

IMPACT REPORT

September 30, 2022

<i>Low Carbon Buildings</i>	<i>Year of Issuance</i>	<i>Type</i>	<i>Signed Amount ^a</i>	<i>Share of Total Portfolio Financing ^b</i>	<i>Eligibility for Green Covered Bonds ^c</i>	<i>Average portfolio lifetime ^d</i>	<i>Annual site energy savings ^e</i>	<i>Annual CO2 emissions avoidance ^f</i>
Unit	[yyyy]	[-]	[HUF]	[%]	[%]	[years]	[MWh/year]	[tCO2/year]
Takarék Mortgage Bank Co. Plc.	2022	Low Carbon Building	75,958,771,962	100	100	18.8	71,087	13,151
Single-Family-House	2022	Real Estate	34,878,183,153	46	100	19.1	42,189	7,805
Multi-Family-House			41,080,588,809	54	100	18.6	28,897	5,346

^a Legally committed signed amount by the issuer for the portfolio or portfolio components eligible for Green Covered Bond financing.

^b Portion of the total portfolio cost that is financed by the issuer

^c Portion of the total portfolio cost that is eligible for Green Covered Bond.

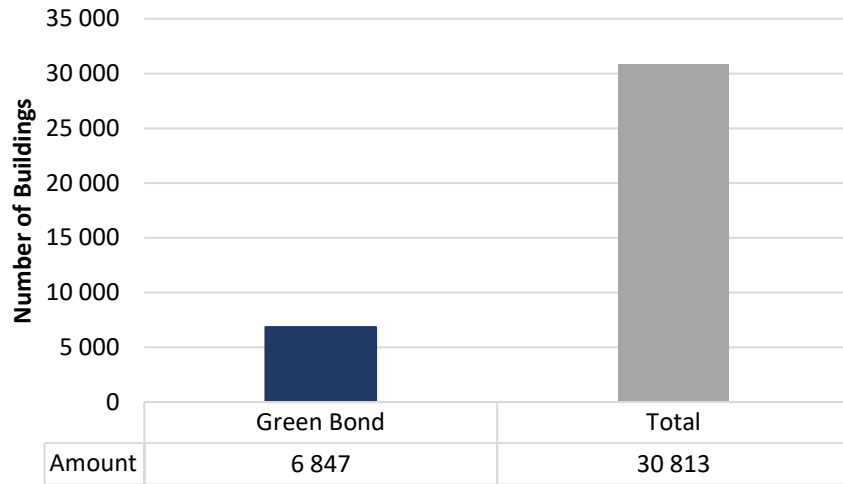
^d average remaining term of loans financed by Green Covered Bond within the total portfolio.

^e Site energy savings calculated using the difference between the top 15% and the national building stock benchmarks

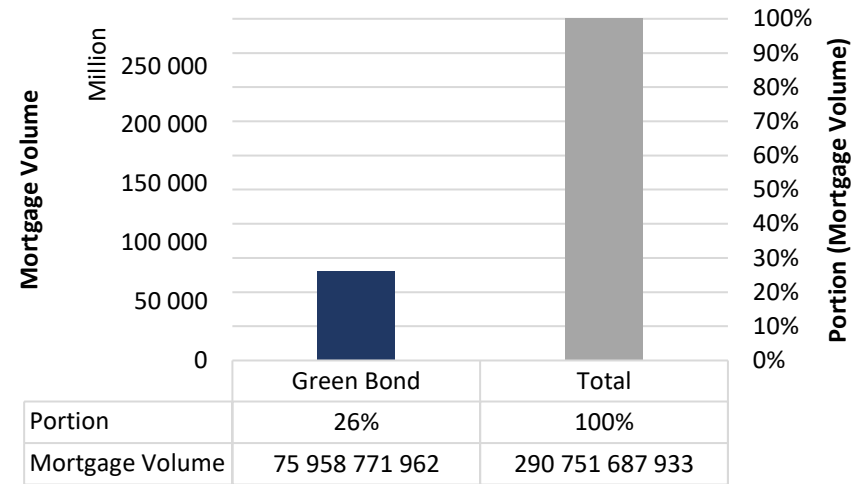
^f Greenhouse gas emissions avoidance determined by multiplying the site energy savings with the carbon emissions intensity



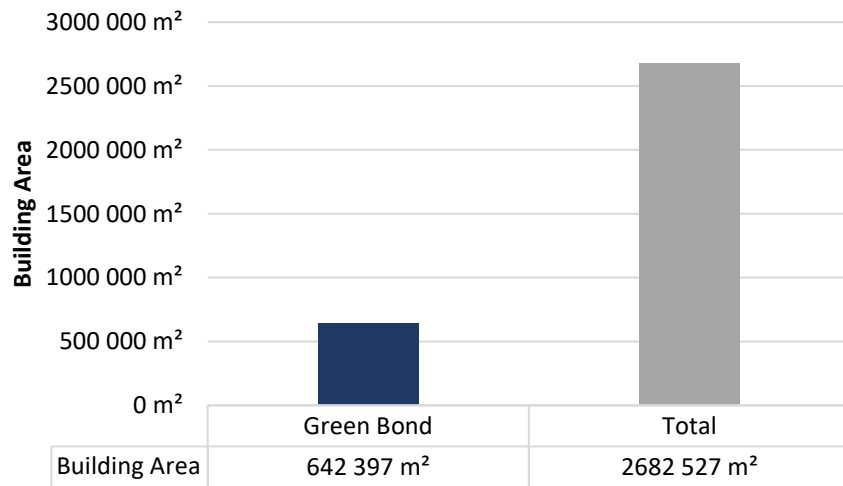
Number of Assets



Mortgage Volume in HUF



Area of Assets



Assessed Portfolio - Environmental Savings abs.

