



BIGGEORGE
PROPERTY

Green Bond Allocation and Impact Report

19 February 2024

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I. Letter from the CEO

“

I am pleased to present our new Green Bond Allocation and Impact Report, which summarizes our key green investments and showcases our future ambitions.

Our group focuses on sustainability and energy efficiency in all its businesses since 2018. The construction industry is one of the most polluting, therefore, companies operating in this sector have a crucial role in reducing their environmental impact. The impact of our buildings on the environment is also taken into account in building design.

Our residential buildings are equipped with air-source or ground-source heat pumps and ceiling-mounted heating/cooling air conditioning systems, which have a much smaller ecological footprint than conventional fossil fuel-based systems. Logistics facilities developed by the company are equipped with solar panels that enhance the energy efficiency of each building. All our development projects come with thermal insulation, energy-efficient LED lightning and smart metering systems. Our buildings with these technical solutions have very high energy efficiency, exceeding the legal requirements.

Biggeorge Property wishes to continue those initiatives and improve its business along green dimensions.



Tibor Nagygyörgy
CEO
Biggeorge Property

”

II. Green Bond Summary

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

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)

100% of green proceeds to finance projects in part or full




Biggeorge Property (hereinafter BGP) published its Green Bond Framework* in November 2021, and issued its first green bonds with the face value of HUF 7.0 bn in February 2022.





* https://www.biggeorgeproperty.hu/hu/befektetoknek-letolt/10/1691420641_Green-Bond-Framework_Biggeorge_2021.pdf

III. Sustainability at BGP Group – Recent developments

Environment

-  Establishment of 8G Energy Holding (by Biggeorge Holding) - main profile: alternative energy advisory, design, construction, investment
-  Renewable energy usage in residential developments: geothermal heating systems, green roofs and proper insulation
-  Electric car charging stations at residential developments and office buildings

Social

-  Launching of Biggeorge Foundation for Chances in 2022 with HUF 500 m starting capital and additional capital HUF 200 m in 2023 (by Biggeorge Holding and Tibor Nagygyörgy).
-  Contracting with a private medical healthcare solutions provider to ensure employees health

Governance

-  Full transparency: BGP and Biggeorge REIT are listed on BSE's platforms
-  As part of our Green Bond Framework, a Green Bond Committee was established in 2022 and it operates to select and validate Green Projects.



III. Sustainability at BGP Group - Goals

Governance

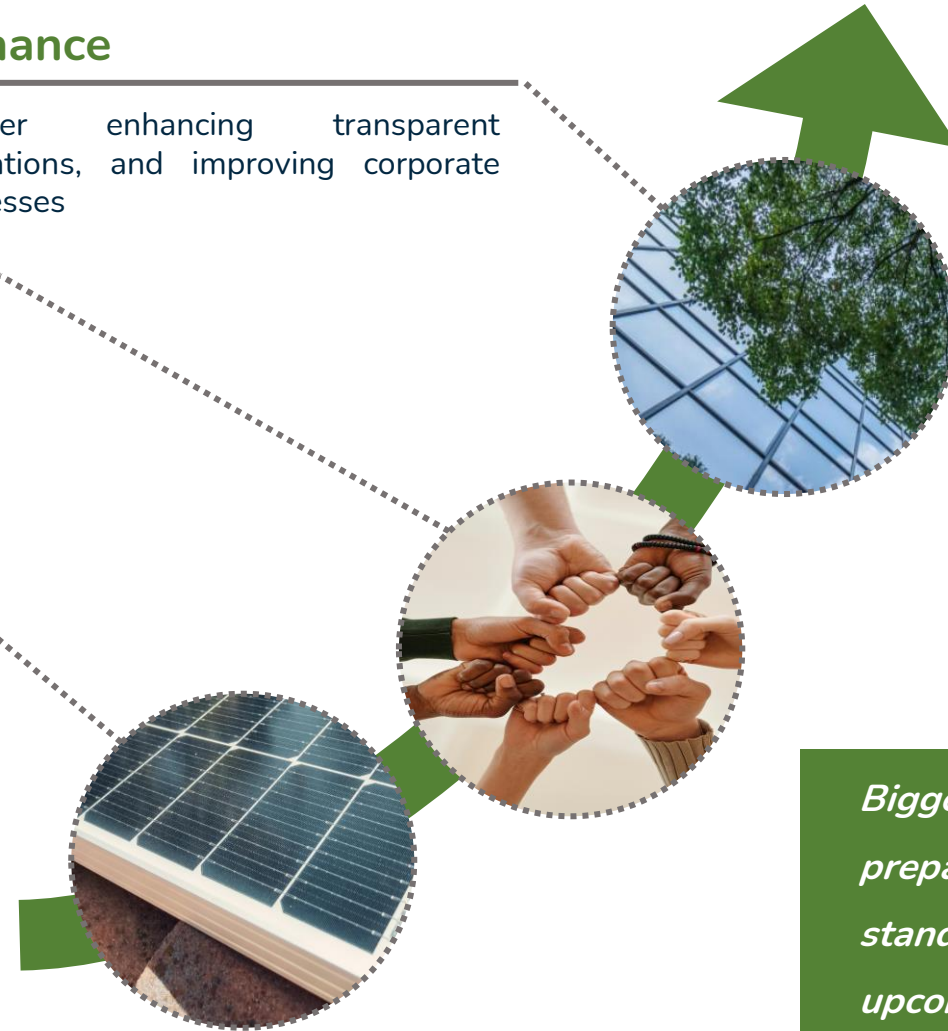
- Further enhancing transparent operations, and improving corporate processes

Social

- Providing equal opportunities for our employees
- Financially supporting disadvantaged people

Environment

- Increasing energy efficiency in the properties we manage
- Creating a more livable urban landscape by creating green roofs and inner gardens
- Reducing the amount of generated waste, and taking into account the Sustainable Development Goal (SDG) aspects related to waste management by installing selective waste bins



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

IV. Green Finance Framework



Use of proceeds

Proceeds from Green Bonds are allocated exclusively to finance and/or refinance, partially or totally, new or existing real estate projects, chosen by BGP's Green Bond Committee (GBC).



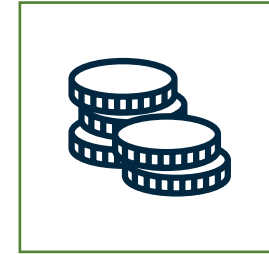
Evaluation and selection

The Green Bond Committee selects, validates and excludes non-compliant projects from the pool of Eligible Green Projects, while modifying and approving the pre-defined eligibility criteria.



Tracking of proceeds

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



Substitution of projects

In case a previously allocated project is divested, discounted or no longer meets the eligibility criteria, BGP reallocates an amount equal to the net proceeds spent on projects to replacement projects - which are fully compliant with the eligibility criteria.

The Green Bond Committee had several meetings in the last year as well and re-allocated Green Bond proceeds - that were released from finished projects - to other eligible projects, with an allocation of around HUF 7.0 billion as of 16 February 2024.

In order to finance these eligible green projects the Green Bond Committee decided to provide green funding capital increase on multiple occasions to Biggeorge 30. and Biggeorge 40. Real Estate Investment Funds.

Biggeorge Property is pleased to announce that our target of investing the Green Bond proceeds in sustainable projects within 36 months of the issuance has been overachieved, since our commitments to eligible projects already exceed the net proceeds.

Further chapters (V.-VII.) in this report give an **overview on the allocation and impact of the net proceeds of the Green Bonds.**







V. Overview of eligible green projects – Eligibility Criteria



According to our Green Bond Framework the acquisition, construction or refurbishment of office, hotel, retail, industrial, logistic and residential buildings are permitted when at least one criteria is met mentioned below:

Commercial buildings





Residential buildings

Energy Efficiency

-  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.

-  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.

Green Buildings

-  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 have to be obtained at the latest at the delivery of the building.

Projects described in the next pages had met the criteria and were chosen to be partly financed from Green Bond funds.

Eligible projects relating to green buildings category



Bécsi Corner Office

Address: Lajos street 28-32. Budapest, H-1023



Solar power panels were set up on the roof top of the building and electric car charging stations were installed in the parking garage.

Location:

Located at the border of the 2nd and 3rd districts in Budapest, and is surrounded by four streets, providing excellent accessibility, even by public transport.

Property data:

Site Area: 4 011 sqm

Leasable area: 10 350 sqm

Old and new buildings unite in harmony: preserving the originality of the old and protected monumental buildings was a top priority during the project.

Category:

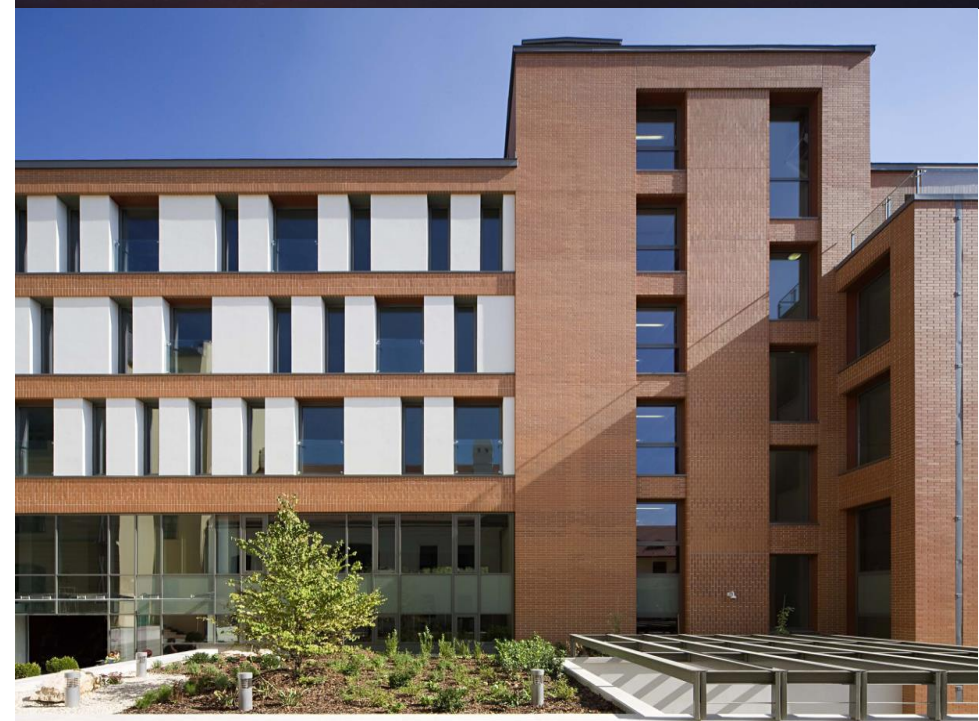
The office has been assessed to a BREEAM In-Use Very good green building certificate in 2022.



Year of construction:
2009



Green Bonds share of total financing:
~20.6%



**Eligible projects
relating to energy
efficiency category**



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Waterfront City II-III-IV.

Address: 5/C-B, 7 Folyamőr street, Budapest, H-1033



Properties' internal gardens have green space of ~ 15.000 sqm, with energy power charging benches for mobile phones and other electric devices. Buildings have electric car charging stations installed in the parking garage, bicycle storage spaces and a green / living rooftops.

Location:

Waterfront City is situated in the heart of District III (Óbuda), adjacent to the river Danube. The promenade that crosses the 50 000 m2 development plot is located 600 metres from the main square (Fő Square) of District III.

Property data:

	Waterfront City II	Waterfront City III	Waterfront City IV
Site Area:	2 453 sqm	5 339 sqm	6 279 sqm
Flat number:	169	217	253
Total flat area:	6 826 sqm	12 657 sqm	12 272 sqm

These homes are characterized by bright, ample spaces and enormous glass surfaces. The ceiling heating and cooling system ensures ideal temperatures within the apartments.

Category:

The development Phase II-III. received AA+, Phase IV. is planned to receive AA+ and/or AA Certification- Energy Performance Certificate.

Year of construction:

Phase II.: 2019
Phase III.: 2021
Phase IV.: 2022

Planned handover:

Phase II.: 2022 (handed over)
Phase III.: 2023 (handed over)
Phase IV.: 2024

Green Bonds share of total financing:

Phase II., III.: ~18.4% and ~8.7% consecutively, 0% as of 17 February 2024 (sold projects, amount is re-allocated to other eligible projects)
Phase IV.: ~5.4%, , 0% as of 17 February 2024 (amount is re-allocated to other eligible project)



Spirit Residence

Address: 29-31 Mester street, Budapest, H-1095



Property's internal garden has a green space of ~ 500 sqm. It has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

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

Property data:

Site Area: 3 422 sqm

Flat number: 210 apartments with unit sizes ranging from 27 m² studio units to 99 m² penthouses with enormous terraces, with the total flat area of 10 566 sqm. The ground floor provides for commercial and office spaces. The building overlooks a tranquil green garden which is accessible via the ground floor apartments.

Category:

The development received AA Certification - Energy Performance Certificate.



Start of construction:

2021

Planned handover:

2024 (handover has started)



Green Bonds share of total financing:

~5.3%, 0% as of 17 February 2024 (sold project, amount is re-allocated to other eligible projects)



Westside Garden

Address: 11-13 Szabolcs street, Budapest, H-1134



The property comprises two buildings with the majority of the apartments have terraces overlooking to the inner garden with green space of 1.600 sqm. The buildings offer bicycle storages and electric car charging stations in the parking garage.

Location:

Close to downtown and Margaret Island, in the area bordered by Szabolcs Street and Lőportár Lane in the renewed Ferdinánd District.

Property data:

Site Area: 3 647 sqm

Flat number: 159 apartments with a total flat area of 8 677 sqm

The ground floor offers residential units with garden connection, and several retail units.

Category:

The building received AA Certification- Energy Performance Certificate.



Start of construction:

2022

Planned handover:

2024 (handover has started)



Green Bonds share of total financing:

~8.1%, 0% as of 17 February 2024 (sold project, amount is re-allocated to other eligible projects)



Szemesbay Resort

Address: Kikötő street 1, Balatonszemes, H-8636



Property's internal garden has a green space of ~ 9600 sqm. It has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

Szemesbay Resort in Balatonszemes is situated directly by the harbor, on the waterfront, in a quiet, green environment, within walking distance from the town center. The sailing harbor, surrounded by beaches on both sides and hospitality establishments next to the harbor, creates an intimate yet lively center.

Property data:

Site Area: 12 898 sqm

Flat number: 153 apartments with unit sizes ranging from 33 m2 studio units to 107 m2 penthouses with enormous terraces, with the total flat area of 7 687 sqm. The majority of the apartments in the two buildings of Szemesbay Resort has panoramic views of Lake Balaton.

Category:

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



Start of construction:
2023
Planned handover:
2025



Green Bonds share of total financing:
~3.9%



Silverbay Residence

Address: Deák Ferenc promenade 8, Siófok, H-8600



Property's internal garden has a green space of ~ 1 187 sqm. It has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

Siófok is the centre of Balaton's southern lakeside. The city is located 1 hour's driving distance from Budapest and offers a variety of recreational opportunities. Siófok combines all the advantages that make the capital of Lake Balaton so attractive: a vibrant city life as well as tranquility characterizes the city. Moreover, a variety of fine dining restaurants and retail areas available in this area.

Property data:

Site Area: 7 091 sqm

Flat number: Biggeorge offers in Silverbay Residence 69 uniquely designed apartments, ranging from 32 m2 to 145 m2, with the most innovative architectural solutions, an outdoor swimming pool as well as quality materials and finishes. Each apartment has a terrace, whereas parking is possible in the dedicated underground car park and the surface parking lots.

Category:

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



Start of construction:

2023

Planned handover:

2025



Green Bonds share of total

financing:

~3.7%



Árnyas 40 Villa Suites

Address: 40/C Árnyas Street, Budapest, H-1133



Property's internal garden has a green space of ~ 19.200 sqm. Building has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location: Árnyas 40 Villa Suites is situated in District XII at Budakeszi Street, at the foot of Normafa Hill at a 20,595 sqm site. The area offers outstanding recreational and hiking possibilities for the future residents at Normafa Hill, at Hárs Mountain or the surrounding green areas. Furthermore, the Budagyöngye Shopping Center, supermarkets and restaurants are located in close proximity of the project.

Property data:

Site Area: 3 934 sqm

Flat number: 102 apartments, with the total flat area of 9.643 sqm. The project is located in a green environment and entails two phases offering a variety of sizes and layout.

Category:

The development is planned to receive A and/or AA Certification - Energy Performance Certificate.



Start of construction:

2024

Planned handover:

2026



Green Bonds share of total financing:

~10.1%



Újbuda Garden

Address: 9-11 Hauszmann Alajos street, Budapest, H-1116



Properties' internal gardens have a green space of ~ 3.300 sqm, ground floor apartments will include garden connection. Building has electric car charging stations installed in the parking garage and bicycle storage spaces.

Location:

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.

Property data:

Site Area: 8 035 sqm

Flat number: 266 apartments and 100 student hostel/flat with a total flat area of 14 533 sqm

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 center can be reached with ease within a few minutes. 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.

Category:

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



Year of construction:

2024

Planned handover:

2026



Green Bonds share of total financing:

~5.1%



Lipót Garden

Address: 55 Hegedűs Gyula street, Budapest, H-1133



Building has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

Lipót Garden is situated 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.

Property data:

Site Area: 3 934 sqm

Flat number: 260 apartments, with the total flat area of 11.384 sqm. 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. 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.

Category:

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



Start of construction:

2025

Planned handover:

2027



Green Bonds share of total financing:

~6.4%



Campus Garden

Address: 3 Barázda Street, Budapest, H-1116



Property's internal garden has a green space of ~ 7.200 sqm. Building has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

Campus Garden is located in District XI of Budapest, in the revitalizing area of Újbuda on a site bordered by Szerémi Street and Barázda Street, in close vicinity of the Danube river

Property data:

Site Area: 10 157 sqm

Flat number: 240 apartments. The development shall also include a new student hostel building with 144 flats that is best suited for the younger generations with smaller flat sizes.

Category:

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



Start of construction:

2026 Q3

Planned handover:

2028 Q4



Green Bonds share of total financing:

~4.0%



Westside Grand I-II.

Address: 22-24 Szabolcs street, Budapest, H-1134
7-9 Szabolcs street, Budapest, H-1134



Property's internal garden has a green space of ~ 7.300 sqm. It has electric car charging stations installed in the parking garage, and bicycle storage spaces.

Location:

Close to downtown and Margaret Island, in the area bordered by Szabolcs Street and Lőportár Lane in the renewed Ferdinánd District.

Property data:

	Westside Grand I.	Westside Grand II.
Site Area:	5 630 sqm	3 005 sqm
Flat number:	294	151
Total flat area:	17 436 sqm	8 251 sqm

Westside Grand, implemented in multiple phases, embrace a vast green park, allowing residents to enjoy tranquility, peace, and a green environment, even while sitting on their balconies, all within a central, downtown setting.

Category:

Both Phase 1. and Phase 2. are planned to receive AA+ Certification- Energy Performance Certificate.

Start of construction:

Phase I.: 2024
Phase II.: 2026

Planned handover:

Phase I.: 2026
Phase II.: 2028



Green Bonds share of total financing:

~4.1% (Westside Grand I)



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 16 February 2024
Bécsi Corner	Green Buildings	10.67%	751.252.623	-	751.252.623
Árnyas 40 Villa Suites	Energy Efficiency	89.33%	1.812.552.800	22.283.025	1.790.269.775
Lipót Garden			1.768.319.142	539.020.367	1.229.298.775
Újbuda Garden			1.320.077.551	390.720.468	929.357.083
Campus Garden			1.121.847.855	296.073.813	825.774.042
Westside Grand I			777.146.805	-	777.146.805
Szemesbay Resort			523.041.633	-	523.041.633
Silverbay Residence			215.980.264	-	215.980.264
Waterfront City II			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	-
Total balance	-	100%	-	-	7.042.121.000
The balance of unallocated proceeds					0

* Projects that are discontinued, sold partly or entirely or does no longer meet the eligibility criteria and replaced by other eligible projects. Waterfront City II-III. phase, Spirit Residence and Westside Garden projects are finished.

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)	Occupancy 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 sqm	97.81%	BREEAM	Very Good

VII. Impact report – part 2.

Project-by-Project Report of Green Building projects:

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	Construction status	Gross building area (GBA) m2	Heated building area (HBA) m2	Energy consumption Framework requirement kWh/m2a	Energy consumption Legal requirement kWh/m2a	Planned Energy Consumption kWh/m2a	Planned Energy Performance Certificate class	Planned Minimum Energy saving %	Planned Energy saving MWh/a
Waterfront City II	Budapest, Hungary	1033 Budapest District 03, Folyamőr street 7. Land Reg Nr.: 18391/5	Residential	Finished	13 075	6 604	90	100	53.00	AA+	47.00%	310
Waterfront City III	Budapest, Hungary	1033 Budapest District 03, Folyamőr street 5/C Land Reg Nr.: 18391/12	Residential	Finished	26 600	11 215	90	100	56.86	AA+	43.14%	484
Waterfront City IV	Budapest, Hungary	1033 Budapest District 03, Folyamőr street 5/B Land Reg Nr.: 18391/3	Residential	Construction phase	28 269	12 900	90	100	64.47	AA	35.53%	458
Spirit Residence	Budapest, Hungary	1095 Budapest District 09, Mester street 29-31 Land Reg Nr.: 37861	Residential	Finished, handover has started	18 508	10 804	90	100	66.99	AA	33.01%	357
Westside Garden	Budapest, Hungary	1134 Budapest District 13, Szabolcs street 22-24 Land Reg Nr.: 28144/3	Residential	Finished, handover has started	12 647	8 577	90	100	56.83	AA	43.17%	370
Silverbay Residence	Siófok, Hungary	8600 Siófok, Deák Ferenc promenade 8 Land Reg Nr.: 7470	Residential	Construction phase	7 091	4 354	90	100	47.25	AA+	52.75%	230
Szemesbay Resort	Balatonszemes, Hungary	8636 Balatonszemes, Kikötő street 1 Land Reg Nr.: 190/4	Residential	Construction phase	20 859	7 940	90	100	60.66	AA	39.34%	312

VII. Impact report – part 3.

Project-by-Project Report of Green Building projects:

Project name	Project location	Project address	Type of building	Construction status	Gross building area (GBA) m2	Heated building area (HBA) m2	Energy consumption Framework requirement kWh/m2a	Energy consumption Legal requirement kWh/m2a	Planned Energy Consumption kWh/m2a	Planned Energy Performance Certificate class	Planned Minimum Energy saving %	Planned Energy saving MWh/a
Árnyas 40 Villa Suites	Budapest, Hungary	1121 Budapest, Árnyas street 40/c Land Reg Nr.: 10875/4	Residential	Planning phase	10 151	9 797	90	100	68.56	A	31.44%	308
Westside Grand I.	Budapest, Hungary	1134 Budapest District 13, Szabolcs street 11-13 Land Reg Nr.: 28072/1	Residential	Planning phase	35 961	25 711	90	100	56.00	AA+	44.00%	1 131
Westside Grand II.	Budapest, Hungary	1134 Budapest District 13, Szabolcs street 7-9 Land Reg Nr.: 28072/2	Residential	Planning phase	16 653	10 856	90	100	59.69	AA+	40.31%	438
Újbuda Garden	Budapest, Hungary	1116 Budapest District 11, Hauszmann Alajos street 9-11 Land Reg Nr.: 4031/8	Residential	Planning phase	29 929	18 222	90	100	59.80	AA+	40.20%	733
Lipót Garden	Budapest, Hungary	1133 Budapest District 13, Hegedűs Gyula street 55 Land Reg Nr.: 25420	Residential	Planning phase	27 683	12 843	90	100	60.36	AA	39.64%	509
Campus Residence	Budapest, Hungary	1116 Budapest District 11, Barázda street 3 Land Reg Nr.: 3993/32	Residential	Planning phase	32 283	19 956	90	100	65.04	AA	40.50%	698

Disclaimer

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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.

