

INITIAL IMPACT REPORT

September 2021

<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.	2021	Low Carbon Building	97,247,502,228	100	100	16.3	102,519	18,761
Single-Family-House	2021	Real Estate	36,990,770,266	38	100	16.3	49,100	8,985
Multi-Family-House			60,256,731,926	62	100	16.3	53,419	9,776

^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

