, and social impact. Matters related to sustainability are discussed in conjunction with strategic and business risks, aligned with control decisions. The Board of Directors is authorised to weigh sustainability impacts, risks and opportunities. Its members assume collective responsibility for operational decisions and for the risks arising from

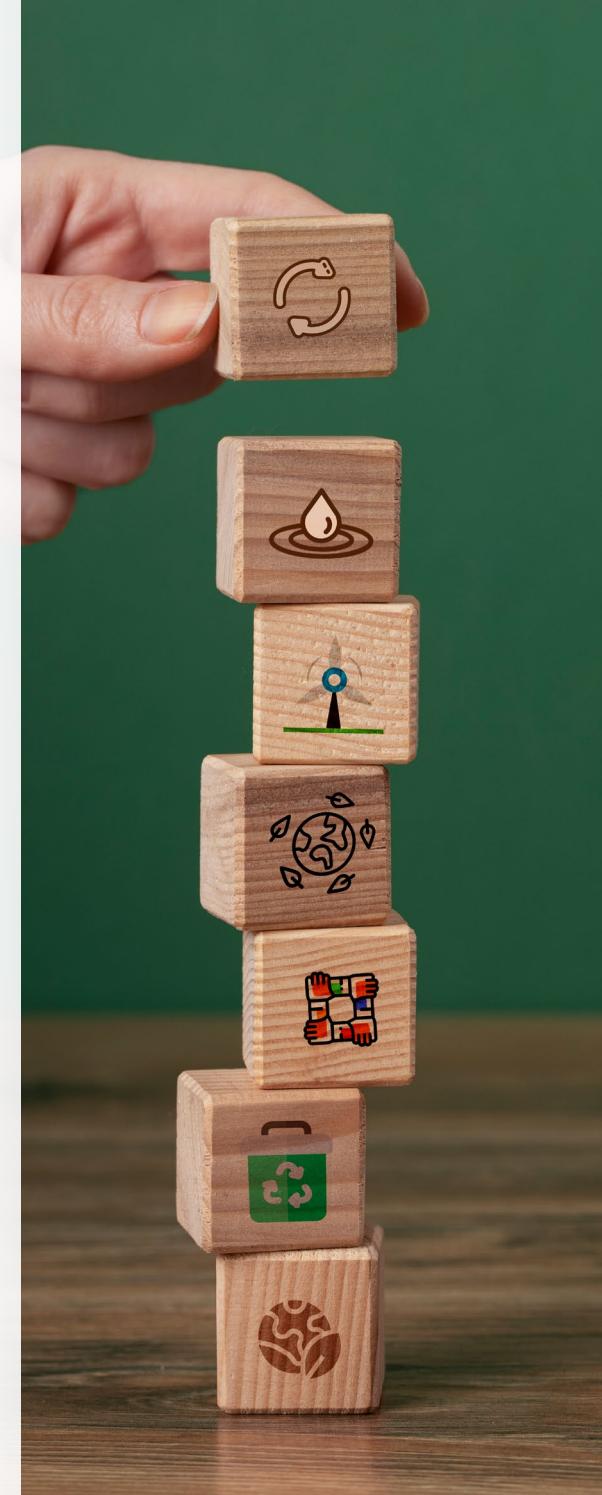
putting their strategy and business operations into effect.

The management of Magyar Posta is overseen by the Supervisory Board, whose paramount duty is to protect the interests of Magyar Posta. The members of the Supervisory Board are independent of the management, and the Board includes members who represent employee interests. The members assume collective responsibility for monitoring sustainability impacts, risks and opportunities, and discuss sustainability-related matters in conjunction with strategic and business risks, aligned with control decisions.

Members of governing bodies

Total members of governing bodies (persons)

	Board of Directors	Supervisory Board
Number of executive members	6	0
Number of non-executive members	2	6
Number of members representing employees	0	2
Proportion of men (%)	33%	33%
Proportion of women (%)	67%	67%



Tasks related to preparing the Sustainability Report

In the 2024 financial year, the task of supervising environmental, occupational safety, and occupational health activities, supporting compliance with uniform environmental, and health and safety management indicators, and developing Magyar Posta's environmental strategy fell under the

remit of the EHS and the Management Systems Directorate ("the EHSMS Directorate"). During 2024, the EHSMS Directorate was responsible for recording sustainability-related metrics and cooperating with the competent authorities.

The sustainability report is approved by the Company's management in accordance with the procedural rules set forth in the currently effective internal regulations.

Interests and positions of stakeholders

The Magyar Posta Group develops its relationships with stakeholders in accordance with ethical rules and its internal regulations. The Group keeps in continuous contact with stakeholders, providing a platform for feedback, responding to it, and taking it into account when forming its strategy and business model.

Internal stakeholders

Owner: The owner of the Group's parent company, as its sole shareholder, is the Hungarian State, which, in accordance with the Company's Articles of Association, decides in writing on matters falling within the remit of the supreme body by way of a founder's resolution. Magyar Posta's Coordination Centre caters for targeted communication, providing information on management and operational measures and developments that are substantive from the perspective of exercising ownership rights, on the progress of major projects, and on the economic environment and performance in its reports made

monthly (or at the required frequency).

Employees: The Group's employees have access to forums representing their interests (e.g. Works Council), and can obtain information affecting them from internal websites and information provided by management periodically, as well as from internal instructions and regulations. Work meetings, internal events, and training sessions provide further opportunities for mutual feedback and communication. The Human Resources Management Centre is responsible for processing and handling employee feedback, and regularly reports on the comments received to the management bodies.

External stakeholders

G11

Suppliers: Communication with suppliers usually occurs in relation to the contracted product or service in line with the contract and regulations. For developing and implementing procurement strategies, the organisational unit responsible analyses

the supplier market. The Company favours suppliers who are able to reduce the environmental impact of their deliveries to the greatest extent possible, and establishing business relationships with suppliers who hold ISO 14001 or EMAS certification is encouraged.

Customers: The Group believes that it is important to inform customers through easy-to-understand messages via channels accessible to everyone. Customers can also share their opinions through complaint handling platforms and satisfaction questionnaires.

Competitors: The Magyar Posta Group keeps in contact with its competitors through professional organisations, where there is an opportunity to learn about market practices, often with regard to specific topics (e.g. sustainability, public services).

Authorities, administrative bodies: In order to comply with regulations and numerous public service requirements, communication with authorities and



Certified management systems

G1, G1a, G1b

Magyar Posta and some of its subsidiaries operate certified quality, environment-focused, energy management and information security management systems (ISO 9001, ISO 14001, ISO 50001, ISO 27001)³. The systems follow a Plan-Do-Check-Act cycle to ensure continuous improvement. Operating management systems requires the application of regulated processes – setting out policy, developing procedures, defining objectives, monitoring performance, identifying risks, implementing measures, management review –, thereby ensuring the framework for the management of these areas.

1.2 The double materiality assessment and its results

E9, E10a, G8, G12

The purpose of the double materiality assessment is to identify sustainability matters that could provide the basis of the Magyar Posta Group's sustainability report and future sustainability strategy. The Magyar Posta Group conducted its 2024 double materiality assessment based on the requirements of the European Sustainability Reporting Standards (ESRS⁴). During this process, the extent of the impact

and the financial materiality aspects were identified (double materiality assessment), revealing the risks and opportunities associated with the Company's own operations and the involvement of direct and indirect suppliers. Identifying the impacts, risks, and opportunities that affect the Magyar Posta Group, the network upstream of the Group's activities in the value chain that provides products or services for the Group's activities, and the value

chain downstream that distributes the Group's products or services provided the basis of the assessment. This long list of topics was shortened by a group of internal experts, and then the potentially relevant topics were assessed from the aspect of materiality based on the weight and scope of the positive or negative impact, and, in the case of negative impacts, their irreversible nature. During the assessment of financial materiality,

the financial risks and opportunities associated with each sustainability matter were discussed.

After the two assessments were completed, the most relevant material sustainability topics were identified. The list of material topics was validated by the Chairman and CEO following approval by the Decision-Making Committee.

The material impacts, opportunities, and risks identified during the materiality assessment are presented in the table below.

G1

Sub-subtopic name	Type of impact/risk/ opportunity	Time frame	Description of impact/risk/opportunity (IRO)
Climate change (E1)			
Climate change mitigation	Actual negative impact - own activities, upstream value chain	Short, medium and long term	The environmental impact of the Magyar Posta Group primarily stems from greenhouse gas (GHG) emissions resulting from transport and the energy consumption of buildings, which have a negative impact on climate change mitigation. Furthermore, the activities of upstream partners, such as manufacturers and suppliers, also increase Scope 3 ⁵ GHG emissions considerably, further strengthening the Company's overall environmental footprint.
Energy	Actual negative impact - own activities	Short, medium and long term	Almost half of the Magyar Posta Group's energy consumption is related to transport processes. Furthermore, energy consumption resulting from the operation of properties and logistics services is also significant not only with regard to the Company's own operations, but also those of its upstream partners, such as suppliers.
Energy	Actual negative impact - upstream value chain	Long term	

⁴ European Sustainability Reporting Standards

⁵ Scope 1 emissions cover direct greenhouse gas (GHG) emissions from a company's own activities.

Scope 2 emissions cover indirect greenhouse gas (GHG) emissions from a company's energy consumption.

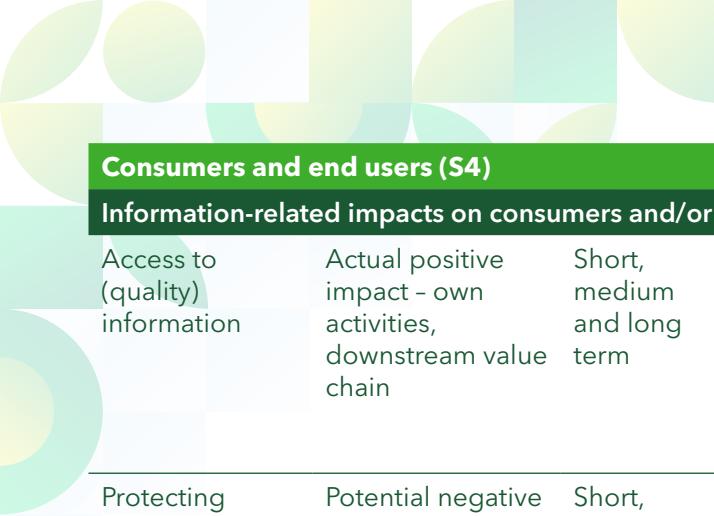
Scope 3 emissions cover all other indirect greenhouse gas (GHG) emissions that occur in the reporting company's value chain but are not under the company's direct control.

Sub-subtopic name	Type of impact/risk/opportunity	Time frame	Description of impact/risk/opportunity (IRO)
Circular economy (E5)			
Waste management	Actual negative impact - own activities	Short, medium and long term	At the Magyar Posta Group, the environmental impact of waste is reduced following the principles of the circular economy, including keeping waste to the minimum and proper waste management. The vast majority of waste is non-hazardous. In addition to municipal waste, there is a significant amount of paper waste, which is collected separately by the companies.
Waste management	Actual negative impact - upstream value chain	Short, medium and long term	Within the upstream value chain, paper production and the manufacture of purchased machinery generate the most significant amount of waste, which can have a substantial environmental impact when not managed properly.
Waste management	Actual negative impact - downstream value chain	Short, medium and long term	A large amount of packaging material is used in postal services, most of which is not used by the Magyar Posta Group, but through the downstream value chain (including customers).
Own workforce (S1)			
Working conditions			
Secure employment	Actual positive impact - own activities	Short, medium and long term	The impact of the Magyar Posta Group is considerable due to its nationwide network and its substantial employment activities. The employment environment and social protection contribute greatly to the employees' sense of security.
Working hours	Actual positive impact - own activities	Short, medium and long term	The Group's decisions on the organisation of working time have a significant impact on the daily lives and quality of life of more than 20,000 employees and their families. The working hours of most of the Group's employees are organised using working time banking, taking account of how to best meet the needs of employees, thereby contributing to maintaining a work-life balance and increasing employee satisfaction. Furthermore, when using atypical employment options, flexible working hours facilitate time arrangements that are suited to individual life situations and promote the development of a more balanced lifestyle, helping to reduce stress and to prevent burnout.
Proper wages	Actual negative impact - own activities	Short, medium and long term	The level of wages paid by the Magyar Posta Group has a significant impact on the livelihoods of many households. There is wage security within the Group. Legal requirements are complied with, and the minimum wage and guaranteed minimum wage are respected, but failure to keep pace with rising wages in general may have a negative impact on employees.
Proper wages	Actual risk	Short, medium and long term	The result of wage rise agreements made with trade unions may pose a financial risk. Such cases include the risk arising from higher base wage increase demands than those appearing in the business plan as well as from increases in the statutory minimum wages that were not known when the plan was drawn up.



Collective bargaining	Actual positive impact - own activities	Short, medium and long term	The large number of employees and the fact that a significant proportion of them work in positions where their ability to assert their individual interests is low means that their representation is an essential issue from the aspect of employee welfare. The Magyar Posta Group ensures that its employees have freedom of association and the right to collective bargaining. The positive impact of the Group on its employees is fundamentally determined by the existence of extensive representative associations and cooperation with them.
Health and safety at work	Actual positive impact - own activities	Short, medium and long term	There are numerous hazardous work processes ⁶ at the Magyar Posta Group. The Group can have a significant influence on the effectiveness of occupational safety through the measures it takes. Promoting health and safety increases the physical, mental, and social well-being of employees, which bolsters workplace morale and satisfaction. In the interest of reducing risks and accidents, occupational safety processes are highly regulated and strict, and the Group places emphasis on creating a culture of workplace safety.
Equal treatment			
Training and skills development	Actual positive impact - own activities	Short, medium and long term	Training and skills development, as well as the objective assessment of performance, contribute positively to employee development. Due to the large number of employees, employee development has a major positive impact on operations within the Group and throughout the whole value chain.
Employment and integration of persons with disabilities	Actual positive impact - own activities	Short, medium and long term	The Magyar Posta Group has a positive impact by employing and integrating people with disabilities, and operates a special programme for this purpose as part of its efforts to shape social attitudes. The employment of people with disabilities is a key area for the Magyar Posta Group and is one of the management KPIs.

⁶ According to the Postal Glossary, any work tool, material/mixture, work process, or technology (including activities involving exposure to physical, biological, or chemical agents) is deemed to be hazardous if it may have a harmful effect on the health, physical integrity, or safety of workers in the absence of adequate protection.



Consumers and end users (S4)

Information-related impacts on consumers and/or end-users

Access to (quality) information	Actual positive impact - own activities, downstream value chain	Short, medium and long term	<p>In its own activities, the Magyar Posta Group pays particular attention to ensuring that information about its services – especially that about financial products and gambling services – is accurate, objective and easy to understand, as this is of fundamental importance to a wide range of customers. This is also expected of the Díjbeszedő Group, where the clarity of bills is of key importance.</p> <p>In the downstream value chain – i.e. in the case of partners selling products – the Magyar Posta Group is able to influence partner practices through its expectations, thereby ensuring that information about services (e.g. service content, pricing) is transparent and understandable. The rules on product information are also laid down in part by law.</p>
Protecting privacy	Potential negative impact - own activities	Short, medium and long term	Magyar Posta and the companies in which it holds a controlling share process the personal data of a large number of data subjects as data controllers. Data processing performed as an independent data controller – e.g. data processing necessary for the provision of postal services – is typically low risk and is governed by law. Many activities affecting a large number of data subjects are performed by the companies as data processors. In such cases, decisions about data processing are made by the customer/client data controllers, and the customer/client data controllers concerned are responsible to the data subjects for the compliance of the processing of their personal data.

Social inclusion of consumers and/or end users

Prohibition of discrimination	Actual positive impact - own activities, downstream value chain	Short, medium and long term	The Magyar Posta Group is committed to ensuring that everyone has access to its products and services without discrimination. The Magyar Posta Group strives to achieve an ever increasing level of accessibility. Ensuring non-discrimination also in the downstream value chain is an important criterion, and, to this end, the Magyar Posta Group expects its partners to ensure that the prohibition of discrimination is observed.
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Governance (G1)

Corporate culture

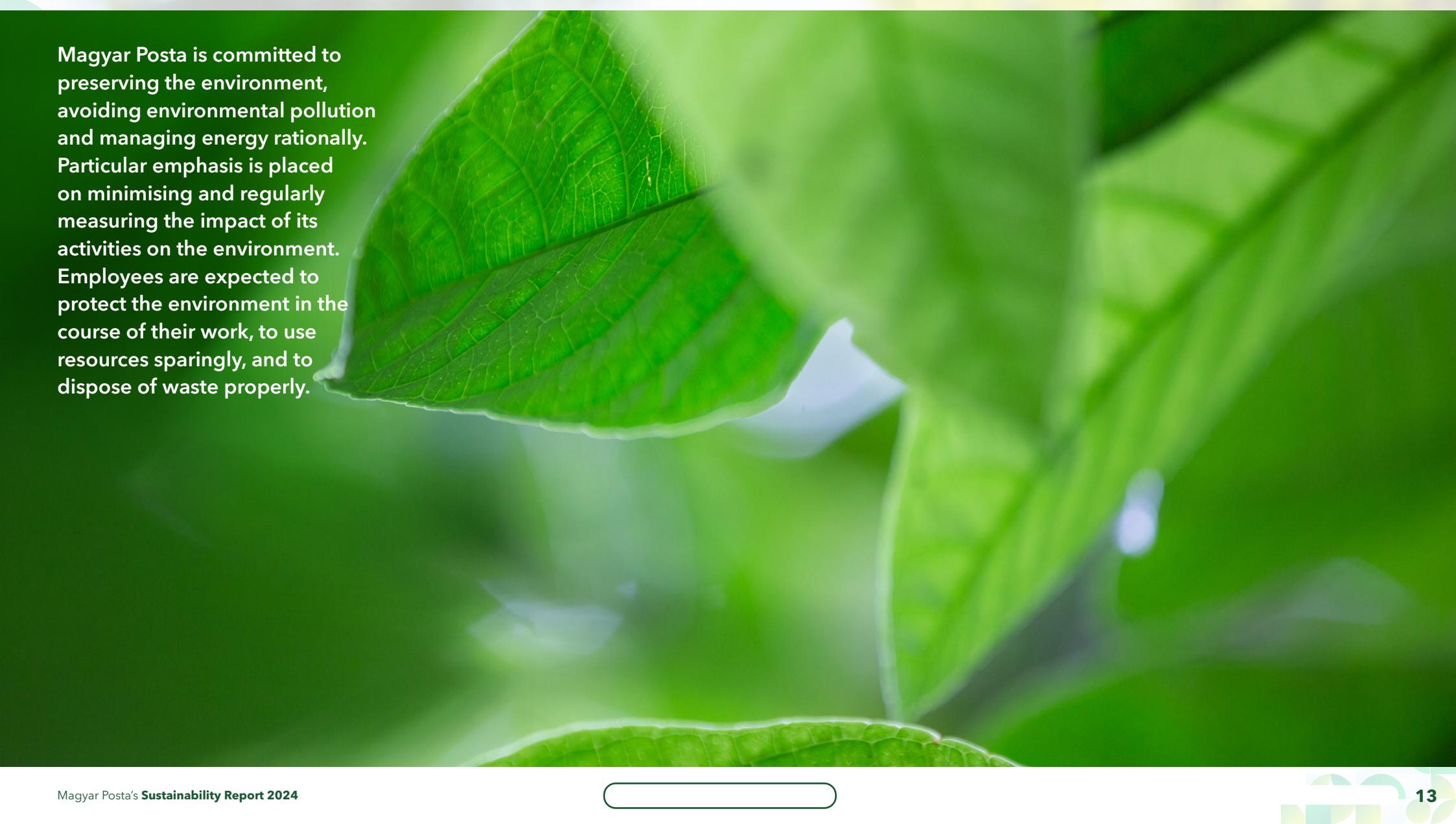
Corporate culture	Actual positive impact - own activities	Short, medium and long term	The corporate culture and ethical business conduct of the Group have a positive impact on the well-being and satisfaction of its employees and stakeholders. Compliance with legal and internal regulations and ethical expectations is a fundamental principle within the Group.
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Corruption and bribery

Prevention and detection, including training	Actual positive impact - own activities	Short, medium and long term	As a state-owned company, universal service provider and operator appearing in the market of several countries, Magyar Posta is exposed to corruption. Independent compliance and security functions, reporting systems and training are intended to mitigate this.
Prevention and detection, including training	Actual positive impact - upstream value chain	Short, medium and long term	The positive influence of the Group is evident, and Magyar Posta's strong deterrent effect is felt through its expectations of its suppliers and its strict anti-corruption measures. Magyar Posta's Code of Conduct lays down the ethical principles and rules of conduct expected throughout the whole of the value chain.



ENVIRONMENTAL INFORMATION



Magyar Posta is committed to preserving the environment, avoiding environmental pollution and managing energy rationally. Particular emphasis is placed on minimising and regularly measuring the impact of its activities on the environment. Employees are expected to protect the environment in the course of their work, to use resources sparingly, and to dispose of waste properly.



2.1 Climate change: Climate change mitigation and energy

E5, E6

The Magyar Posta Group's shipping activities and the maintenance of the property necessary for its operations are energy-intensive and involve significant GHG emissions. Furthermore, the operation of logistics centres and warehouses in the upstream value chain, the vehicles used in the activities of suppliers, and paper and packaging material manufacturing activities also increase carbon emissions and energy consumption in the value chain.

Magyar Posta sets annual consumption targets as an interim energy management goal, which also influences how GHG emissions from operations develop. By 2024, this meant that natural gas consumption was 1% lower, and electricity and district heating consumption was down 0.5%. As regards natural gas consumption in 2024, due to the effect of energy emergency measures, the target was to reduce consumption by at least 1% compared not to the previous year but to

consumption in 2021, which Magyar Post significantly surpassed.

For 2024, Magyar Posta planned to transport 4 or more unit shipments⁷ with 1 litre of fuel. The cumulative annual result for this indicator was 5.18 units/litre in 2024. This represents a distinct improvement compared to previous years: 4.42 units/litre in 2023; 4.5 units/litre in 2022; and 4.22 units/litre in 2021. The continuous growth indicates that the efficiency of

Magyar Posta's fuel consumption is improving from year to year, which is the result of the optimisation of logistics processes and the strengthening of environmentally conscious operations.

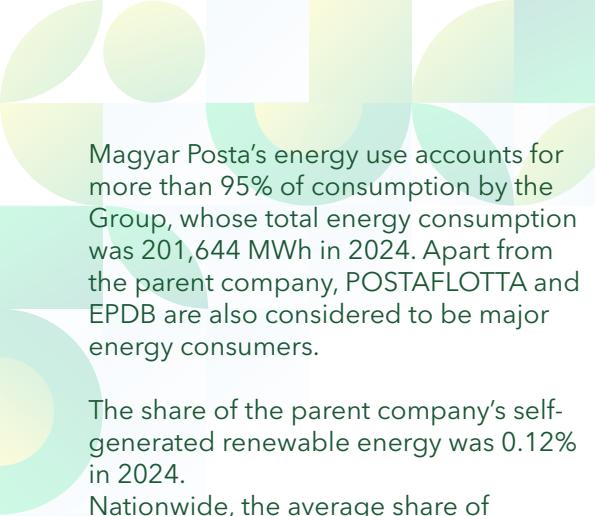
The total energy consumption of the Díjbeszedő Group fell by almost 20% due to a reduction in district heating consumption, but there was a small increase in electricity and natural gas consumption.

Key subtopics related to climate change

Topic	Climate change (E1)	0
Sub-topic	Climate change mitigation	Energy

The Magyar Posta Group's energy consumption and energy structure		2024
Total fossil energy consumption (MWh)		174,203
Share of fossil fuels in total energy consumption (%)		85.9%
Fuel consumption from coal and coal products (MWh)		-
Fuel consumption from crude oil and petroleum products (MWh)		91,100
Fuel consumption from natural gas (MWh)		58,892
Fuel consumption from other fossil sources (MWh)		10
Consumption of electricity, heat, steam, and cooling purchased or procured from fossil fuel sources (MWh)		24,201
Consumption from nuclear sources (MWh)		15,155
Share of energy consumption from nuclear sources in total energy consumption (%)		7.5%
Total renewable energy consumption (MWh)		13,415
Share of renewable sources in total energy consumption (%)		6.6%
Fuel consumption from renewable sources, including biomass (industrial and municipal waste of biological origin, biogas, renewable hydrogen, etc.) (MWh)		6,383
Consumption of electricity, heat, steam, and cooling purchased or procured from renewable sources (MWh)		6,787
Consumption of self-generated renewable energy not derived from fuel		245
Total energy consumption (MWh)		202,773

⁷ One unit shipment consists of 300 letters, 0.7 parcels, or 100 newspapers.



Magyar Posta's energy use accounts for more than 95% of consumption by the Group, whose total energy consumption was 201,644 MWh in 2024. Apart from the parent company, POSTAFLOTTA and EPDB are also considered to be major energy consumers.

The share of the parent company's self-generated renewable energy was 0.12% in 2024.

Nationwide, the average share of renewable energy purchased from the service provider was 6.2%.⁸

The Magyar Posta Group monitors the development of direct emissions (Scope 1) resulting from its operations and activities, as well as indirect emissions (Scope 2) generated during the use of purchased energy.

In accordance with the CSRD directive, Scope 2 was determined on both a market and location basis, with the location-based method taking into account the average electricity grid emission factors for the given geographical location, while the market-based calculation method reflects the actual impact of the Company's energy supply contracts and the renewable energy sources, enabling more precise sustainability decisions regarding energy use for the Company.



Scope 1 and 2 emissions of the Magyar Posta Group in 2024⁹

Scope 1 emissions¹⁰

Gross GHG emissions (tCO ₂ e)	36,767-
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Share of GHG emissions from regulated emissions trading schemes (%)	0
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Scope 2 emissions¹¹

Location-based gross GHG emissions (tCO ₂ e)	7,288
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Market-based gross GHG emissions (tCO ₂ e)	9,307
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Total Scope 1 and 2 emissions

Total GHG emissions (location-based) (tCO ₂ e)	44,055
-----------------------------------------------------------	--------

Total GHG emissions (market-based) (tCO ₂ e)	46,074
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Magyar Posta's emission reduction target for 2030 is to lower its market-based gross carbon dioxide emissions by over 18.1% compared to the 2017 base year. As regards Scope 1 and Scope 2 emissions, the target was achieved on a pro rata basis according to the data for emissions for the 2024 financial year.

The GHG intensity of the Magyar Posta Group (Scope 1 and 2)¹¹

Net revenue (HUF million)	271,924
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Total GHG emissions per net revenue (location-based) (tCO ₂ e/HUF million)	0.1620
---------------------------------------------------------------------------------------	--------

Total GHG emissions per net revenue (market-based) (tCO ₂ e/HUF million)	0.1694
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⁸ No "green electricity" purchased as a product with a guarantee of origin or electricity purchased from outside Hungary was procured.

⁹ The precise sources of the emission factors used to calculate emissions: Fuel and heating fuel emission factors: NIR (National Inventory Report), non-biogenic emissions from biofuels: DEFRA (Department for Environment, Food and Rural Affairs); market-based emission factors for electricity: energy suppliers, in the absence of that: AIB (Association of Issuing Body) residual mix. Location-based Scope 2: AIB production mix factor. District heating: MATÁSZSZ (Hungarian District Heating Association).

¹⁰ Emissions from locally burned natural gas, quantity of fuel used by motor vehicles, air conditioning, and server cooling.

¹¹ Electricity and district heating used during operations. (Data on electric vehicles are included in the electricity consumption data.)

¹² The net revenue used to calculate GHG emission intensity is consistent with the financial statements; the net sales revenue.



Policies

Magyar Posta operates an Energy Management System (EnMS, ISO 50001) covering the whole organisation and an Environmental Management System (EMS, ISO 14001) covering specific logistics premises and special technology centres. Of its subsidiaries, EPDB operates an Environmental Management System.

Magyar Posta's Procurement Regulations lay down the environmental requirements for suppliers. In addition to cost-effectiveness and technical parameters, the principles set forth in the regulations also encourage the procurement of environmentally friendly products and services.

In the case of EPDB, the Quality, Environment and Information Security Policy details the commitment to environmental protection, and the most economical and energy-efficient use of resources.

The common Environmental Protection Regulations of Postautó Duna and POSTAFLOTTA summarise the most important rules of procedure and conduct that must be observed in accordance with the Environmental Protection Act and relevant legislation. The regulations also cover soil and groundwater protection, air quality, noise and vibration protection, and waste management.

Measures

E34

The measures taken by Magyar Posta and EPDB to lessen their environmental impact are sustainability steps defined in the Environmental Management System, which contribute to the achievement of energy efficiency targets set for the organisational units. The planned decarbonisation methods that will reduce emissions can be divided into three main groups: measures to lower the energy used in the Group's own activities, steps to increase energy efficiency, and initiatives to change fuels, including, where appropriate, switching to renewable energy sources.

Magyar Posta operates an E-utilities system, which helps to monitor the consumption of individual postal outlets. The system was extended to 600 properties in 2024. The consumption meter system shows consumption broken down by day and month, enabling improvements in efficiency to be traced.

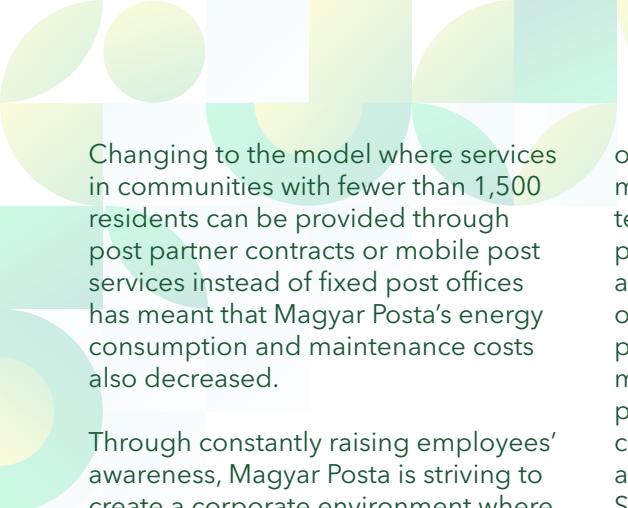
The parent company, as well as Díjbeszedő Holding and Díjbeszedő Faktorház, use route planning to

optimise service routes. Consequently, energy consumption and the distance travelled during working hours were reduced.

In 2024, 180 new, state-of-the-art delivery vehicles enabled the Magyar Posta Group's fleet to reduce its energy consumption associated with parcel delivery.

The energy efficiency improvements at the Magyar Posta Group's premises mainly involved the repair and replacement of boilers, electrical networks, and air conditioning equipment. In 2024, a total of 46 post offices were modernised. Thanks to these measures, energy savings amounted to a total of 293 MWh/year. Green energy and energy efficiency played a major role in the design of Magyar Posta's new logistics centre. These design processes began in 2024.

Amount spent on climate change mitigation	Amount (HUF million)
Heating modernisation (adjustment, gas connection)	472
Roof renovation (thermal insulation)	121
Modernising lighting and wiring	67
Replacement of doors and windows	13
Total	673



Changing to the model where services in communities with fewer than 1,500 residents can be provided through post partner contracts or mobile post services instead of fixed post offices has meant that Magyar Posta's energy consumption and maintenance costs also decreased.

Through constantly raising employees' awareness, Magyar Posta is striving to create a corporate environment where, in addition to economic sustainability, environmentally and climate-conscious operations are also an important part of daily work. This is aided by the provision

of regular information and explanatory materials, and the announcement of tenders for environmentally conscious postal outlets. Materials for raising the awareness of employees are available on the internal corporate intranet platform and in the "A mi Postánk" magazine, a corporate informative periodical that is accessible to colleagues in electronic form and in a limited number of printed copies. Shaping the attitude of employees towards sustainability is achieved in the Díjbeszedő Group through awareness campaigns and ESG training.

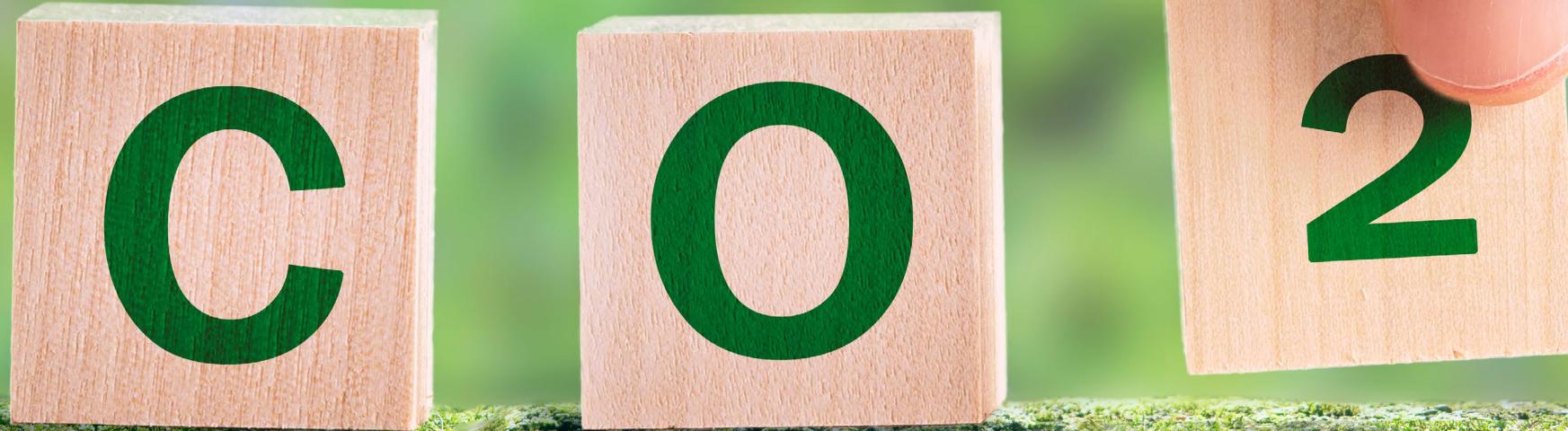
Goals

E17, E17a

The Magyar Posta Group's target for Scope 1 and 2 emissions is a 4.2% annual reduction compared to the 2024 base year, which could lower the Group's emissions in these categories by 37,339 tCO₂e by 2030. This target matches science-based targets.

Magyar Posta's absolute emission reduction target for 2030 is to reduce its market-based gross carbon dioxide emissions by more than 18.1% compared to the 2017 base year with regard to Scope 1 and Scope 2 emissions.

The target set for 2030 was achieved pro rata.



2.2

Circular economy: Waste management

E38, E42

As a responsible undertaking, the Group endeavours to minimise the amount of waste generated during its activities and to take account of the principles of circular waste management.

Material sub-topic concerning the circular economy

Topic Circular economy (E5)

Subtopic Waste management

The Magyar Posta Group identified the types of waste generated throughout the whole of its value chain and assessed the options for its treatment and removal. In the upstream value chain, waste is mainly generated during the production of paper and of purchased machinery. Substantial amounts of municipal and paper waste are generated in the Group's own operations, and the Group ensures that this waste is collected separately. The Group does not typically treat waste at its premises. This is usually done by

external parties. However, all companies in the Group continuously record waste in accordance with the legal requirements.

In the downstream value chain, the large amount of packaging material poses the greatest challenge from the perspective of waste management.

The Group generated 3,661 tonnes of waste in 2024, of which 97.5% was non-hazardous waste.

For Magyar Posta, the total quantity of hazardous waste amounted to 20

tonnes, while the amount of non-hazardous waste generated totalled 2,171 tonnes. At group level, non-hazardous waste typically includes paper, metal, and electronic and municipal waste, while hazardous waste includes getters, absorbent materials, toners, ink cartridges, batteries and accumulators.

60% of the waste was generated by the parent company (including waste from Magyar Posta Ingatlankelő, Magyar Posta Vagonkezelő, MPSOFT, and Posta Paletta).

	Hazardous waste	Non-hazardous waste	Total
The Magyar Posta Group's waste diverted from disposal (tonnes)			
Preparation for reuse	0-	0	0
Recycling	44.2	2,046.00	2,090.30
Other utilisation	20.8	351.1	371.9
Total	65	2,397.10	2,462.10
The Magyar Posta Group's waste for disposal (tonnes)			
Waste incineration	6.1	975	981.2
Landfill	18.9	199.2	218.1
Other disposal	0	0	0
Total	25	1,174.20	1,199.30
Total quantity of waste generated			
Total waste diverted from disposal and for disposal			3,661.40
Percentage of waste not recycled (%)	32.75%		

At Magyar Posta and the Díjbeszedő Group, the largest amount of waste is packaging material used for service provision and operation, with paper accounting for the largest proportion, followed by cardboard and plastic. In addition, EPDB Nyomtatási Központ Zrt. generated a large amount of paper waste.

POSTAFLOTTA and Postautó Duna mostly produced oily waste from servicing vehicles. Scrap tyres and packaging materials, as well as metal, glass, and plastic waste were also generated.

Policies

Magyar Posta's approach to waste management is laid down in its Quality, Environment and Energy Policy, which covers compliance with relevant legislation and reducing the consumption of natural resources.

The Company's Environmental Protection Regulations set out the detailed internal rules on waste management and promote compliance with the law. The Company expects all its employees to perform their activities in a way that generates as little waste as possible. Employees are expected to collect the waste generated in accordance with the provisions of the above document and to recycle it wherever possible.

So as to mitigate the impact of waste generated by the upstream value

chain, Magyar Posta's Procurement Regulations require the prevention of waste generation by rethinking material and resource requirements and giving preference to products that can be repaired. The principle of reuse and purchasing products made from recycled materials is also emphasised.

The EPDB's Quality, Environment and Information Security Policy, Code of Conduct, and Postautó Duna's Code of Conduct all address the expected forms of behaviour regarding waste management, as well as the importance of the prudent use of resources, reducing the quantity of waste, and separately collecting recyclable materials.

Measures

E40

Magyar Posta's continuous measures to prevent the generation of waste include the recycling of packaging materials used for services and operations (e.g. paper, cardboard boxes, plastic pouches). This not only reduces the amount of waste generated, but also lowers procurement and waste management costs. In the longer term, the development of digitalisation can further diminish waste generated from the use of paper, which also improves the efficiency of operational and service processes.

Waste that can be recycled or handed over for disposal is treated separately. In the case of hazardous waste, the

Company pays special attention to closed and secure collection and storage in order to prevent environmental pollution.

Waste may only be transported with the appropriate waste consignment note. Only companies with the appropriate permit may transport waste stored at collection points at the premises, including waste requiring disposal. It is the task of the competent environmental protection officer to identify waste to be transferred for recycling and for disposal.

The EPDB generates a significant amount of paper waste as a by-product of printing and enveloping. Continuously reducing this is part of day-to-day operations from a cost-saving viewpoint.





SOCIAL INFORMATION



3.1 Own workforce¹³

One of the important aims of the companies belonging to the Magyar Posta Group is to employ a well-trained, highly skilled, committed and motivated workforce that performs adhering to the Company's values. The tasks performed by the Magyar Posta Group are decidedly labour-intensive: the Group employs nearly 22,000 people nationwide. A large number of employees work in positions that require lower qualifications, so their well-being, equal opportunities, fair employment, safe and healthy working conditions, and appropriate training are especially important to the Company.

Of the Magyar Posta Group's 21,805 employees, the largest part, over 21,000 people, are employed by Magyar Posta. The number of employees in the other companies in the Group does not reach 5% of the Group's total. The overwhelming majority of employees (97.8%) are on contracts of indefinite duration, and 89.1% are employed full-time.

Material subtopics and sub-subtopics concerning own workforce

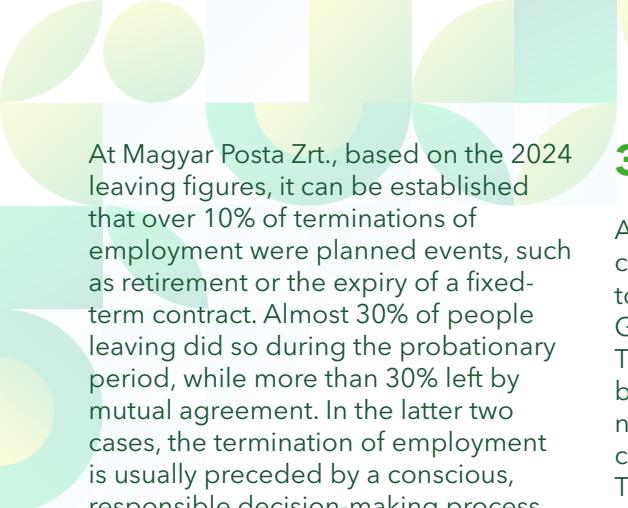
Topic	Own workforce (S1)	
Subtopic	Working conditions	Equal treatment and equal opportunities
Sub-subtopic	<ul style="list-style-type: none">Secure employmentCollective bargainingWorking hoursProper wagesHealth and safety at work	<ul style="list-style-type: none">Training and skills developmentEmployment and integration of persons with disabilities

Headcount data for the Magyar Posta Group (persons)	Men	Women	Total
Total number of employees	9,356	12,449	21,805
Full-time employees	8,863	10,566	19,429
Part-time employees	493	1,883	2,376
Form of employment			
Permanent employees (employed on indefinite contracts)	9,187	12,141	21,328
Temporary employees (employed on fixed-term contracts)	169	308	477
Geographical distribution of employees			
Permanent employees (employed on indefinite contracts)	9,353	12,446	21,799
Temporary employees (employed on fixed-term contracts)	3	3	6

The Company continuously monitors the turnover rate and employment data, and the overall aim is to reduce the turnover rate.

Key figures relating to employees who left the Magyar Posta Group	2024
Total number of employees who left (persons)	6,477
Turnover rate (%)	29.7%
Men	31.0%
Women	28.7%

¹³ The data in this chapter do not include data for Postautó Duna and POSTAFLotta. The data for Magyar Posta include data for Magyar Posta Ingatlankelő, MPSoft, Magyar Posta Vagonkezelő and Posta Paletta.



At Magyar Posta Zrt., based on the 2024 leaving figures, it can be established that over 10% of terminations of employment were planned events, such as retirement or the expiry of a fixed-term contract. Almost 30% of people leaving did so during the probationary period, while more than 30% left by mutual agreement. In the latter two cases, the termination of employment is usually preceded by a conscious, responsible decision-making process that takes account of the mutual interests of both the employee and the employer.

3.1.1. Working conditions

As one of Hungary's major employers, creating secure employment is crucial to the operations of the Magyar Posta Group.

The sense of security of employees is bolstered by the fact that a considerable number of them are covered by collective agreements.

The trade union and the Works Council, acting as interest representation bodies, play a considerable role, as the majority of employees work in positions with little opportunity to assert their interests.

In order to ensure a good work-life balance, working time is organised flexibly to meet the needs of employees. Strict occupational safety procedures ensure that safety at work is maintained.

Employees have several channels to raise concerns. Besides the external corrective mechanisms and legal remedies provided by Hungarian and international law (e.g. the Commissioner for Fundamental Rights, labour courts, human rights forums, etc.), the companies in the Group provide a reporting option and corrective mechanism for employees who feel they have been wronged. At Magyar Posta, the HR customer service department has a reporting interface where comments and complaints about the employer can be made. As specific complaint, only one report was received in 2024 through one of the channels operated by the member companies.

¹⁴ The policies and regulations presented in the Sustainability Report mainly focus on Magyar Posta and the Díjbeszedő Group as the largest employers, but, where there are significant differences, the policies of other subsidiaries are also presented.

¹⁵ Legal relationships involving agency and business contracts for services; cooperative and membership relationships involving work obligations; legal relationships involving the activities of senior officers of companies or members of supervisory boards; sole proprietorships, and, as regards recruitment and short-term staff replacement, hired labour.

¹⁶ Act I of 2012 on the Labour Code.

Policies¹⁴

The Group applies a number of policies and regulations concerning its own workforce practices.

S20

Code of Conduct

At both Magyar Posta and the Díjbeszedő Group, the Code of Conduct frames activities concerning their own workforce, and defines the corporate culture.

The Code expresses a commitment to respect human rights and prohibit discrimination, providing guidance to employees. It details the requirements for secure employment, occupational health and safety, and equal treatment.

Employment-related policies

The Employment Regulations apply to all employees of Magyar Posta, as well as to persons in other legal relationships who are engaged for the purpose of work¹⁵, and lay down the specific rules applicable to employees and the conditions for their application.

The purpose of the policy:

- to regulate employment-related activities in a systematic, process-based and uniform manner in the long term;
- to delineate tasks and responsibilities in accordance with the Operational Rules and the jobs system at the process level;
- to ensure the uniform implementation of other employment-related tasks at the corporate level based on the regulation of processes.

In accordance with the Labour Code¹⁶, the Employment Regulations also cover special forms of employment: employees with disabilities, young people, pregnant women, and those working while receiving GYES or GYED child benefits, as well as employees employed under a vocational training employment contract.

The Díjbeszedő Group's Labour Regulations define the rights and obligations arising from the employment relationship for all employees, systematise the manner and procedures for exercising and fulfilling these rights and obligations, and promote the harmonisation of the well-being of employees and the economic interests of the employer.



Collective bargaining

The presence of representative associations and cooperation with them is extensive within the Group. However, social dialogue is not conducted solely through trade unions. Employee representation promotes the functioning of orderly labour relations, strengthens trust by employees, and contributes to transparent operations. The cornerstone of cooperation between the Magyar Posta Group and its employees, as well as of the enforcement of employer participation rights, is the employer's obligation to invite opinions. The process of investigating complaints reported by representative associations is governed by a uniform complaint handling procedure set forth in the Social Dialogue Manual.

Magyar Posta and POSTAFLOTTA have collective agreements as well, meaning that approximately 96% of the Group's employees are covered by collective agreements.

Magyar Posta's Collective Agreement defines the rights and obligations of the employer and employees, taking account of the interests of the employees, and provides a framework for exercising these rights and obligations. The Agreement covers the relationship between the parties, and the procedures for hiring and dismissing employees, and lays down rules for working hours, breaks, and remuneration. The personal scope of the Collective Agreement applies to all employees engaged by Magyar Posta, with the exception

of the CEO, his deputies, and senior executives.

The Operational Rules and documents describing the functioning of the companies belonging to the Group establish in general the obligation of cooperation and its methods between the employer and the employee, irrespective of position.

Proper wages

Within the Magyar Posta Group, the Collective Agreement governs remuneration at Magyar Posta and POSTAFLOTTA. For these companies, the amount of allowances specified in the policies and the conditions of eligibility are determined in consultation with the trade unions that have signed the currently effective collective agreement.

Employees can assert their interests in relation to the Collective Agreement through the trade unions. The Human Resources Directorate oversees the process of wage negotiations and negotiations related to the Collective Agreement and other collective rights.

At Magyar Posta, the benefits and remuneration of managers are determined by several internal policies, which provide a uniform framework for the development of salaries, incentives and other benefit elements. The remuneration framework for employees in managerial positions is defined by the Remuneration Regulations for all members of the Group.

Further details of the remuneration system and its practical application are given in the following documents:

- the Collective Agreement
- the HR Accounting Regulations
- the Incentive Regulations
- wage agreements (concluded with representative trade unions) determining central pay rises and instructions related to such increases in wages,
- the HR Planning and Management Regulations describing the rules for individual wage increases.

Health and safety at work

The Group's companies have occupational health and safety rules in place that comply with the legal requirements. Due to the varying requirements for different jobs, there are separate regulations for working in front of a screen, personal protective equipment, and work clothing.

Magyar Posta pays particular attention to ensure that working conditions are safe and pose no threat to health, and to the personnel, material, and organisational conditions required for this. The Company's Security Policy states that safety is an integral part of the corporate management system, permeating all corporate and business processes. The Policy stresses the importance of recognising accident hazards and risks, as well as the need for measures to eliminate risk, which are commensurate with the risk posed.

Magyar Posta's Occupational Safety Regulations contain occupational safety and occupational health requirements. The document states that the Company operates an occupational health network to perform these tasks. Magyar Posta has the necessary conditions and equipment for safe working. The EHSMs Directorate is responsible for the strategic and professional management of occupational health and safety activities.

Both companies in the Díjbeszedő Group have separate occupational safety policies that provide a framework for occupational safety procedures. The policies define all important issues of occupational safety activities in accordance with the relevant legislation, taking account of the characteristics of each company.



Secure employment

S21, S28, S29, S30

Retaining employees whenever possible is a priority issue for the Magyar Posta Group. Due to the rationalisation and efficiency improvement measures introduced in recent years, the number of employees has been gradually diminishing. The Company strives to increase its competitiveness and improve its operational efficiency while maintaining secure employment conditions.

- To increase the employment opportunities for young people, Magyar Posta offers secondary and higher education students and recent graduates the possibility of gaining professional experience and write theses connected with postal activities. Students in secondary vocational training and higher education can take part in professional internships.

- Several member companies, including Magyar Posta, afford opportunities for pensioners to continue working alongside their pension as well as options in atypical forms of employment for returnees to the labour market.
- Under the Employment Regulations and the Collective Agreement, employees are deemed to be protected for five years prior to reaching retirement age. If their employment relationship is terminated by the employer during this period, the severance pay will be increased by the amount of three months' absence allowance. Furthermore, the parent company also offers retirees the possibility of "re-employment" in the areas of management and delivery.



Working time

S25, S32, S34, S33, S37

So as to ensure continuous and reliable operation, the Group organises the working hours of 89% of its employees using working time banking, taking account of the current loads of work processes and of how to best meet the needs of employees. Working time banking means that regular overtime can be avoided and that the consequent, more flexible scheduling of free time contributes to maintaining a work-life balance and reducing stress. A general, flexible, informal work schedule and remote work are provided for 11% of employees. Flexible work schedules can be introduced at management level and in service-providing organisational units, as the duties of the jobs in these areas allow for this arrangement due to the greater independence with which work processes are organised.

A number of flexible, atypical employment options are available to the employees of Magyar Posta to enable them to maintain their employment activity and motivation in step with their stage of life and family situation. In certain, typically IT-related positions, remote work, part-time work, split shifts, working time banking, and flexible and informal working hours can be taken advantage of.

The Company supports atypical working arrangements for employees who have or are bringing up children. The adaptability of certain jobs is facilitated by flexible working schedules.

Employees are entitled to family leave as laid down by law, and their number is shown in the table below:

Family leave at the Magyar Posta Group	Men	Women	Total
Number of persons taking leave	325	480	805
Percentage of total workforce (%)	1.80%	4.30%	3.20%

The category of family leave includes maternity leave, paternity leave, parental leave, and caregiver leave. The last of these is leave granted to employees who provide personal care or support to a relative or a person living in the

same household as the employee who requires a considerable amount of care or support due to serious health reasons. Various forms of employment are available in the event of health problems, serious illness, or personal



difficulties. The Group continuously monitors working hours and the use of the various forms of employment.

Proper wages

G6

In order to retain employees and to reduce staff turnover, raising wages and benefits to an appropriate level is an important objective in the Group's operations.

As well as rewarding the loyalty of employees, the Group strives to meet the varying needs of different generations.

Salary levels at the Magyar Posta Group

Magyar Posta is committed to raising wages commensurate with the Company's performance.

Wage development has been continuous in recent years, with wages rising by an average of 23% over the past two years. The guaranteed minimum wage in 2024 was 10% higher than in 2023. Magyar Posta's 2024 basic wage rise, which was granted by right and without differentiation, was 3%.

Furthermore, the supplement necessary

to reach the minimum wage according to the Hays salary level was also granted by right.

Although the remuneration of several positions is fixed at the minimum wage, the Company's aim is to ensure the guaranteed minimum wage level even for employees working in the lowest wage categories. The wage rises for the next two years were laid down in an agreement with the trade unions.

Performance incentive

Part of the wages are based on individual performance.

Magyar Posta set aside an amount equivalent to 3% of the total wage bill to reward extra performance and motivate employees in the form of volume incentives, efficiency bonuses, quarterly performance incentives, attendance bonuses, and management bonuses. The level of knowledge and satisfaction with the incentives is assessed every two years to identify areas that require intervention.

Health and safety at work

S22

Magyar Posta organises health screenings for its employees beyond the requirements of the law, doing so at off-site events and in cooperation with Swiss Medical.

At the Magyar Posta Group, occupational safety and fire safety training is compulsory for all employees as this measure is essential for accident-free work.

The Group provides personal protective equipment to its employees depending on the nature of their job. The Group endeavours to identify and prevent potential hazards, and to avert emergencies through internal checks, and develops a corporate-level risk analysis and risk assessment methodology for occupational safety.

The safety training of delivery personnel is a prominent part of Magyar Posta's delivery protection system. Features enhancing employee safety are high priority in the continuous renewal of the delivery fleet. Wallets that use the principle of money dyeing to render cash unusable in the event of an attack were procured for delivery personnel, imparting a greater sense of security. The most recently purchased PDAs have an emergency call function, which the delivery person can activate to request immediate assistance in the event of an attack, illness, or accident.

During high-risk service periods (e.g. when increased benefits are paid,

and the end-of-year peak period), the Security Directorate asks the police and citizens' guard to pay heightened attention to delivery personnel and the vicinity of post offices during their patrols, and to give priority to postal reports.

As there has been a significant increase in recent years in the number of aggressive incidents against postal workers, especially delivery personnel, the Security Directorate launched a comprehensive, multi-level programme. As part of this:

- a draft amendment to the Act on Postal Services¹⁷ was proposed to the owner to allow the lawful use of body cameras by delivery personnel in situations where they are at risk;
- a nationwide multi-platform communication campaign entitled "POSTAL WORK IS NOT A COMBAT SPORT" was launched to protect customer service staff, with the aim of raising awareness of the issue;
- in eastern Hungary, a series of crime prevention safety lectures was organised for postal workers performing public duties in cooperation with the police, involving 158 delivery-base post offices;
- a high-visibility poster for display in the customer service areas of post offices and content for plasma TVs were prepared to raise awareness of the public service provided at these locations.

¹⁷ Act CLIX of 2012 on postal services.



In 2024, Magyar Posta and Díjbeszedő Holding continued to have a contract for group, life and accident insurance covering all employees, under which they assisted employees in their dealings with insurers in the event of accidents qualifying as insured events.

Health and safety management indicators at the Magyar Posta Group 2024

Total number of employees covered by the health and safety management system (employees and not directly employed workers)	21,411
Share of employees covered by the health and safety management system (%)	98.2%
Share of not directly employed workers covered by the health and safety management system (%)	97.8%
Total number of lost time injuries (employees and not directly employed workers) (persons)	664
Number of fatal accidents at work among employees	2
Number of serious accidents (excluding fatal accidents) at work among employees	0
Number of lost time injuries (not classified as serious) among employees	648
Number of lost time injuries among not directly employed workers ¹⁸	14
Rate of work-related injuries per 1 million working hours	17.73
Number of working days lost due to injuries at work (days)	17,122
Total injuries (employees and not directly employed workers) (persons)	620
Number of injuries resulting in no lost working days among employees	606
Number of injuries resulting in no lost working days among not directly employed workers	14

¹⁸ There were no fatal or serious work accidents among not directly employed workers.

3.1.2 Equal treatment

Equal treatment is of paramount importance to the Magyar Posta Group, as it promotes the development and social integration of employees, in particular through the employment of people with disabilities. The Magyar Posta Group employs people with disabilities in over 100 different positions.

Most of them work as delivery personnel, post office clerks, or mail sorters.

Training and skills development, as well as the objective assessment of performance, contribute positively to the advancement of employees. Due to the Group's nationwide presence and large number of staff, these developments also have a significant, positive impact on society. The Company operates a special programme for the employment of people with disabilities, which promotes the integration of this group, expands their employment opportunities, and shapes social attitudes.

Policies

Training and skills development

S7, G13

All companies within the Group ensure that compulsory training prescribed by law or other regulations is held. Most of these are job- or activity-related (e.g. driver's licences, driver training, lift operation, money laundering

prevention, technical inspector training, auditor training, IT security training). First aid training is one of Magyar Posta's compulsory training courses.

The principal aim of Magyar Posta's Training Policy is to offer employees a variety of training and development options. The policy states that Magyar Posta's workforce development includes professional training for employees, tackling skills gaps, participating in continuing training courses that provide a broader professional perspective, and skills development.

Also the Díjbeszedő Group describes in its Training Plan the training courses that must be held periodically, on a recurring basis, by law or based on other binding documents, as well as freely available professional and skills development training courses.

Employment and integration of persons with disabilities

Magyar Posta has been committed to employing people with disabilities for several years. In order to retain them in the long term, the consciously built "Let's Do It Together!" inclusive employment programme was launched in 2020.

The programme does not operate by developing separate company policies, as the Company considers those who live and work with disabilities or health impairments as equals.

The "Let's Do It Together!" programme focuses on four areas:

1. shaping attitudes, education
2. inclusive support, measures
3. knowledge transfer and enhancement
4. internal inputs, best practices

Its goal is to strengthen acceptance in the organisational culture, dispel misconceptions, ensure long-term retention, and provide individually tailored support based on reasonable adaptation in order to increase the rate of employment of people with disabilities.

The Company employs full-time special employment experts and rehabilitation mentors, and the HR department also provides comprehensive support in promoting employment, shaping attitudes in the community, creating an inclusive workplace, and ensuring access to internal programmes.

Magyar Posta considers it a major achievement that the number of people involved rose by 60% in the first year of the programme, and that by 2024, despite a decline in the total number of employees, the number of employees with disabilities at the Company doubled.

As a result of the programme, jobs for the disabled were created and technological and process changes

took place, thus the employment of people with disabilities - in more than 100 different jobs - is diverse, covering a wide range from manual labourers to more qualified employees and graduate professionals. There are special jobs for people with disabilities, such as parcel locker filler, and logistics item processor and sorter, but it must be clearly stated that almost all jobs at Magyar Posta are open to people with reduced work capacity.

To ensure effectiveness, Magyar Posta works together with ten civil society organisations in the areas of recruiting, interviewing, educating, and integrating candidates with disabilities. Traditionally, a civil round table is held every four years where discussions with the partners involved focus on the experiences gained over the previous years in the employment of people with disabilities and on determining the actual steps and programmes necessary to reach the set targets.

Measures

Measures related to persons with disabilities

G14

In 2024, 1.9% (425 people) of the Magyar Posta Group's employees were people with disabilities.

Magyar Posta supports the employment of people with disabilities and a reduced working capacity through a number of measures:

- The Company launched its "Let's Do It Together!" programme with the aim of increasing the employment of people with disabilities and strengthening their acceptance in the organisational culture. In connection with this, a number of other actions were taken, from shaping the attitudes of employees to creating inclusive workplaces and internal programmes.

In 2024, a priority programme at the National Logistics Centre was the creation and operation of a forklift-free zone, which supports the safe employment of hearing-impaired and other disabled employees.

The modification affected work areas and traffic routes, while the toilets and rest areas had already been made accessible several years beforehand, creating a safe and inclusive environment for all employees. The forklift-free zone operates during both day and night shifts, enabling hearing-impaired employees to

The Magyar Posta Group's own employees with disabilities

Total number of persons

	Total	Men	Women
Total number of persons	425	184	241
Share of employees with disabilities (%)	1.9%	2.0%	1.9%

participate fully. As part of its efforts to remove communication barriers, the Company provides sign language interpretation during selection, training, and employer information sessions, and educational materials have been prepared for our non-disabled colleagues and managers. The introduction of this practice aided the assessment and creation of forklift-free zones in Magyar Posta's other logistics facilities as well: in 2024, a forklift-free zone was created in the Operations Department in Alsózsolca, where hearing-impaired employees also work.

Magyar Posta's main civil partner is the National Association of the Deaf and Hard of Hearing ("Deaf Association"), with whom it has been working for a long time to promote the social inclusion of deaf and hearing-impaired employees, and to facilitate their independent lifestyle. The initiative clearly has a positive impact on the employability of people with autism, and even provides a more suitable working environment for people with mobility issues or psychosocial disabilities.

- The managers of the colleagues concerned can take part in sensitivity training, in certain cases even before their colleagues start work.
- In 2024, the internal training of HR generalists continued, as it is most important for the Company to be prepared and up to date with the employment of people with disabilities.
- An inclusion programme was implemented in cooperation with three civil partners, the AURA Association, the Kézenfogva Foundation, and the Salva Vita Foundation. Ten people participated in the joint programmes, five of whom were employed by Magyar Posta.
- The Company supports people with disabilities through partnerships, including a career orientation day organised by the Piarista Kilátó Career Guidance Centre and a special job fair held for people with disabilities. The Company also participated in the first job fair for people with autism organised by the AURA Association.
- As a result of the joint work of the Deaf Association and Magyar Posta, three hitherto missing sign language adaptations have been completed, which help remove communication barriers for people with hearing impairments. The Company assists in holding occupational safety and fire safety training in the workplace, and the smooth conduct of medical fitness examinations.
- The Company regularly organises social and environmental awareness programmes for its employees. In 2024, the Company celebrated various international days for people with different types of disabilities ("Equal Opportunities for People with Disabilities"; "International Day of Persons with Disabilities"). Magyar Posta took part as an exhibitor and speaker at the international "You Are Valuable!" conference. The Company regularly cooperates with organisations such as the Deaf Association and the Kézenfogva Foundation.
- Every year, thematic working group¹⁹ meetings are announced for employees with disabilities to discuss tasks related to the objectives for the given year.
- Magyar Posta's Post Horn Foundation supports disadvantaged employees and families several times a year (start of the school year, camps, holiday opportunities, housing support).

¹⁹ Working group for employees with reduced working capacities.

Training and skills development measures

S21, G13

Compulsory training courses for various positions are available at all companies belonging to the Group. The aim of the training programmes is to enable employees to carry out their duties in, and arising from, constantly changing environmental, technological, strategic, market, and regulatory circumstances, and to contribute to successful operation in the long term and to the improvement of quality of service.

Training for service positions continues to focus on acquiring qualifications, while for managers it covers developments aimed at retaining staff. At Magyar Posta and the Díjbeszedő Group, departments can choose freely from a range of soft skills training courses (leadership development, assertive communication, stress management, presentation techniques).

The available internal training courses are listed in the Company's online Training Catalogue. The development programmes include training courses that are freely available with the support of the person exercising the authority to instruct and the line manager, and there are also targeted education and training courses offered to specific groups of employees.

Compulsory training courses specified in the internal policies include customer service activities related to financial products (e.g. credit products, account

products) and services, as well as health and safety training. In the case of special external training related to the operation of IT devices (e.g. Oracle, Azure), IT specialists are enrolled based on management decisions. Furthermore, employees also have the opportunity to participate in external training courses, conferences, and continuing education programmes.

Numerous central training development programmes which affected the whole organisation were held in 2024:

- a national training programme for delivery personnel with almost 3,000 participants;
- an online leadership development programme in which nearly 2,200 people took part;
- a management succession programme;
- an onboarding programme with more than 1,100 participants (new entrants and returnees).

At Díjbeszedő Holding, the Interests Regulations and the Key Person Programme²⁰ serve to motivate employees and provide opportunities for the assessment of performance. The annual training plan systematises training courses that must be held periodically, on a recurring basis, by law or based on other binding documents.

Number of external training hours per person at the Magyar Posta Group	2024
On average	28.3
Based on position	
Senior managers	18.2
Middle managers	73.9
Subordinates	26.3
Breakdown by gender	
Men	19.2
Women	35.3

Number and share of participants in regular performance and career advancement reviews	2024	
	Nr. of persons	Percentage
Number of employees participating in regular performance and career advancement reviews	21,650	99.3%
Senior managers	51	91.1%
Managers	945	98.5%
Subordinates	20,654	99.4%

²⁰ The Key Person Programme is a scheme introduced by the Díjbeszedő Group in 2022, which has three components: career planning, professional development, and retention.



3.2 Customers



The Group's aim is to continuously improve quality of service, develop a range of services tailored to customer needs, and increase customer satisfaction. Legal compliance and the fair treatment of customers, including all forms of communication and providing information, are a key focus of corporate

operations.

The Group aims to broaden access to services and to ensure the smooth operation of public postal services directly, through partner networks, or through digital solutions.

3.1.1. Impact related to providing information: access to quality information and privacy protection

The services of the Magyar Posta Group are used by customers of different ages and social statuses. Providing clear and transparent information on the range and pricing of services is of paramount importance, particularly in the case of financial products.

As data controllers, Magyar Posta, its subsidiaries and its post partners have access to the personal data of a large number of data subjects, which means privacy and data protection are exceptionally important. The data processing carried out by Magyar Posta in the course of providing postal services and its own payment services (yellow, white and pink bill payment forms, cash deliveries) is typically low-risk and is governed by law.

Magyar Posta acts as a data processor with regard to financial intermediary services, Postautó Duna in connection with parcel delivery services, EPDB in providing printing and digitisation services, Díjbeszedő Holding in settling public utility service fees, and post partners in the course of their activities performed for Magyar Posta.

Policies

Access to quality information

Magyar Posta ensures that customers receive authentic and accurate information.

Magyar Posta has developed a process for providing appropriate information and operates this in a regulated manner on its online platforms and at postal outlets. The Company sets forth the terms and conditions for using its services, which include the fees payable for the services and its obligations to provide information, in a transparent and structured way in its general terms and conditions. It also ensures that customers have access to information on the services they have used after using the service.

Privacy protection: data protection and cybersecurity

Magyar Posta has an Information Security Management System certified according to the ISO/IEC 27001 standard for its operational units performing key activities in data processing and transmission. The management system covers the National Main Processing Centre

Material subtopics and sub-subtopics concerning customers

Topic	Consumers and end users (S4)	
Subtopic	Impact on consumers and/or end users in respect of providing information	Personal safety of consumers and/or end users
Sub-subtopic	<ul style="list-style-type: none">– Privacy protection– Access to quality information <ul style="list-style-type: none">– Prohibition of discrimination	

and the Postal Accounting Centre. Díjbeszedő Holding Zrt., Díjbeszedő Faktorház Zrt. and EPDB Nyomtatási Központ Zrt. also have an Information Security Management System that is compliant with the ISO/IEC 27001 international standard.

Magyar Posta's IT Security Policy regulates cybersecurity at a high level. It prescribes the designation of a contact point that is continuously available to interested parties in the event of security breaches, events, and possible deficiencies, as well as taking appropriate response measures in due time.

The Díjbeszedő Group's Information Security Policy defines the information

security strategy and the main elements of the system.

Magyar Posta's Internal Data Protection Regulations describe Magyar Posta's data protection organisational system, set out the related internal rules, and regulate data protection processes, responsibilities, and the process of handling personal data breaches so as to comply with the requirements of the GDPR.

All subsidiaries of Magyar Posta have data protection policies, typically also regulating data protection compliance requirements and the handling of personal data breaches.

In the case of Díjbeszedő Holding, Díjbeszedő Faktorház, and EPDB

Nyomtatási Központ, data protection compliance requirements and the handling process for breaches of data protection are set out in separate regulations. In accordance with the data protection requirements, the companies place great emphasis on investigating the circumstances of any breaches that may occur and, by incorporating these experiences into their measures, they promote an enhanced level of data security, thereby reducing the number of personal data breaches and those affected by them, as well as the potential damage resulting from these.

Measures

Access to quality information

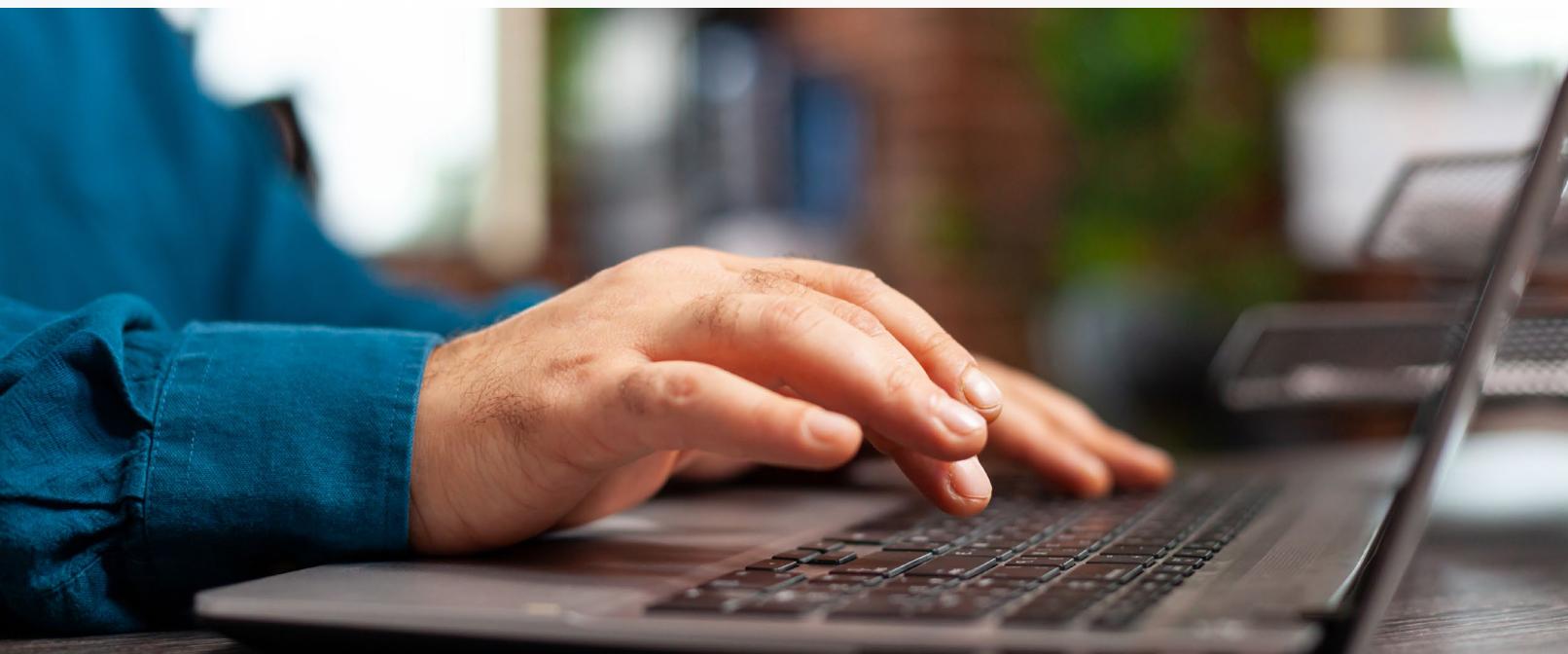
Magyar Posta enables the real-time, comprehensive tracking of mail items with the help of digital devices used for delivery, also allowing customers to obtain information about the delivery process of their items online.

At the Díjbeszedő Group, contact keeping with individual customers is governed by the instructions of the principals and the applicable laws. Díjbeszedő Holding constantly strives to improve the clarity and conciseness of its bills in order to present the compulsory content required by law in a more transparent way to customers. In all relevant cases, Díjbeszedő Faktorház informs debtors of the options of arrangements for payment in instalments and of applying for non-reimbursable subsidies that are available through municipal family support services.

Privacy protection, data protection

Data processing information and consent

Magyar Posta informs data subjects about the processing of their personal data in a way that is easily accessible to them. Information about data processing related to services which are available at postal outlets is provided at post offices, while information about data processing related to electronic services and activities is provided on Magyar Posta's website.



To ensure complete accessibility, the privacy notice has been designed to be responsive and adapted to the device in question. The high-contrast view and screen reader software options make the document accessible to persons who are visually impaired or blind.

Magyar Posta and its subsidiaries also expect their business partners involved in data processing to protect personal data.

Data protection training

One of the keys to achieving genuine data protection is that staff working with data consciously pay attention to data protection issues and requirements. To this end, employees at Magyar Posta, Díjbeszedő Holding, Díjbeszedő Faktorház, and EPDB receive compulsory data protection training every year. The training materials are provided to all employees through e-learning or on paper-based course materials, and at Magyar Posta, in a format that can be read by screen reader software for blind and visually impaired colleagues. 99.65% of Magyar Posta's employees passed the data protection test in 2024.

Personal data breaches

In 2024, Magyar Posta reported four personal data breaches to the National Authority for Data Protection and Freedom of Information.

No personal data breaches were reported by the Company's subsidiaries. No administrative fines were imposed on Magyar Posta or its subsidiaries in relation to privacy.

Preventing phishing and online fraud

The main challenge in data protection and IT security at present is the lack of adequate awareness about data protection and the large amount of personal data voluntarily shared during online activities.

Data subjects themselves can do a great deal to protect their personal data, thus the Company draws its customers' attention to the importance of this.

Phishing criminals are increasingly misusing Magyar Posta's name, logo, and corporate identity elements. The growth of online commerce also contributes to the increase in the number of cases, and attacks are frequent particularly during certain peak periods (e.g. Christmas, promotions, and sales). As a responsible service provider, the Company has been playing an active role in the prevention of phishing crimes and raising awareness for many years. In an effort to reduce the risk of customers becoming victims, the Company regularly publishes warnings and cooperates with official bodies, while continuously educating the public through several channels, including Magyar Posta's official website and social media.



The Company also places a high priority on cybersecurity and the prevention of damage. Magyar Posta has begun preparations for the domestic implementation of the European Union's NIS2 cybersecurity directive and is participating in the working group meetings of the National Cybersecurity Coordination Council. The security subpage available on Magyar Posta's website has been linked to the Cyber Shield program page to support the Company in informing its customers about the latest methods of internet fraud.

The Security Directorate informs the management and the Supervisory Board annually about its cybersecurity activities.

In 2024, the number of reports of phishing received from customers was 4,439.

Magyar Posta – for some of its organisations –, Díjbeszedő Holding, Díjbeszedő Faktorház, Díjnet, and EPDB are operating an Information Security Management System, which was developed in compliance with ISO/IEC 27001, and which, with the help of its complex protection system, is able to handle the information entrusted to the company and its own information with sufficient security and flexibility. The protection system includes both technical and regulatory elements. System operators are attentive to potential new risks arising from technological developments and protection systems that may be relevant to the company. The system is continuously monitored and evaluated, and developed accordingly. The Company makes all employees aware of the importance of information security, potential risks, and protective measures.



3.2.2. Social inclusion of consumers and/or end users - prohibition of discrimination

As the universal service provider, Magyar Posta is responsible for ensuring that every citizen can access postal services that meet basic user needs in a non-discriminatory manner.

The delivery service also plays a role in the functioning of the social network, thus ensuring equal opportunities for customers and unimpeded access to products and services is essential to Magyar Posta's operations.

Making post offices, customer service, and websites accessible, and ensuring the accessibility of parcel lockers are important tasks for the Company.

The Group also expects its partners to abide by the prohibition of discrimination.

Policies

Magyar Posta's Code of Conduct states that the environment created by the Company must be free from all forms of harassment, intimidation, humiliation, shaming, exclusion, and discrimination, as well as the use of inappropriate and offensive language in relation to both partners and customers. The Code also provides for the standards of conduct expected in communication and dealings with customers with disabilities in relation to both partners and customers.

The Codes of Conduct of the subsidiaries likewise set forth the principles of tolerance and equal treatment.

Measures

Barrier-free service

S16

Typically, services are accessible to wheelchair users at post offices which have a wider range of services and a large number of customers. At post offices that are not yet accessible and have a large number of customers, historic building protection is the main barrier to achieving this. In 2024, 31% of Magyar Posta's service points were operated with full access.

Magyar Posta's website and IT back-end system have been made accessible. The Company made the preparations in 2024 for compliance with accessibility requirements for digital channels.

In accordance with legal requirements, Díjbeszedő Faktorház provides the option of conducting business in person or through an authorised representative. In order to provide appropriate communication and service for customers with disabilities:

- a telephone customer service line is operated where customers can arrange certain types of affairs,
- general internal consumer protection regulations and special rules based on these instructions have been developed, and
- the Company provides compulsory training on the appropriate treatment of customers with disabilities to new customer service personnel upon joining and to other employees on an annual basis.



GOVERNANCE INFORMATION



4.1 Governance: Corporate culture, preventing corruption and bribery

G8

Magyar Posta and its subsidiaries pay particular attention to compliance with applicable laws and regulations, internal rules, and ethical standards. Ethical operation and the consistent representation of corporate values contribute to strengthening social trust, reducing risks, and effecting environmental and corporate social responsibility. All forms of corrupt behaviour are prohibited within the Group, including offering or accepting unlawful advantages, collusion, and exerting undue pressure.

The Code of Conduct describes clear expectations for managers, employees, partners, and suppliers, promoting fair, corruption-free business practices and strengthening the Company's reputation. Observing these standards in the course of customer relations activities and the conduct of employees contributes to the continuous improvement of Magyar Posta's social image.

Policies

G8

The Compliance Policy, which forms an annex to Magyar Posta's Compliance Regulations, lays down compliance with the legal and regulatory requirements, and the role of compliance and risk management functions.

Magyar Posta's Code of Conduct sets forth the standards of conduct for employees and managers, the principles of ethical operation, and the basic rules for the prevention and detection of corruption. The Code of Conduct also contains business ethics requirements for partners, as well as regulations on the disclosure of information, intellectual property, and fair competition.

The Magyar Posta Group does not apply a uniform code of conduct at group level. Individual subsidiaries either adopt and apply the Code of Conduct of the parent company or have their own ethical standards that are adapted to the multi-faceted and diverse activities of the companies, but are consistent with Magyar Posta's Code of Conduct at the level of the basic principles.

In addition to the Code of Conduct, the Group's conflict of interest rules also address anti-corruption principles. Magyar Posta's Money Laundering Prevention Regulations and those of its subsidiaries subject to the provisions of the Anti-Money Laundering Act²¹ which are required to establish a money laundering prevention policy prohibit all forms of money laundering and set out the tasks related to its prevention.

compliance-based risk assessment is prepared and reviewed with the involvement of several departments every year. In order to mitigate the identified risks, such measures are also included in the individual regulations, and the subsidiaries and parent company departments report every quarter about the risks that arose in the area, and draw up an action plan addressing these, specifying deadlines and responsible persons.

Measures

Responsible and ethical governance, legal compliance culture

At Magyar Posta, there is an independent Ethics Committee that operates as a work organisation separate from management, and whose activities are governed by the Ethics Committee's Rules of Procedure. The Ethics Committee is tasked with contributing to the enforcement of ethical conduct through its resolutions and guidelines, and with supervising and handling ethical reports and cases.

In view of the size of the Group, a

In order to ensure ethical business practices, the Company organises awareness campaigns, internal briefings, and targeted training, and continuously supports the improvement of compliance levels by measuring knowledge levels.

Contractual relations and contract conclusion processes have been established in accordance with the requirements of the responsible pursuit of business.

The Company attaches great importance to protecting its business interests, security, and reputation: violating rules, breaching ethical

Material sub-topics concerning governance

Topic	Governance (G1)	
Subtopic	Corporate culture	Corruption and bribery

standards, or actions that jeopardise the Company's interests may result in reduced incentives and, observing the step-by-step principle and proportionality, may have consequences under labour law and/or criminal law.

No critical compliance deficiencies were identified during internal investigations and inspections of legal compliance for the 2024 financial year.

Ethics training

Upon joining the Group, all employees must familiarise themselves with the Code of Conduct adopted by the given company, make a written statement that they have done so, and participate in compulsory annual ethics and compliance training. At Magyar Posta, employees must take a test on the content of the ethics training, and those who do not pass the test are sanctioned in accordance with the Workforce Development Regulations.

The training and test ensure that employees are able to understand, see clearly, and handle processes related to ethical and financial consumer protection issues proficiently, learn about the structure of the compliance function and how it operates, and are able to effectively communicate their observations, concerns, suggestions, and questions arising in relation to the processes in this area. At the parent company, all employees completed the training in 2024.

Ethics procedure, whistleblowing

G5, G5a

Magyar Posta is committed to ethical, transparent, and fair business practices. As part of this commitment, the Company operates a continuously available whistleblowing system which enables both employees and external parties to submit anonymous reports. The system is accessible via the Company's internal communication channels, and is included in the publication General Security Knowledge and in the annual special security and fraud prevention training material, thereby reaching all employees through multiple channels.

The handling and investigation of reports and the functioning of the system are governed by the Security Regulations. For external partners, the use and functioning of the system is available on the Company's website and in the Code of Conduct, and is accepted by partners as part of every contract.

The Company places special emphasis on protecting the personal data of those who report actual or suspected breaches or infringements within the institution, as well as of people affected by the report, and of those who have substantive information about the contents of the report. No one may be discriminated against or sanctioned for making a report in good faith and in accordance with the law, and the whistleblower must not be held liable. Any behaviour that hinders reporting or treats the whistleblower unfavourably must be considered an offence.



If Magyar Posta's employees experience behaviour that may constitute a breach of the Code of Conduct, they can contact the person exercising the employer's rights or the Ethics Committee directly. The employees of subsidiaries may contact the organisation specified in the companies' Code of Conduct.

The procedures for reporting and investigating breaches of integrity are detailed in the Compliance Regulations at Magyar Posta. In the event of a breach of the Code of Conduct, the procedure and sanctions are followed in accordance with the principles set out in the internal regulations of the companies.

In the event of a breach of integrity, or of legal or ethical non-compliance, Magyar Posta always acts in accordance with the applicable laws. If necessary, a report will be filed with the police or the authorities, and corrective measures initiated, the effectiveness of which is verified by a follow-up review. In the event of ethical abuse, the labour law consequences proportionate to the gravity of the breach will be applied.

The parent company's whistleblowing system is available on Magyar Posta's website²², on the intranet, and is also shared via internal circular email. It is also part of the publication General Security Knowledge, which all new employees must be familiar with, and the annual special security and fraud prevention training.

22 https://www.posta.hu/visszaeles_bejelento_rendszer

This mechanism complies with the provisions of the Complaints Act²³.

Díjbeszedő Holding and Díjbeszedő Faktorház operate their own whistleblowing system, which enables reports to be made in person, by phone, and in writing. Reports and complaints may be made in relation to acts that are or are suspected to be unlawful, omissions, or other matters related to wrongdoing.

In accordance with the provisions of the law and official guidelines, the anonymity of whistleblowers is ensured as regards the procedure for dealing with violations of integrity. The identity of whistleblowers who are not anonymous may not be disclosed to anyone other than those investigating the report. The investigators are obliged to keep the contents of the report and information about the persons involved in the report confidential until the investigation is closed or formal disciplinary proceedings are instituted as a result of the investigation.

At EPDB, Postautó Duna, and POSTAFLOTTA, the companies' codes of conduct contain detailed rules for whistleblowing and investigation. The option to report abuse is available to both external and internal stakeholders. At POSTAFLOTTA, the possibility of reporting wrongdoing extends to employees.



Preventing and detecting corruption and bribery

Cases of suspected corruption can be reported by those involved under the ethics procedure or through the whistleblowing system. As regards Magyar Posta, the Compliance Department operates a key risk indicator (KRI) reporting system, which the responsible departments can use to upload the risk factors and cases identified by them on a monthly basis. Among other things, the interface can be used to report issues concerning ethics, the prevention of money laundering and wrongdoing.

Within the organisation of Magyar Posta, the Security Directorate is responsible

for fraud prevention and control activities, the detection of wrongdoing and the investigation of such cases.

The Company applies a zero-tolerance policy with regard to wrongdoing. An internal control system has been developed and is operated which is suitable for ensuring the actual assertion of ethical values and integrity in all areas of activity, as well as for the effective prevention and detection of corruption and wrongdoing. Internal control functions and lines of defence operate separately but in support of one another and resource-efficiently. Integrity control is essentially the responsibility

of management, but all employees and departments are responsible for identifying and assessing corruption risks that affect their particular activities or processes, and for taking the necessary measures to mitigate risk.

Part of preventing corruption is the compulsory compliance training, which specifically deals with managerial responsibility and the rules for accepting gifts.

At the subsidiaries (e.g. Díjbeszedő Holding, Díjbeszedő Faktorház, EPDB), training takes the form of annual paper-based or e-learning courses.

²³ The complaint handling mechanism complies with Act XXV of 2023 on complaints, reports in the public interest, and rules relating to the reporting of wrongdoing.

ESG QUESTIONNAIRE



Responses by Magyar Posta Zrt. to the questionnaire for vetting suppliers under the ESG Act²⁴

Question number	Question	Magyar Posta Zrt.'s response
E1	Does your undertaking have certified green products or green services, or do you sell green energy that you produce yourself?	No
E2	Does your undertaking have environmental compliance or certification? Does it use certified green products or services for its operations?	The Company has ISO 14001 certification and an Environmental Management System. No certified green products or services were used in the 2024 financial year.
E3	Does your undertaking carry out environmental assessments of your suppliers for any products or services?	No
E4	Does your undertaking issue environmental product declarations (EPDs) for any of your products?	No
E5	What was your undertaking's total energy consumption (including self-consumption)? [MWh]	Stated in the text (Accessible here).
E6	What percentage of the electricity used in your undertaking came from renewable sources?	Stated in the text (Accessible here).
E9	Based on the principle of materiality, how do you assess the impact of your undertaking's operation on society and the environment? In order to ensure sustainability, does your undertaking take account of the provisions of the National Sustainable Development Framework Strategy in its activities? If so, how does it do this?	Partly stated in the text (Accessible here). The Company takes into account the UN Sustainable Development Goals, but there is no specific goal or policy for applying the National Sustainable Development Framework Strategy.
E10	Does your undertaking have a process in place to identify and assess environmental and social risks and opportunities, and to respond to them?	Yes
E10a	<i>If you answered "Yes" to question E10, please describe these processes.</i>	Stated in the text (Accessible here).
E12	What were the total direct (Scope 1) greenhouse gas emissions of your undertaking in the last two financial years?	2023: 35,310 tCO ₂ e 2024: 35,296 tCO ₂ e
E13	What were the total indirect (Scope 2) greenhouse gas emissions of your undertaking in the last two financial years based on the LOCATION-based approach?	2023: 11,267 tCO ₂ e 2024: 7,142 tCO ₂ e

²⁴ Pursuant to [Decree 13/2024 of 15 August 2024 of the Supervisory Authority for Regulatory Affairs](#) on the detailed rules on the fulfilment of sustainability due diligence obligations by undertakings.

E14	What were the total indirect (Scope 2) greenhouse gas emissions of your undertaking in the last two financial years based on the MARKET-based approach?	2023: 12,347 tCO ₂ e 2024: 11,487 tCO ₂ e
E15	What were your undertaking's total non-owned, indirect (Scope 3) greenhouse gas emissions in the listed categories in the last two financial years?	The Company did not measure its Scope 3 emissions in 2023 and 2024.
E16	Does your undertaking have a transition plan or decarbonisation strategy which supports emission targets?	No
E17	Does your undertaking have targets for reducing greenhouse gas emissions?	Yes
E17a	<i>If the answer to question E17 is positive (any answer beginning with "Yes"), please provide the following information about the target:</i> <ul style="list-style-type: none">- - Base year (e.g. 2019)- - Target year (e.g. 2050)- - Focus of emission reduction (e.g. Scope 1, 2, 3)- - Type of target (e.g. absolute emissions, intensity, carbon neutrality, net zero)- - Degree of emission reduction (expressed in percentage)	Stated in the text (Accessible here).
E18	Based on the EU sustainable finance taxonomy, what proportion of your revenues and/or expenditures in the last two financial years can be classified as taxonomy-eligible or taxonomy-aligned? (At least one indicator from each of the "eligible" and "aligned" categories, i.e. a total of two indicators, must be provided.)	Due to ongoing changes to the European Union's taxonomy directive during the 2025 financial year, no calculations were made for the 2024 financial year.
E19	Is your undertaking subject to the emissions trading system?	No
E23	Does your undertaking use, manufacture, import or export materials or products containing mercury, or generate waste containing mercury in the course of its activities?	No
E24	Does your undertaking comply with the international prohibition on the production and use of persistent organic pollutants, and/or does it have a permit to produce or use such substances?	Yes, it complies, but it does not have a permit to produce such substances.
E25	Does your undertaking import or use hazardous chemicals or pesticides? If so, which ones?	No
E28	How much water did your undertaking use in the last two financial years?	Communal: 2023: 177,765 m ³ (only potable water was used) 2024: No information is available. No other water consumption occurred.

E29	What percentage of your undertaking's total water consumption came from reused/recycled water?	0%
E33	Does your undertaking trade in live specimens of endangered wild animal and plant species, their preparations, or decorative items or utensils made from them?	No
E34	Did your undertaking make any investments aimed at implementing sustainable/green economic activities in the last two financial years?	Stated in the text (Accessible here).
E35	Did your undertaking make any greenfield and/or brownfield investments in the last two financial years?	Yes. The following investments were made: The HUB Logistics Centre (Ecser) carried out a 25,000 m ² logistics centre and greenfield investment on an 8.3 hectare site, primarily serving the parcel logistics business.
E36	Does your undertaking carry out any activity in a protected natural area, a Natura 2000 site, or in the immediate vicinity of such areas?	No
E37	Did your undertaking carry out activities aimed at mitigating climate change, protecting and restoring biodiversity and ecosystems, and offsetting the harmful effects of your business operations?	Yes, Magyar Posta Zrt. implemented bird protection measures to preserve biodiversity during the 2024 financial year.
E38	Is your undertaking obliged to report data related to waste (submit a waste declaration)?	Yes
E40	Does your undertaking have a permit for the treatment, collection, transport, storage, and disposal of persistent organic pollutants that remain in the environment in a way that does not pollute the environment after they become waste? If yes, please explain briefly.	No
E41	Is your undertaking involved in the cross-border transport of hazardous waste? If yes, in what way?	No
E42	In your undertaking, what was the amount of waste generated in the following categories in the last two financial years? What was the recovery rate, and what was the amount of hazardous and non-hazardous waste?	Stated in the text (Accessible here).
E42a	<i>At your undertaking, how much waste was reclassified as product in the last two financial years?</i>	Magyar Posta Zrt. does not have any waste reclassified as product.
S4	In the last two financial years, how many employees worked for your undertaking whose salary, when counted in terms of full-time work, did not exceed 105% of the compulsory lowest wage (minimum wage)?	2023: 660 people (3% of the total staff) 2024: 162 people (0.8% of the total staff)
S7	Are there any trained first aiders among the undertaking's employees?	Yes

S7a	<i>If the answer to question S7 is "Yes", what percentage of the total number of employees are trained first aiders? [%]</i>	Compliant with legal requirements (Joint Decree 3/2002 of the Minister of Social and Family Affairs and the Minister of Health), Magyar Posta Zrt. currently has in the region of 3,500 first aiders. Currently, 200 instructors are being trained in cooperation with the National Ambulance Service, who will then train colleagues. The aim is for 5,000 employees to have acquired life-saving skills by the end of 2025.
S8	Does your undertaking organise blood donation among the employees on a regular basis, either independently or in cooperation with other companies or organisations?	Yes
S9	In the last two financial years, what was the lost time injury frequency (LTIF) rate per 1 million working hours for your undertaking's own employees?	2023: 612 days 2024: 627 days
S13	Is your undertaking involved in local development programmes or humanitarian initiatives in developing countries outside Europe?	No
S15	Does your undertaking have a Family-Friendly Place certification mark or a Family-Friendly Workplace Award?	No
S16	Does at least one entrance to the undertaking's headquarters ensure access with a pushchair or wheelchair?	Yes (Accessible here).
S17	Are emergency telephone numbers and the contact details of trained first aiders clearly displayed for everyone to see at your undertaking's premises in case of an accident or illness?	Yes
S19	Does your undertaking have a documented maternity programme or take measures that positively influence the situation of pregnant women beyond the legal requirement?	No
S20	Does your undertaking give organised, documented, professional, and work-related communication and mental support for employees who are not engaged in gainful employment while receiving childcare-related benefits and support (e.g. GYES, GYED)?	Yes (Accessible here).
S21	At your undertaking, are there professional training, retraining, or personal mentoring programmes offered to help employees returning from childcare leave or leave to care for a relative?	Yes (Accessible here).
S22	Does your undertaking organise health screenings or occupational health examinations for employees beyond the legal requirement?	Yes (Accessible here).
S23	Does your undertaking provide permanent childcare (e.g. crèche, kindergarten, playroom) for employees' children?	No

S24	Does your undertaking provide occasional childcare services (e.g. day camps, open days at the workplace organised for children) for employees' children during school breaks?	Yes (Post Horn Foundation)
S25	Does your undertaking offer flexible, family-friendly working arrangements for parents bringing up children?	Yes (Accessible here).
S26	Does your undertaking give fathers additional working time allowances on top of the paternity leave required by law?	No
	Support for single parents through special measures:	Yes (Post Horn Foundation)
	Support for developing the talents of employees' children:	Yes (Post Horn Foundation)
	Legal/psychological assistance related to family life:	Yes (Post Horn Foundation)
	School starting allowance:	Yes (Post Horn Foundation)
	Counselling (in the areas of child-raising, family planning, relationships of couples, intergenerational cooperation - individual or group):	No
	Favourable employer loan for home purchase or other purposes:	Yes
	Grandparent programmes:	No
	Support for active and healthy ageing:	No
	Participation of managers in sensitivity training on the following topics: support for single parent employees, support for victims of domestic violence:	No
	Working time allowance for participation in skills development training courses:	Yes
	Support for children with developmental disorders requiring early intervention and their families:	Yes
	Working time allowance for participation in gender equality training:	No
	Other measures to promote work-life balance (described in the text):	Yes
S28	Does your undertaking strive to achieve a balance in the distribution of working hours between younger and older employees?	Yes (Accessible here).

S29	Does your undertaking offer flexible working arrangements for employees over the age of 60 or approaching retirement?	Yes (Accessible here).
S30	Does your undertaking have internal regulations that protect older employees?	Yes (Accessible here).
S31	Does your undertaking reward employees for long service?	Yes
S32	Does your undertaking monitor the physical and mental well-being of its employees, and respond to their psychological state, crisis situations, and possible burnout?	Yes, Magyar Posta Zrt. cooperates with the Post Horn Foundation and the Victim Support Centre. (Accessible here .)
S33	Does your undertaking provide assistance in the areas of workplace stress and conflict management?	Yes (Accessible here).
S34	Does your undertaking provide support to employees who are experiencing difficulties or crises (death, domestic violence, serious illness)?	Yes, for health problems or illness. (Accessible here)
S35	Does your undertaking provide any of the following family-friendly initiatives in its service environment for its customers/service participants?	No
S36	Please provide the age classification of employees, new entrants, and leaving employees, as well as the turnover rate for the past two financial years. [persons, %]	Turnover rate: 2023: 30.3% 2024: 29%
S37	Does your undertaking use atypical forms of employment?	Yes, clarification can be found in the text. (Accessible here) Total number of employees: 2023: 22,013 persons 2024: 21,007 persons
S38	What was the number and proportion of employees employed in the listed employment relationships at your undertaking in the last two financial years? [persons, %]	Indefinite-term contract: 2023: 20,319 persons (96.8%) 2024: 20,535 persons (97.8%) Fixed-term contract: 2023: 694 persons (3.2%) 2024: 472 persons (2.2%)
S39	What is the number and proportion of employees with disabilities employed at your undertaking?	416 persons (1.98%)
S40	What is the number and proportion of disadvantaged employees in relation to the total number of employees, including both full-time and part-time, at your undertaking?	416 persons (1.98%)

S41	What efforts does your undertaking make to employ as high a proportion of local labour as possible?	It employs workers throughout the country, and facilitates the employment of local labour through an onboarding process that covers a wide range of postal operations and by providing opportunities for continuous training.
G1	Environmental:	Yes
	Energy management:	Yes
	Health and safety at work:	Yes
	Anti-corruption:	Yes
	Quality management:	Yes
	Responsible material procurement:	Yes
	Information security:	Yes
	Corporate social responsibility:	Yes
G1a	<i>If you answered G1 with an option other than "No", in which of the selected areas does your undertaking have an externally certified management system?</i>	In the areas of environment, energy management, quality management, and information security.
G1b	<i>As regards the areas indicated in question G1a (having certification), what external certification does the undertaking have?</i>	Environment: in accordance with ISO 14001 standards Energy management: in accordance with ISO 50001 standards Quality management: Letter and parcel process in accordance with ISO 9001 standards, as well as logistics services. Information security: In accordance with ISO 27001 standards, the Postal Accounting Centre, National Main Processing Centre, and Main Network Logistics Centre
G2	Has your undertaking appointed a senior manager to deal with environmental, social, or governance (ESG) issues?	No
G3	What is the proportion of female senior managers in the management of your undertaking? [%]	Stated in the text (Accessible here).
G4	Does your undertaking publish a corporate social responsibility (CSR)/sustainability/CSRD report?	Yes
G4a	<i>If the answer to question G4 is positive (any answer beginning with "Yes"), was your last report audited by a third party?</i>	No
G5	Does your undertaking have a complaint handling mechanism or a documented complaint procedure?	Yes (Accessible here).

G5a	<i>If the answer to question G5 is "Yes", has the undertaking's complaint handling mechanism been established in the form of an internal whistleblowing system created in accordance with Act XXV of 2023 on complaints, reports in the public interest, and rules relating to the reporting of wrongdoing?</i>	Yes (Accessible here).
G6	Does your undertaking measure employee satisfaction?	Yes (Accessible here).
G7	Has your undertaking incorporated ESG-linked remuneration into its operations?	No
G8	Does your undertaking have a formal policy or code of conduct regarding business ethics?	Yes (Accessible here).
<i>If the answer to question G8 is "Yes", which of the following areas does this policy cover?</i>	Anti-corruption and money laundering:	Yes
	Data protection and data security:	Yes
	Financial responsibility:	No
	Publication of information:	Yes
	Fair competition and antitrust:	Yes
	Conflict of interest:	Yes
	Counterfeit parts:	No
	Intellectual property:	Yes
	Export controls and economic sanctions:	No
	Whistleblowing and protection against retaliation:	Yes
G8b	<i>... and if the answer to question G8 is "Yes", do you provide training for employees on this policy?</i>	Yes, all MP employees are required to take an annual test on the Company's Code of Conduct.
G9	Was an administrative fine imposed on your undertaking in the last two financial years?	No
G11	As part of your undertaking's procurement process, are suppliers required to comply with requirements related to any area of ESG?	Yes (Accessible here).

G11a	<i>If the answer to question G11 is positive (any answer beginning with "Yes"), which ESG areas are included in supplier contracts, or which ESG requirements must be met if the latter are not included in the contract?</i>	Magyar Posta Zrt. and its subsidiaries conduct their procurement procedures and supplier vetting in accordance with the currently effective law and European Union regulations, thereby excluding candidates who do not comply with sustainability principles, among other things (forced labour, child labour, corruption, bribery, breach of emission limits, etc.). Sustainability-related aspects are specifically addressed in the chapter on green procurement principles in Magyar Posta's Procurement Regulations, which covers the circular economy and sustainable production and consumption.
G12	Did your undertaking conduct a sustainability risk assessment in the last two financial years?	Yes (Accessible here).
G12a	<i>If the answer to question G12 is "Yes", what did the risk assessment cover?</i>	Yes (Accessible here).
G12b	<i>If the answer to question G12 is "Yes", how often does your undertaking conduct risk assessments?</i>	Annually
G13	Does your undertaking provide training for employees?	Yes (Accessible here).
G14	Does your undertaking regularly organise social and environmental awareness shaping programmes for its employees, or does your undertaking participate in such programmes?	Yes (Accessible here).

