

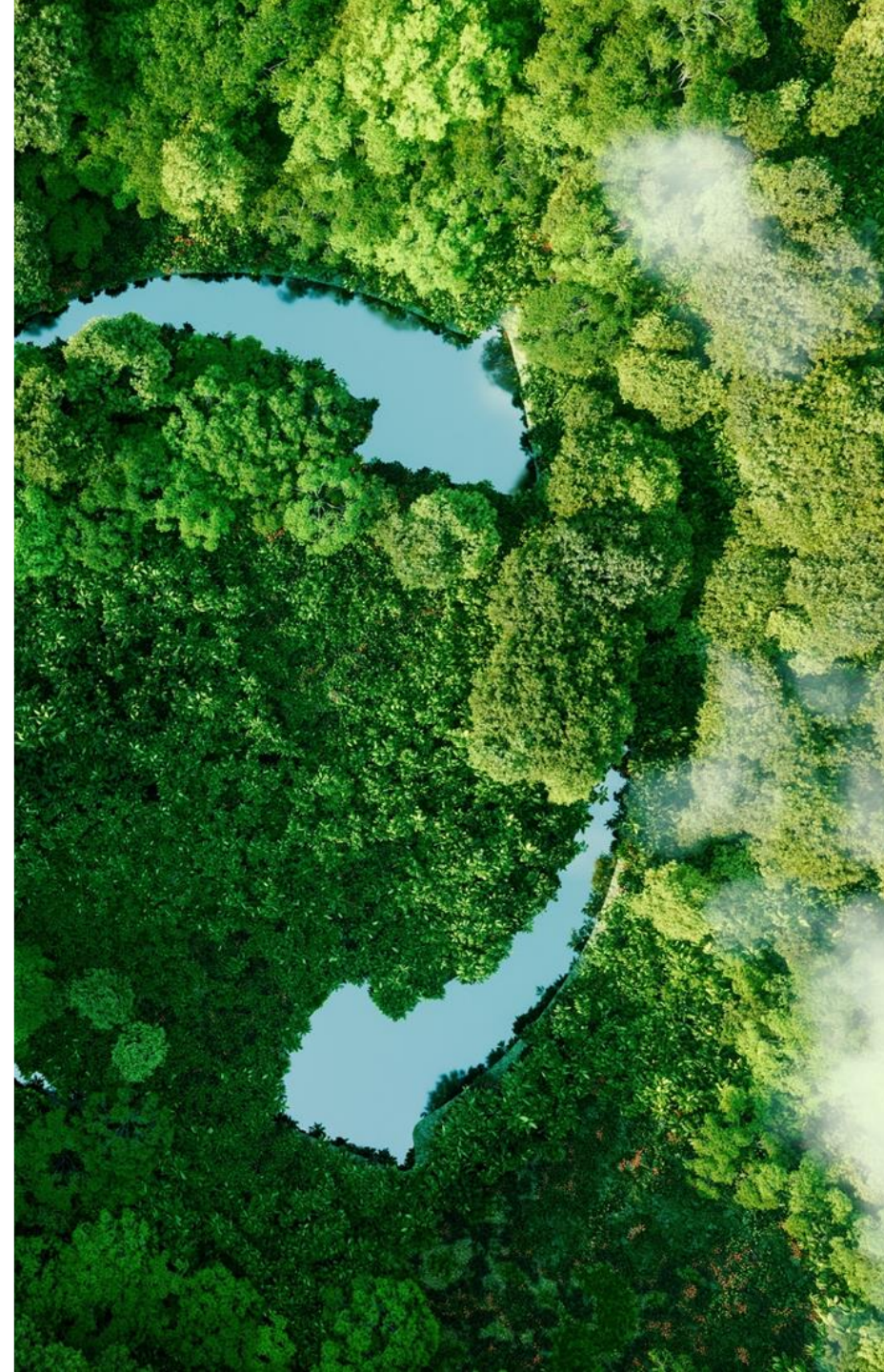
Green Bond – Allocation and Impact Report

17 February 2023



Table of Content

- I. Introduction – Green Bond Summary
- II. Management statement
- III. Sustainability at BGP Group
- IV. Green Finance Framework
- V. Overview of eligible green projects
 - Overview of Green Building projects
 - Overview of Energy Efficiency projects
- VI. Allocation report
- VII. Impact report
- VIII. Disclaimer



I. Introduction – Green Bond Summary

Biggeorge Property Group (hereinafter BGP) prepared its Green Bond Framework* in November 2021. Based on this Green Bond Framework, Biggeorge Property Plc. has successfully launched its first green bond issue in February 2022 in a volume of HUF 7.0 billion.

The issue of green bond was conducted on the Hungarian market. The bonds are admitted for trading on the Budapest Stock Exchange (BSE) XBond Market.

The following table presents the main details of the green bonds issued by Biggeorge Property Plc. in February 2022:

| GREEN BONDS – ISIN HU0000361365 | |
|---|--|
| Main features of the issued green bonds | 100% of green proceeds to finance projects in part or full |
| Auction date | 16 February 2022 |
| Issue date | 18 February 2022 |
| Volume of issued capital – nominal/face value | 7.000.000.000 HUF |
| Volume of issued capital – issue price | 7.042.121.000 HUF |
| Nominal/ Face value per bond | 50.000.000 HUF |
| Number of issued bonds | 140 |
| Issue price – % of the principal amount | 100.6017% |
| Maturity date | 2032.02.18 |
| Interest rate | fixed, 5.10% |
| Interest payment due | annually |
| Issuer | Biggeorge Property Plc. |
| Issuer Rating | B+ with a Stable Outlook by Scope Ratings |
| Status | Senior Unsecured |
| SPO Provider for Green Framework | ISS ESG |
| Stock Exchange | Budapest Stock Exchange (XBOND) |

* https://www.biggeorgeproperty.hu/wp-content/uploads/2022/05/Green-Bond-Framework_Biggeorge_2021.pdf

II. Management statement

Our Group is committed to promoting the transition to green & renewable energy and playing an active role in the fight against climate change.

The positive outcome of the energy crisis and the increasingly worrying climate forecasts that the transition to renewable energy will accelerate in the coming years and decades, especially in Europe. Domestic energy regulation is in a state of flux, with many uncertainties, but the direction is clear. There is a huge demand from our customers for complex, tailor-made renewable energy solutions and there is a strong governmental focus on supporting the transition.

We are aware that our developments have a significant impact on our environment, both locally and globally, so we consciously choose the best and most efficient sustainable solutions when building our portfolio.



Tibor Nagygyörgy
CEO, Biggeorge Property Plc.



III. Sustainability at BGP Group

Commitment to Environmental, Social and Governance – ESG matters

Biggeorge Property aims to prepare for launching its GRI standard ESG reporting in upcoming years.

Environmental

- Green buildings
- Improving energy efficiency
- Renewable energy sources
- Green bond framework
- Establishing 8G Energy Holding (by Biggeorge Holding)



Social

- Founding Biggeorge Foundation for Chances with HUF 500 million starting capital (by Biggeorge Holding and Tibor Nagygyörgy)

Governance

- Listing on Budapest Stock Exchange, BSE's Xtend platform
- Successfully passing regular 3-year check by MNB (Hungarian National Bank) for Biggeorge Fund Management

IV. Green Finance Framework – part 1.



Use of Proceeds – Eligible Green Project Categories

The net proceeds of Green Bonds are allocated exclusively to finance and/or refinance in whole or in part, new or already existing real estate projects, chosen by BGP's Green Bond Committee in compliance with the eligibility requirements.



Process for Project Evaluation and Selection

The Green Bond Committee reviews, selects and validates the pool of Eligible Green Projects. It is also the responsibility of the Green Bond Committee to modify and approve the pre-defined eligibility criteria, or to exclude projects that no longer comply with them.



Management of Proceeds

Biggeorge aimed to allocate an amount equivalent to the net proceeds of Green Bonds within 36 months following the issuance.

IV. Green Finance Framework – part 2.

Tracking of Proceeds

BGP tracks all issued amounts of Green bonds based on its own internal process, ensuring all eligible expenditures in the Green Bonds are appropriately identified. This information serves as a basis of the allocation and impact reporting.

Use of Unallocated Proceeds

In case any Green Bond net proceeds remain unallocated, BGP will hold the balance of net proceeds not yet allocated to Eligible Green Projects in its portfolio of money market instruments at its own discretion based on its own policy.

Substitution of Projects

BGP allocates an amount equal to the net proceeds to projects that comply with the Eligibility Criteria as soon as reasonably practicable, reallocating to replacement projects in the event that a previously allocated project is divested, discontinued or no longer meets the eligibility criteria.

IV. Green Finance Framework – part 3.

As a part of the Green Finance Framework, Biggeorge Group has set up the Green Bond Committee (GBC) to oversee and control the allocation of green funding.

The Green Bond Committee had several meetings and allocated Green Bond proceeds to 9 eligible projects as of 17 February 2023, with an allocation of around HUF 7.0 billion.

The Green Bond Committee decided to provide green funding capital increase on multiple occasions to a fully owned subsidiary fund – Biggeorge 30. Investment Fund – of the holding company to finance these eligible green projects in part or in whole.

This document reports on the allocation and impact of the net proceeds of the green funding.

Biggeorge Property Group is pleased to announce that, for this green bond, our target of investing its proceeds in sustainable projects within 36 months of the issuance has been overachieved, since our commitments to eligible projects already exceed the net proceeds.

Please find a brief overview of the selected projects starting in Section V (Overview of eligible green projects) of this report and of the environmental benefits and impact in Section VII (Impact report).

V. Overview of eligible green projects – part 1.

According to our Green Bond Framework our Eligible Green Projects can be divided into two major categories and these projects are required to meet the eligibility criteria for its category as set in the table.

Since the issuance of the Green Bonds, the projects described in the next pages met the criteria and were chosen to be partly financed from Green Bond funds.

Green Buildings

Commercial buildings

Acquisition, construction or refurbishment of office, hotel, retail, industrial and logistics buildings which meet at least one of the criteria mentioned below:

Certified or to be certified according to one of the following internationally recognized green building standard:

- BREEAM: “Very Good” or above
- BREEAM In-use “Very good” or above
- LEED “Gold” or above

The certifications will be obtained at the latest at the delivery of the building.

V. Overview of eligible green projects – part 2.

Energy Efficiency

Commercial buildings

Acquisition, construction or refurbishment of office, hotel, retail, industrial and logistics buildings which meet at least one of the criteria mentioned below:

- Increased installed renewable energy share for the whole building:
 - 10 % higher renewable energy share than the requirement where Nearly Zero Energy Building (“NZEB”) requirements are applicable, in addition to complying with the NZEB requirements.
 - 25% renewable energy share for building parts which are not subjected to the national regulations, therefore neither the NZEB requirement, nor the renewable share requirement applies (industrial unit or storage area).
- Major renovations leading to reduction of Primary Energy Demand of at least 30% in comparison with the energy performance of the building before the renovation.

Residential buildings

Acquisition, construction, or refurbishment of residential buildings which meet at least one of the criteria mentioned below:

- Primary Energy Demand at least 10 % lower than the threshold set for the nearly zero-energy building (NZEB) requirements.
- Major renovations leading to reduction of Primary Energy Demand of at least 30% in comparison with the energy performance of the building before the renovation.

ELIGIBLE PROJECTS RELATING TO GREEN BUILDINGS CATEGORY

Overview of the Bécsi Corner Office project

Bécsi Corner office building was constructed in 2009 by BGP Group. It is in the center of Óbuda, at the feet of the hills. The office building is situated on the border of the 2nd and 3rd districts in Budapest, Hungary and is surrounded by four streets, providing excellent accessibility, even by public transport.

Old and new buildings unite in harmony on 4.011 sqm, where 7.754 sqm office, 398 sqm storage and 1.398 sqm of restaurant and commercial space was created. Preserving the originality of the old and protected monumental buildings was a top priority during the project.

The office has been assessed to a BREEAM In-Use Very good green building certificate in 2022.



| Project data | Bécsi Corner Office |
|---------------------------------------|---|
| Address: | Lajos street 28-32. Budapest, H-1023 |
| Site Area: | 4 011 sqm |
| Leasable area: | 10 350 sqm |
| Timing | |
| Year of construction: | 2009 |
| Budget | |
| Green Bonds share of Total Financing: | ~20.6% |

ELIGIBLE PROJECTS RELATING TO ENERGY EFFICIENCY CATEGORY

Overview of the Westside Garden project

Close to the city centre and Margaret Island, Biggeorge Property Group is developing the apartments of Westside Garden in the area bordered by Szabolcs Street and Lőportár Lane in the renewed Ferdinánd District.

Westside Garden entails 159 apartments with unit sizes ranging from 33–95 m². All of the apartments have terraces. The ground floor comprises retail shops as well as residential units with garden connection. The underground car park hosts storage units and parking spaces and is accessible for all the residential units via elevators.

The property comprises two buildings with the majority of the apartments overlooking the ambient inner garden. Moreover, all the various unit types are available towards the quiet Lőportár Street facade and facing Szabolcs Street.

The development is planned to receive AA Certification– Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage
- Internal garden, green space of 1.600 m²



| Project data | Westside Garden |
|--|--|
| Address: | 22–24 Szabolcs street, Budapest, H-1134 |
| Site Area: | 3 647 sqm |
| Flat number: | 159 |
| Total flat area: | 8 677 sqm |
| Timing | |
| Start of construction: | 2022 |
| Handover: | 2024 (planned) |
| Budget | |
| Green Bonds share of Planned Total Budget: | ~8.1% |

Overview of the Waterfront City Phase II, III and IV projects

Waterfront City is situated in the hearth of District III (Óbuda), adjacent to the river Danube. The site is bordered by Folyamőr Street, Miklós Square and Bogdáni Street and extends over 5 hectares. The promenade that crosses the 50 000 m2 development plot is located 600 metres from the main square (Fő Square) of District III. These homes are characterized by bright, ample spaces and enormous glass surfaces. The ceiling heating and cooling system ensures ideal temperatures within the apartments. Storage spaces for the flats are situated on the apartment floors and the underground car park levels.

The first two Phases of the project have already been completed, whereas Phase III shall be handed over in early 2023. Phase IV of Waterfront City commenced in October 2022 and is expected to be finalized by Q1 2025.

The development is planned to receive AA+ and/or AA Certification– Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage spaces
- Internal garden, green space on around 15.000 m2
- Energy power charging benches in the garden for mobile phones and other electric devices
- Green / living roof



| Project data | Waterfront City II | Waterfront City III | Waterfront City IV |
|--|---|---------------------------------------|---------------------------------------|
| Address: | 7 Folyamőr street, Budapest, H-1033 | 5/C Folyamőr street, Budapest, H-1033 | 5/B Folyamőr street, Budapest, H-1033 |
| Site Area: | 2 453 sqm | 5 339 sqm | 6 279 sqm |
| Flat number: | 169 | 218 | 253 |
| Total flat area: | 6 826 sqm | 12 657 sqm | 13 796 sqm |
| Timing | | | |
| Start of construction: | Q4 2019 | 2021 | 2022 |
| Handover: | Q4 2022 | 2023 (planned) | 2025 (planned) |
| Budget | | | |
| Green Bonds share of Planned Total Budget: | ~18.4% 0% as of 17 February 2023 (finished and sold project, amount is re-allocated to other eligible projects) | ~8.7% | ~5.4% |

Overview of the Spirit Residence project

Spirit Residence is situated in one of the most dynamically developing locations of the capital, between Mester Street and Ipar Street in District IX. bekknown universities, the riverbank of the Danube as well as the sprawling Inner Ring Road are all located in close proximity of the property.

Spirit Residence offers both a modern living environment and an excellent investment opportunity as the surrounding neighborhood is undergoing a substantial regeneration which is expected to result in the appreciation of the properties in the district.

The project focuses on the development of quality, comfortable homes with a minimal design and the following characteristics: The two buildings overlook a tranquil green garden which is accessible via the ground floor apartments. In addition, the ground floor provides for commercial and office spaces. The underground car park extends over two levels and provides for secured car parking spaces. All the top floor apartments of the 8-floor building have spacious terraces and enjoying a beautiful panorama of both the Buda and the Pest sides.

The apartments are equipped with a ceiling heating & cooling system, most have terraces and units with garden access are also available. The homes are characterized by large glass surfaces, spacious areas and an abundance of natural light. A total of 210 apartments are being developed ranging from 27 m2 studio units to 99 m2 penthouses with enormous terraces. Storage areas and car parking spaces are available to purchase within the underground car park.

The development is planned to receive AA Certification – Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage
- Internal garden, green space on around 500 m2



| Project data | Spirit Residence |
|--|---------------------------------------|
| Address: | 29–31 Mester street, Budapest, H-1095 |
| Site Area: | 3 422 sqm |
| Flat number: | 210 |
| Total flat area: | 10 566 sqm |
| Timing | |
| Start of construction: | 2021 |
| Handover: | 2024 (planned) |
| Budget | |
| Green Bonds share of Planned Total Budget: | ~5.3% |

Overview of the of the Lipót Garden project

Lipót Garden is situated in the heart of Budapest's most rapidly developing areas, in District XIII –Újlipótváros, at a nearly 4,000 sqm site bordered by Hegedűs Gyula–Victor Hugo Street and Thurzó Street. The asset is equipped with a modern façade that elegantly follows the local building characteristics and accommodates apartments of various sizes and layouts.

The project comprises 231 apartments together with storage units and underground car parking spaces as well as a variety of amenities for the convenience of residents. The general levels of the building will offer homes from studio size upwards, while the upper levels will offer exclusive penthouse apartments with large terraces. Lipót Garden's excellent location and internal parkland provide for a quiet and peaceful environment for its residents, while the vibrant city center is also within easy reach.

The Lehel Square market, various grocery stores, restaurants, fitness centers, beauty salons and one of Budapest's largest shopping centers, WestEnd are situated all in close proximity.

For food lovers, the myriads of restaurants in Pozsonyi Street are just a few minutes' walking distance away. Another important aspect of the development is that residents have access to the green areas nearby offering various recreational opportunities, such as Margaret Island, Szent István Park and multiple playgrounds.

The development is planned to receive AA Certification – Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage
- Internal garden, green space on around 1.250 m2



| Project data | Lipót Garden |
|--|---|
| Address: | 55 Hegedűs Gyula street, Budapest, H-1133 |
| Site Area: | 3 934 sqm |
| Flat number: | 231 |
| Total flat area: | 12 238 sqm |
| Timing | |
| Start of construction: | 2024 |
| Handover: | 2027 (planned) |
| Budget | |
| Green Bonds share of Planned Total Budget: | ~8.1% |

Overview of the Campus Residence project

Campus Residence will be developed in District XI of Budapest on a site bordered by Szerémi Street and Barázda Street.

The project shall comprise 240 apartments in the revitalizing area of Újbuda, in close vicinity of the Danube river. The subject development shall offer a variety of apartment sizes, combined with storage areas as well as car parking.

The development shall also include a new student hostel building that is best suited for the younger generations with smaller flat sizes.

Campus Residence is situated only a few minutes away by bike from a number of green areas, including the ‚Kopaszi-gát’ bay area. Furthermore, a wide range of restaurants and shopping destinations as well as the newly developed Budapart office district are all in close proximity of the project.

The property will be an excellent choice for nature lovers who prefer to be close to the riverside, however, intend to live at a frequented part of Budapest with solid public transportation connections.

The development is planned to receive AA Certification – Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage
- Internal garden, green space on around 7.200 m2



| Project data | Campus Residence |
|--|---|
| Address: | 3 Barázda Street, Budapest, H-1116 |
| Site Area: | 10 157 sqm |
| Flat number: | 240 apartments 144 student hostel/flat |
| Total flat area: | 13 496 + 3 315 sqm |
| Timing | |
| Start of construction: | 2025 |
| Handover: | 2027 (planned) |
| Budget | |
| Green Bonds share of Planned Total Budget: | ~5.3% |

Overview of the Újbuda Garden project

Újbuda Garden is located at a prominent location of Budapest in District XI. The project is in close proximity to the River Danube in a green area at Hauszmann Alajos Street. The development will include 266 apartments in a variety of unit sizes with storage areas as well as underground car parking lots.

The project will also consist of a separated student hostel building with smaller flat sizes best suited for the younger generations. The ground floor apartments will include garden connection, while all the upper floor flats shall have terraces. The top floor apartments enjoy the amazing panorama of the Buda Hills.

The apartments can be furnished optimally as a result of the ceiling heating and cooling system design. Given the well-developed public transportation network of this area, the city centre can be reached with ease within a few minutes.

The excellent location of the project is ideal for families as well as for first-owners as the technical (BME), medical (SOTE) and university campuses are all in close proximity. There are plenty of recreational activities available nearby for sports, riverfront and nature lovers as the 'Kopaszi-gát' bay area and the Danube River are within a short walking distance.

A wide number of grocery stores, restaurants, the Allee Shopping Center as well as the newly developed Budapest office district can all be accessed easily from Újbuda Garden.

The development is planned to receive AA Certification – Energy Performance Certificate.

Planned well-being services includes:

- Electric car charging stations installed in the parking garage
- Bicycle storage
- Internal garden, green space on around 4.000 m²



| Project data | Újbuda Garden |
|--|---|
| Address: | 7 Hauszmann Alajos Street, Budapest, H-1116 |
| Site Area: | 8 035 sqm |
| Flat number: | 266 apartments 100 student hostel/flat |
| Total flat area: | 13 741 sqm |
| Timing | |
| Start of construction: | 2025 |
| Handover: | 2028 (planned) |
| Budget | |
| Green Bonds share of Planned Total Budget: | ~6.7% 0% as of 17 February 2023 (project was replaced by other eligible projects and amount was re-allocated) |

VI. Allocation report

Allocation of the green funding:

| Green Bond proceeds | | | | | Amount available for allocation in HUF |
|-------------------------------------|---------------------|--------|-------------------|--------------------|--|
| Green bond proceeds – February 2022 | | | | | 7.042.121.000 |
| Net balance of green proceeds | | | | | 7.042.121.000 |
| Eligible projects | Eligible Categories | Share | Investment in HUF | Divestment in HUF* | Allocated amount in HUF as of 17 February 2023 |
| Bécsi Corner | Green Buildings | 10.67% | 751.252.623 | – | 751.252.623 |
| Waterfront City II | Energy Efficiency | 89.33% | 1.149.923.069 | 1.149.923.069 | – |
| Waterfront City III | | | 1.117.422.971 | – | 1.117.422.971 |
| Waterfront City IV | | | 1.027.247.687 | – | 1.027.247.687 |
| Spirit Residence | | | 592.922.019 | – | 592.922.019 |
| Westside Garden | | | 810.623.203 | – | 810.623.203 |
| Lipót Garden | | | 1.768.319.142 | 147.514.500 | 1.620.804.642 |
| Campus Residence | | | 1.121.847.855 | – | 1.121.847.855 |
| Újbuda Garden | | | 1.320.077.551 | 1.320.077.551 | – |
| Total balance | – | 100% | – | – | 7.042.121.000 |
| The balance of unallocated proceeds | | | | | 0 |

* Projects that are discontinued, sold or does no longer meet the eligibility criteria and replaced by other eligible projects.

VII. Impact report – part 1

Project-by-Project Report of Green Building projects:

In 2022 the Bécsi Corner Office building has received the BREEAM In-Use International Certification with a rating of „Very Good”. Solar power panels were set up on the roof top of the building and electric car charging stations were installed in the parking garage (on Level -3).

| Project name | Project location | Project address | Type of building | Project status | Gross building area (GBA) | Utilization rate | Green building certification type | Green building certification type |
|---------------------|-------------------|---|------------------|----------------|---------------------------|------------------|-----------------------------------|-----------------------------------|
| Bécsi Corner Office | Budapest, Hungary | 1023 Budapest, Lajos Street 28-32. Land Reg Nr.: 14789 | Office | Finished | 14.252 m2 | 94.26% | BREEAM | Very Good |

VII. Impact report – part 2

Project-by-Project Report of Energy Efficiency projects – part I.

The Nearly Zero Energy Building (“NZEB”) requirement is shown as a legal requirement for our residential development projects. Energy consumptions of the eligible projects are more than 10% lower than this threshold. Moreover, each eligible project has more than 25% renewable energy share.

The planned energy savings are calculated versus the NZEB requirements in the tables below:

| Project name | Project location | Project address | Type of building | Project status | Gross building area (GBA) | Heated building area (HBA) | Energy consumption – Framework requirement | Energy consumption – Legal requirement | Planned Energy consumption kWh/m2a | Planned Energy Performance Certificate class | Planned Energy saving MWh/a |
|---------------------|-------------------|--|------------------|--------------------|---------------------------|----------------------------|--|--|------------------------------------|--|-----------------------------|
| | | | | | | | kWh/m2a | kWh/m2a | | | |
| Waterfront City II | Budapest, Hungary | 1033 Budapest, Folyamőr street 7. Land Reg Nr.: 18391/5 | Residential | Finished | 13.075 m2 | 6.604 m2 | 90 | 100 | 53.00 | AA+ | 310.39 |
| Waterfront City III | Budapest, Hungary | 1033 Budapest, Folyamőr street 5/C Land Reg Nr.: 18391/12 | Residential | Construction phase | 26.600 m2 | 11.215 m2 | 90 | 100 | 58,85 56,85 56,86 | AA+ | 461.50 |
| Waterfront City IV | Budapest, Hungary | 1033 Budapest, Folyamőr street 5/B Land Reg Nr.: 18380/3 | Residential | Construction phase | 28.269 m2 | 12.900 m2 | 90 | 100 | 64.47 | AA | 458.34 |
| Spirit Residence | Budapest, Hungary | 1095 Budapest, Mester street 29–31 Land Reg Nr.: 37861 | Residential | Construction phase | 18.508 m2 | 10.804 m2 | 90 | 100 | 66.99 | AA | 356.64 |

VII. Impact report – part 3

Project-by-Project Report of Energy Efficiency projects – part II.

| Project name | Project location | Project address | Type of building | Project status | Gross building area (GBA) | Heated building area (HBA) | Energy consumption – Framework requirement kWh/m2a | Energy consumption – Legal requirement kWh/m2a | Planned energy consumption kWh/m2a | Planned Energy Performance Certificate class | Planned Energy saving MWh/a |
|------------------|-------------------|---|------------------|--------------------|---------------------------|----------------------------|--|--|------------------------------------|--|-----------------------------|
| Westside Garden | Budapest, Hungary | 1134 Budapest, Szabolcs st. 22–24. Land Reg Nr.: 28144/3 | Residential | Construction phase | 12.647 m2 | 8.577 m2 | 90 | 100 | 56.83 | AA | 370.27 |
| Lipót Garden | Budapest, Hungary | 1133 Budapest, Hegedűs Gyula st. 55 Land Reg Nr.: 25420 | Residential | Planning phase | 27.683 m2 | 12.843 m2 | 90 | 100 | 60.36 | AA | 509.10 |
| Campus Residence | Budapest, Hungary | 1116 Budapest, Barázda st. 3 Land Reg Nr.: 3993/32 | Residential | Planning phase | 32.283 m2 | 19.956 m2 | 90 | 100 | 65.04 | AA | 697.66 |
| Újbuda Garden | Budapest, Hungary | 1116 Budapest, Hauszmann Alajos st. 7. Land Reg Nr.: 4031/8 | Residential | Planning phase | 29.929 m2 | 18.222 m2 | 90 | 100 | 60.33 | AA | 722.87 |

VIII. Disclaimer

The information contained in this document / report has been compiled by Biggeorge Property Plc. (the 'Company', and together with its subsidiaries, 'BGP') in Budapest for informational purposes only and in order to meet the requirement set in ICMA's Green Bond Principles regarding the Green Bond Allocation and Impact Reporting. The information and data contained in this document are provided as at the date of this document and are subject to change without further notice. However, BGP strives to provide any information publicly available within its reporting period set out in the Green Finance Framework.

BGP does not assume any responsibility or obligation to update or revise any such statements, regardless of whether those statements are affected by the results of new information, future events or otherwise.

BGP does not undertake any obligation to publicly release any updates or revisions to any forward-looking statements to reflect events or circumstances after the date of this presentation.

The information contained in this Green Bond Allocation and Impact report does not purport to be comprehensive.