

Integrity. Creativity. Perseverance. Team Spirit.

FUTUREAL





FUTUREAL GROUP

Table of Contents

ITI	IDE	Λ I

HELLOPARKS

CORDIA INTERNATIONAL

Greetings from Gábor Futó	4
Futureal Group in Europe	6
Futureal Group's history	8
Board of Directors	15
Outstanding group	
with a diversified portfolio	16
Large-scale urban development projects	18
Futureal Holding	28
Office developments	30
Retail developments	40
Real estate investments	44
UK affordable residential	
rental platforms	46
HelloParks	50
Cordia International	60
Sustainability	96
CSR policy	102
Green certifications	103
Awards	104



Futureal Group has become a significant player in the European real estate market as a diversified development and investment group with several sector-focused platforms working together in synergy.

Our real estate investments and developments span 18 cities in seven countries: the United Kingdom, Spain, Germany, Poland, Hungary, Romania and the United States.

We have recently become active players on the capital markets with around €650 million of fixed rate, long-term (seven, ten and 15-year) bonds raised.

Over the past decades, we have grown close to 200-fold, and created a team of over 400 professionals – many of having worked together for 15-20 years. Our organisation is built on our shared values of integrity, creativity, perseverance and team spirit. We also feel responsible for the environment we shape. We focus on creating some of the most energy-efficient and lowest-emission buildings. Our market-leading experience comes from large-scale urban development projects, residential, retail, office, industrial and logistics developments and investments. We are proud of our team, our 4 million sqm of completed projects and projects under construction with a total value of over €6 billion.

Gábor Futó

Co-founder and Shareholder, at Futureal Group

in Europe





10+ successful partnerships with institutional investors, private developers, land owners, banks and municipalities.

2000-2003

WORKING TOGETHER AS FATHER AND SON, SEARCHING FOR A PATH

After the sale of Dr. Péter Futó's Hungarian candy business, Fundy, with a history going back three generations, and Gábor Futó's return from his studies at Harvard, Futureal Holding Zrt. was established by father and son in close partnership as an investment company with diverse activities, including the following milestones.

- The buyout from dozens of owners (in a takeover battle) of a holding company (ISZH Rt.) with part ownership stake in Raiffeisen Bank and several other businesses.
- The partial buyback of Péter's previous candy business and a multi-year attempted buyout of a large confectionary company.
- Engaging in a two-phase, 142-unit residential development project (La Siesta) led by Tibor Földi.

2003

FOCUS ON REAL ESTATE, WITH GÁBOR FUTÓ'S LEADERSHIP

- After successfully completing the highly profitable exit from the ISZH investment, Gábor proposed concentrating on real estate and building a scalable property development and investment company.
- A focused business line, also called Futureal, jointly owned by Péter and Gábor Futó, was established with less than €4 million of total capital to focus on real estate as the main activity. In contrast, the other activities were reduced and exited step-by-step.
- Gábor Futó became the CEO of the new Futureal real estate business, responsible for strategy, real estate transactions, financial engineering and assembling and leading the team. Péter Futó took up leading external relations with a focus on municipality relations. Tibor Tatár was hired to be the development director for commercial projects. Tibor Földi was appointed to lead residential developments.
- A warehouse deal wasis concluded and concurrently purchased and partially sold.
- The first contact with the proposed Corvin-Szigony urban regeneration project is made by Gábor (while trying to find a lost dog in District 9). A joint venture was negotiated with a local residential developer and an eventually unsuccessful bid was made to acquire the development rights and obligations.

2004

THE CORVIN PROMENADE PROJECT: THE GREAT INSPIRATION AND CHALLENGE

- Step-by-step buyout of the four rights owners for the development of the largest city-centre urban regeneration project in CEE, located in the biggest slum of Budapest, with 95% of the population belonging to the Roma minority and living for decades in deep poverty. Most apartments were without private toilets and were of 30 sqm average sizes occupied by big families.
- The massively challenging project was to become "Best mixeduse project in Europe".
- Launch of the planning process of the mixed-use Corvin Promenade project involving several leading local architects and also the Harvard Design School in a period.
- Renegotiation of the urban development agreement with the city to allow flexibility and speed; changing of the masterplan to create a partially-covered retail promenade.
- Futureal bought 38% of The Budapest Wholesale Fruit and Vegetable Market in three transactions.

2005

BUILDING A REAL ESTATE DEVELOPMENT COMPANY

- Assembly of an amazing team of young professionals, people
 who love the challenge of turning Corvin from a problematic
 slum into a flourishing city centre all with minimal capital
 invested in the business.
- New team members include Pál Darida to manage bank financing, and József Balogh to lead the technical department.
- Creation of CORDIA as a separate B2C brand for residential projects, while Futureal would focus on commercial projects and B2B.
- Intensive branding and marketing activity was launched for Corvin Promenade, led by BrandArt, the design and marketing agency owned by Zsuzsa Futóné Szántó.
- Futureal creates a large-scale land development joint venture on Madárhegy.

2006 THE BIG DEAL

Feeling that times are too good to be true (with 100%+ leverage and soaring real estate prices), Gábor Futó negotiated the forward sale and forward funding of Corvin Plaza (the newlyimagined urban retail component of Corvin Promenade which had not even have a building permit at the time) to Klepierre S.A. in what was to become one of the largest and most

profitable real estate transactions in CEE.

- The deal, creating an over 30x return on the total capital ever invested in Futureal, was to become a defining moment in the history of Futureal Group, creating not only the financial basis to develop Corvin but also to survive the 2007–2008 financial crisis and to expand to new markets.
- The transaction was de-risked with Futureal eventually taking no leasing, yield or financing risk. It was negotiated to include the forward payment of most of the profits at the time of the building permit.

2006

THE REALISATION OF A GREAT DREAM BEGINS

- Start of construction, initial sales (in Ireland) of the first residential building (Premiere Ház) and the first office building (Corvin One) along Corvin Promenade.
- Struggling to make customers and tenants ignore the current slum with horrible reputation and massive poverty and buy into the future we had imagined.
- Creation of the largest social housing project since the fall of socialism after the change of regime in the 1990s to help support the evacuation of existing buildings to be demolished; start of the renovation of several remaining historical buildings.
- Eventually 1,100 local families would be moved out and be either compensated with cash or relocated to the same district to better condition, renovated or new social apartments, significantly improving their living conditions.
- Planning of the Promenade, the newly-created public space, becoming the heart of the project.

2007

HARVESTING THE BIG DEAL AND THE START OF EXPANSION

- The Klepierre deal was closed, ensuring the financial basis for expansion and the setup of a separate family office.
- Expansion to Romania in order to develop shopping centres in a joint venture between Gábor and his brother-in-law, Eran Socher.
- De-risking of the Gold Plaza shopping centre development (to be developed in Baia Mare municipality, Romania) by forward selling the centre to Immoeast AG even before the actual purchase of the development land and drawing 80% of the required equity from Immoeast.
- Land assembly and the long planning process for the future Etele Plaza and Budapest One began at a location that is envisaged to become the largest multi-modal transportation junction in Budapest when the new metro line would open (with a massive delay as learnt later).
- · Several residential projects were launched.



2008/2009

THE GLOBAL FINANCIAL CRISIS (GFC) HITS

- The GFC began upending the expansion plans, creating an extremely deep economic and financial crisis.
- Even though all of the group's debt had been non-recourse, a conscious decision was made not to default on any bank debt, pay the subcontractors of our bankrupt general contractors and complete all our projects.
- Gábor launched Finext Capital, a family office funded by distributing part of the profits of the Klepierre deal.

MANAGING THROUGH THE GFC, WHILE TAKING ADVANTAGE OF THE PUBLIC MARKET OPPORTUNITIES

- Continuation of all projects during the GFC, bankruptcy of all but one of our general contractors, resignations by clients from sale and lease agreements, massive issues in bank financing and strained exit arrangements.
- The development of Corvin Plaza, Gold Plaza, Corvin One office building and all residential projects were progressing amid a massively challenging economic and financial environment.
- Finding better return opportunities in the public markets than private markets, a large chunk of the company's capital was invested by Gábor into taking advantage of dislocations in listed bonds, activist strategies in closed-end funds and real estate companies, and bonds. Creating over 50% IRR [internal rate of return] in the following two years.
- The big miss: The eventually failed acquisition of control of Conwert Immobilien AG, Austria's then-largest residential landlord with 24,000 rental apartments in Austria and Germany at a highly depressed valuation.

From 2010 on **DELIVERING ON OUR PROMISES**

- Handover of several projects including Corvin Plaza, the next four office towers on Corvin Promenade, Gold Plaza, leasing up during the GFC, the European debt crisis and the accumulated effects of these on the Hungarian economy.
- Reorganisation of the company focusing on finding new opportunities in a challenging market.

10

2011-2012

INVESTING WITH FOCUS ON DOWNSIDE PROTECTION AND SPEED, FIRST ENTRY TO POLAND

- The group was reorganised with the separation of the Hungarian real estate operations focused under Futureal Development Holding (FDH) and a separate entity, Futureal Real Estate Holding Ltd (FREH) was refocused, with majority investment by Gábor, to focus on international expansion and partnership deals.
- Launching a preferred equity partnership program to jumpstart good quality, frozen projects, and secure protected downside, and negative land basis.
- Preferred equity recapitalisation of the stuck Nova Park shopping centre development in Poland; raising €50 million funding for development during the eurozone crisis.
- Preferred equity investment into the projects of a financially distressed listed Polish residential developer.
- Agreement with KPMG to build their new headquarters (Vision Towers) at a site not yet owned by Futureal; the launch of our first office headquarters development project.

2013

CROSSING THE ATLANTIC

- As an altogether separate real estate business, Gábor, together with Eran Socher, his brother-in-law, launched a single-family residential rental platform in the United States in Atlanta, Indianapolis, and around Detroit as part of a macro bet to take advantage of the residential market dislocation caused by the GFC.
- Several development co-GPs [General Partners] investigated; investment in office and strategic land projects in the United States
- Finext Capital investment advisory team hired in Herzliya, Israel.
- · Handover of second phase of Corvin Promenade.

MOVING FORWARD

- Sziget Center, Futureal's first retail repositioning project, was acquired (a strip mall).
- Agreement to develop the 25,000 sqm GLA build-to-suit research and development headquarters of Nokia Systems, activating the other end of Corvin Promenade.
- Preparing for the launch of our own residential development business in Poland with the acquisition of the site of Cystersów Garden.
- Handover of Corvin Corner, the sixth office building on Corvin Promenade, Vision Towers (KPMG), Handover of Nowe Bochenka in Kraków; next phases of Corvin residential.

2015

A NEW DAWN: RE-BUILDING CORDIA IN HUNGARY, EXPANSION TO POLAND, ROMANIA AND GERMANY

- After six years of a frozen residential development market in Hungary, with limited development activity (one project a year), Cordia is reinvigorated with the internal slogan, "speed", in a massive push to expanding its land bank and team to be ready to what we rightly expected to be a huge residential development boom.
- · Start of Cordia's own operations in Poland, first in Kraków.
- The US single-family residential portfolio marching towards the 500-unit target.
- Futureal's first residential rental investment in Germany (the acquisition of five buildings in Kaiserslautern).
- A highly structured mezzanine discount loan investment with Caelum to help them develop ParkLake Plaza in joint venture with Songe Sierra in Bucharest, Romania.

2016

FULL SPEED AHEAD, SECURITISATION OF DE-RISKED PROJECTS

- Handover and sale of Nokia Skypark and Sziget Center, producing exceptional returns.
- Launch of the two-phase Advance Tower office development in a joint venture with the land owner.
- As a major financial innovation, Gábor Futó and Rezső Ezer developed a securitisation vehicle for Cordia portfolios of de-risked residential development projects with major co-investments by local and international institutional investors. The model becomes the financial engine fuelling the growth of Cordia.
- Establishment of CORDIA INTERNATIONAL ZRT., a newlycreated corporate entity focused on the Hungarian residential development activities of Futureal Group under FDH.
- Starting the sales of 1,500 new smart homes in Budapest.

2017

FURTHER INTERNATIONAL EXPANSION

- Launching the development of the first phase of Budapest One, the largest office building in Budapest and the cornerstone project of the South Buda City Center traffic oriented urban regeneration project.
- Cordia enters Warsaw, Poland, with the launch of Rodziewiczówny and Kopalniana projects, and TriCity with the acquisition of Jaśkowa Dolina project.
- Cordia enters Bucharest, Romania, with the launch of the twophase Parcului 20 Project.

THE NEXT BIG DEAL, RECYCLING CAPITAL TO FUND FURTHER GROWTH

- Futureal sold all existing office buildings on Corvin Promenade to OTP real estate funds and forward-sold Corvin 5 and Corvin 6 office buildings in the largest office deal ever completed in Hungary.
- Launching the construction works of Etele Plaza, the largest shopping centre of the Buda side of the capital.
- Futureal exited Kaiserslautern and ParkLake Plaza, producing exceptional returns.
- Futureal became a founding investor of ARGO Properties N.V. with co-investors including Clal and Phenix Insurance companies. Argo became a rapidly-growing German residential landlord, focused primarily on Leipzig and Dresden.
- Cordia launched a second securitisation vehicle, also with international projects.

2019

GETTING READY FOR THE CAPITAL MARKETS WHILE EXPANDING TO NEW MARKETS

- Strategic reorganisation of Futureal Group; changing the previous Hungary vs International split into Residential vs Commercial split; and preparing both Cordia International Zrt. (owning the international residential developments and investments as well) and the newly formed Futureal Holding B.V. for accessing the international bond markets.
- Futureal sold Advance Tower to Erste real estate fund and completed the sale of Corvin 5 and 6 office buildings to OTP real estate funds.
- Cordia International Zrt. conducted its first bond issuance of a seven-year, 4% fixed coupon HUF-denominated bond (HUF 44 billion) with a diverse group of 50 institutional investors participating in the landmark offering.
- Led by Tibor Földi and Mauricio Mesa Gomez, Cordia enters Spain with the acquisition of two residential development sites on the Costa del Sol—the "Sun Coast".
- Cordia entered Poznan by purchasing the old Modena clothes factory in the city centre.

2020

GEARING UP CORDIA, CREATING NEW REAL ESTATE PLATFORMS

- Gábor Futó and Rudolf Nemes agreed to create a growthoriented logistics development platform, HelloParks, initially focusing on the Hungarian market opportunities. A marketleading team was assembled.
- Despite the pandemic, Futureal Development secured large headquarter tenants for its following office projects: Vodafone for Budapest One second phase and British Telecom for Budapest One third phase. Long-term financing was secured for developing these office buildings, and near 0% long-term swap rates were locked in.
- Taking advantage of the historically low interest rates, Cordia issued its second, ten-year, HUF-denominated senior unsecured, and ten-year fixed 3.5% coupon bonds (HUF 40 billion).
- Cordia implemented a capital increase of the listed Polish developer POLNORD S.A. effectively taking control of the company at a very attractive valuation, and secured a massive albeit work-intensive land bank. Later, Cordia took full control of Polnord through a public tender offer.
- Cordia enters the UK residential development market by acquiring BLACKSWAN PROPERTY, a primarily build-to-rent focused developer operating in Birmingham.
- Cordia entered the UK affordable housing market through the acquisition of ST. ARTHUR HOMES—a for-profit registered provider of social housing focusing primarily on the shared ownership market.
- At a time of hightened uncertainty with Covid and VAT on new residential sales raised from 6% to 27%, Gábor agrees with CIB Bank the acquisition and 7-year land financing of a largescale, brown-field land portfolio with 1.2 km of uninterrupted direct Danube waterfront and two metro stations. The concept development and planning process of the 300,000 sqm MARINA CITY project is launched.
- An over €1-million donation programme was implemented to help cities cope with the challenges posed by the Covid-19 pandemic. The group moved to home office arrangement and introduced "Stay Safe" initiatives.

GEARING UP FUTUREAL, LAUNCHING AND GROWING NEW REAL ESTATE PLATFORMS

- Futureal locked in historically low interest rates by conducting four successful bond issuances, including a ten-year green bond and a 15-year bond, both HUF-denominated, fixedrate senior unsecured bonds with coupons of 4% and 3.5%, respectively, in the total amount of over €300 million.
- HelloParks was further capitalised by Futureal Holding B.V., strategic land positions were acquired around Budapest, supporting a close to 1,000,000 sqm GLA development pipeline, and the "megapark" strategy was developed.
- Futureal Investment Partners was launched: Gábor Futó and Karol Pilniewicz agreed to set up an opportunistic real estate investment management platform. A highly-experienced investment team was assembled.
- Futureal Development secures IBM's headquarters as the anchor tenant for the Corvin 7 office building. Long-term financing was secured.
- Futureal's most significant retail project, Etele Plaza opened doors.
- Cordia expanded its UK social housing investments with the acquisition of AUXESIA HOMES, a for-profit registered provider of social housing focused on the shared ownership and affordable rentals tenures.
- ARGO was listed on the Tel Aviv Stock Exchange in a highly successful IPO.

2022

GROWING THE PLATFORMS, REACTING TO THE DOWNTURN AND THE NEW MACRO ERA

- Futureal Investment Partners acquires two shopping centres (Bemowo in Warsaw and Manhattan in Gdańsk) as well as an office building (Wratislawia in Wrocław) for repositioning.
- HelloParks achieved a leadership position and over 40% market share in the new logistics and industrial developments around Budapest. Megapark-level, multi-phase financing agreements were signed with Erste, Raiffeisen and KBC Banks.
- Futureal Development handed over the remaining two phases of the Budapest One office building.
- Cordia handed over several significant projects across Poland and Hungary, including Grand Corvin, the last residential building along Corvin Promenade, and progressed the construction of thousands of apartments in the five countries where it operates.
- Marina City land development phase was completed after several land transactions and the achievement of a zoning plan, building permits were submitted for several phases.
- Tomasz Lapinski, Cordia's country manager in Poland, led the intensive restructuring of Polnord S.A., including the land development of the strategic land plots in Warsaw and TriCity; the sale of the non-strategic land bank; and the taking private of the company.
- Responding to Russia's war on Ukraine, an over €1-million aid program was launched to help Ukrainian refugees and several internal initiatives were launched, including the establishment of a kindergarten, temporary accommodations (used by thousands of refugees), and storage facilities to help cities with supplies.
- Significant cash reserves were created in anticipation of economic challenges.
- Stormy seas ahead with likely decrease in global real estate valuations, driven by much higher long term interest rates and secural headwinds in certain sectors.

CO-FOUNDERS





Gábor FUTÓ

Dr. Péter FUTÓ

OUR TEAM



Board of Directors



Zsolt BALÁZSIKGroup Tax and Structuring Director,
Futureal Group



dr. János BERKI International Office Sales and Asset Management Director, Futureal



Péter BÓDIS Group CFO, Cordia



Rezső EZERDirector of Transaction and Investor Relations



Dr. Péter FUTÓCo-founder, Co-owner
Futureal Group



Gábor FUTÓ Co-founder, Shareholder, Futureal Group



Tibor FÖLDI Chairman of the Board, Cordia



Mauricio Mesa GOMEZ Country Manager of Romania and Spain, Cordia



Erika GYŐR-KLÉZL Financing Director, Futureal Group



Áron GÖRÖG Sales Director, Cordia



Dan HARVERD CRO, Futureal Group



David HENDRYCH Group CFO and COO, Futureal



Balázs HORNOK CIO, Futureal Group, Western-Europe



dr. Roland JABRONKA Head of Legal, Futureal



András KÁRPÁTI Co-CEO, Cordia United Kingdom



Tomasz LAPINSKI Country Manager of Poland, Cordia



Johanna MEZŐVÁRI COO, Cordia



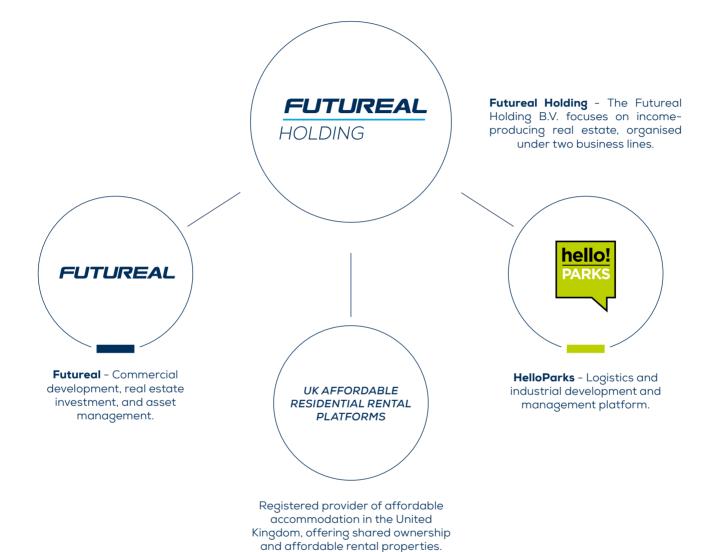
Rudolf NEMES CEO, Co-Founding Partner, HelloParks



Karol PILNIEWICZ CEO & CIO, Futureal



Timea SZILIGroup Marketing and Communications
Director, Futureal Group











Large-scale urban development projects



Corvin Quarter Urban Regeneration Corvin Promenade Portfolio

- 500,000 sqm newly-built area
- **€920 M** development value
- **€72 M** spent on public programmes
- 1,100+ families relocated

- 2,700+ new apartments
- 130,000 GLA of office buildings
- **45,000 sqm** of retail areas
- 25 buildings renovated



Large-scale urban development projects













Corvin Promenade portfolio

- Art Residence House
- Cordia City Garden
- Cordia Fontana House
- Cordia Park Residence
- Cordia Premier House
- Cordia Sun Resort
- Corvin Átrium
- Corvin Corner
- Corvin Crysal Tower
- Corvin Garantiqa Tower
- Corvin Innovation Campus
- · Corvin One
- Corvin Panorama
- · Corvin Sétány
- Corvin Technology Park
- Grand Corvin by Cordia
- Granite Tower
- Life 1
- Nokia Skypark

South-Buda City Centre





Budapest ONE

Etele Plaza







- In one of the most stunning parts of District 13 in Budapest
- 1.2 km of waterfront

Be Part of the Next Iconic Major Urban Regeneration

LARGE-SCALE MIXED-USE URBAN RENEWAL PROJECT ALONG THE DANUBE RIVER

- **90,000 sqm** green space
- 300,000 sqm area
- 2,750 residental homes
- 100,000 sqm office
- Right next to the main office corridor
- **Direct access** to two metro stations at the two ends of the project











Large-scale urban development projects



Wilanów

Kraków, Poland

Homes in five phases: 1,731

Residential development: 73,200 sqm

Retail: 1,750 sqm

F Green space: 41,110 sqm



Modena

O Poznań, Poland

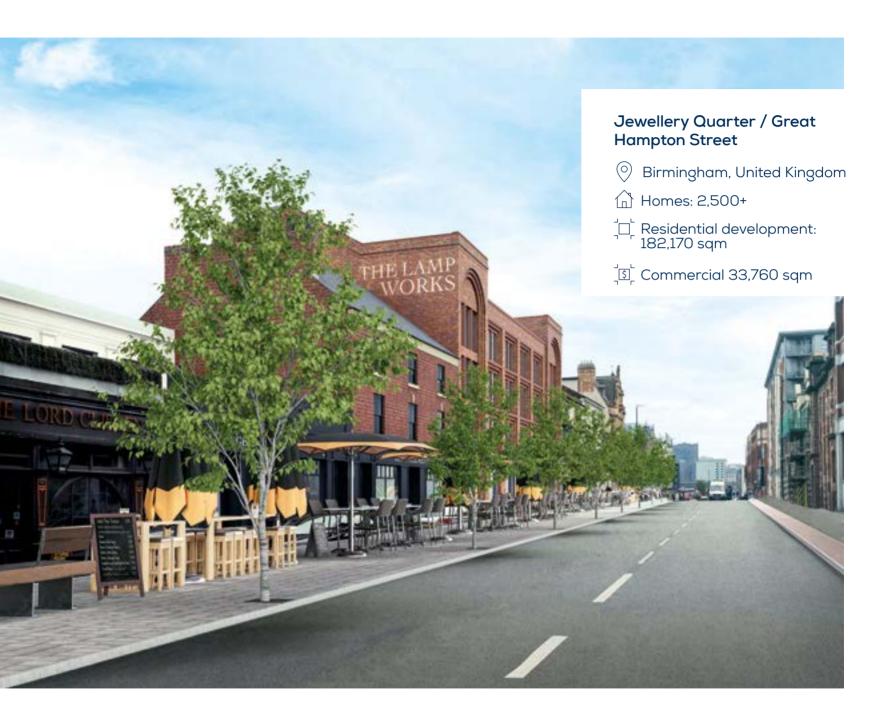
Homes in four phases: 725

Residential development: 3,000+homes

Retail: 2,200 sqm

Green space: 8,500 sqm

Plot: 21,000 sqm



COMPLETED VALUE mEUR **PROJECTS** GLA 233,000 810 17 ▶ Office 193,000 717 ▶ Retail **DEVELOPMENT PIPELINE** GLA VALUE mEUR **PROJECTS** 173,000 487 ▶ Office **GRAND TOTAL** GLA VALUE mEUR **PROJECTS**

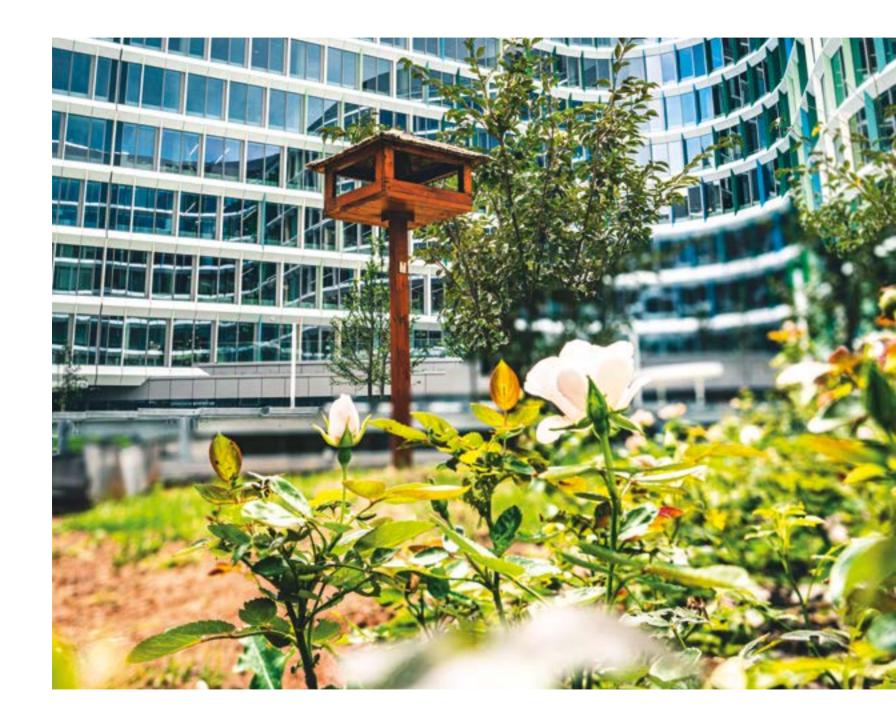
599,000

33

2,014



FUTUREAL Office developments





We are proud to serve our partners























































































Corvin Offices

Crystal Tower

- (a) 6,900 sqm GLA
- Completion date: 2010



Corvin Offices

Corvin One

- ☐ 17,900 sqm GLA
- Completion date: 2008





Corvin Offices

Granite Tower

- ☐ 6,600 sqm GLA
- Completion date: 2010



Corvin Offices

Garantiqa Tower

- (☐, 3,400 sqm GLA
- Completion date: 2010

FUTUREAL



Corvin Technology Park Phase 1-2

- ^¹□ 27,400 sqm GLA
- Completion date: 2019



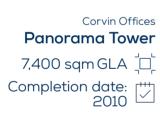




Corvin Offices

Corvin Corner

- Ĺ□ 6,200 sqm GLA
- Completion date: 2015





Nokia Skypark -Nokia R&D headquarter

25,000 sqm GLA 🗇

Completion date: 2016





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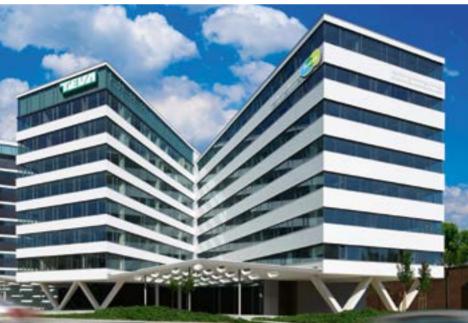


Vision Towers North

____ 11,100 sqm GLA

Completion date: 2014





Vision Towers South

 \Box 9,100 sqm GLA

Completion date: 2014





Advance Tower Phase 1-2











Budapest ONE Phases 1-2-3





 \Box 66,500 sqm GLA

Completion date: 2022











Corvin Innovation Campus







(1) 31,800 sqm GLA











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ETELE Plaza

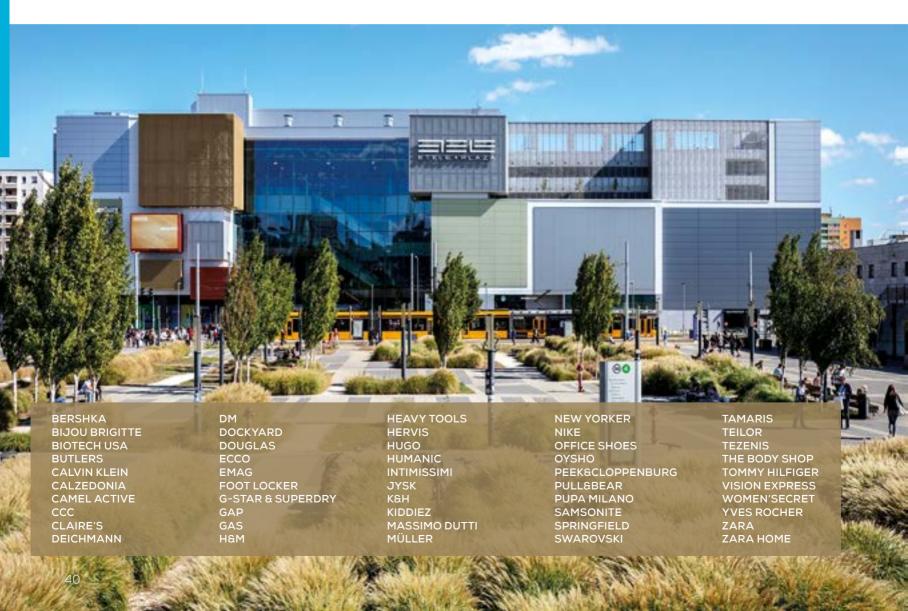




^¹□ 55,000 sqm



Completion date: 2021











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Corvin Promenade
Urban Regeneration

Corvin Plaza in partnership with Klépierre

¹□ 33,900 sqm







Gold Plaza in partnership with Immofinanz

34,500 sqm 🖵 📙



33,000 sqm 🗓



FUTUREAL



Antares 10,116 sqm GLA L Warsaw, Poland



Spectrum

6,800 sqm GLA Clasgow, Scotland

Wratislavia Tower

12,000 sqm 📜 ֶ่

Wrocław, Poland







Galeria Bemowo shopping centre

- ☐ 30,345 sqm
- O Warsaw, Poland



Manhattan Shopping Centre

- 25,570 sqm GLA 📮
- Gdańsk, Poland 💿







Auxesia Homes

1,000+ homes target portfolio 💮 Various locations in the South and South-East of England





St. Arthur Homes

1,000+ homes target portfolio Various locations in the South and South-East of England

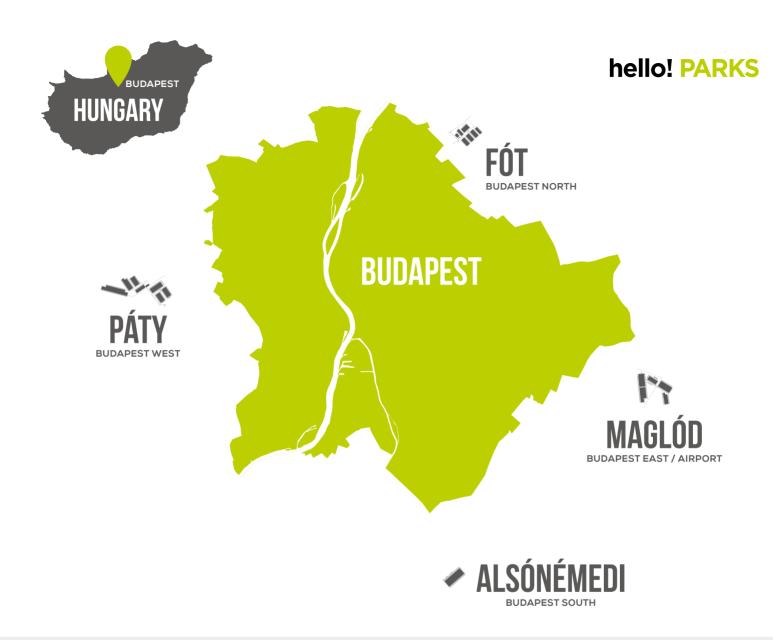


COMPLETED 266,000 293 **UNDER DEVELOPMENT** 146,000 165 **PROJECTS PIPELINE** 472,000 532 **PROJECTS TOTAL** 884,000 990



hello! PARKS





HelloParks uses environmentally friendly, sustainable, and high-quality engineering solutions to create futuristic megaparks which perks provide long-term value for its partners. Since its foundation, HelloParks has been present in four locations, Maglód, Fót, Páty and Alsónémedi where it works on the development of more than 1 million sqm of warehouse and industrial space on a total of 244 hectares.







HelloParks Fót Buildings

FT1

- Building size: **46,000 sqm**
- Building type: **Big Box**
- Completed building
- 100% occupied

FT2

- Building size: **46,000 sqm**
- Building type: Big Box
- Completed building

FT6

- Building size: **26,000 sqm**
- Building type: City Flex
- Completed building





















♀ 9 km to airport

ਜੀ Highway MO: 0 km

📆 Highway M4: 5 km

2 completed buildings

1 building under construction



Building MG1



- Building size: 46,000 sqm
- Building type: **Big Box**
- · Completed building
- 100% occupied

Building MG3



- Building size: 45,000 sqm
- Building type: Big Box
- Completed building

Building MG4

- Building size: 45,000 sqm
- Building type: Big Box
- Under construction



Highway M0: 6 km 🛣

Highway M1: 0 km 流



1 completed building



1 building under construction \nearrow







Development potential: **354,000 sqm**

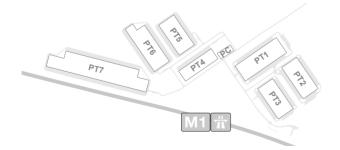


3 km to train station



40 km to airport 💝





Building PT1



- Building size: **58,000 sqm**
- Building type: **Big Box**
- Completed building

hello! PARKS









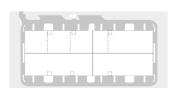
⇔ 25 km to airport

Highway M0: 6 km



2 1 building under construction

Building AN1



- Building size: 60,000 sqm
- Building type: **Big Box**
- Under construction



MO #





hello! PARKS

Professional Together

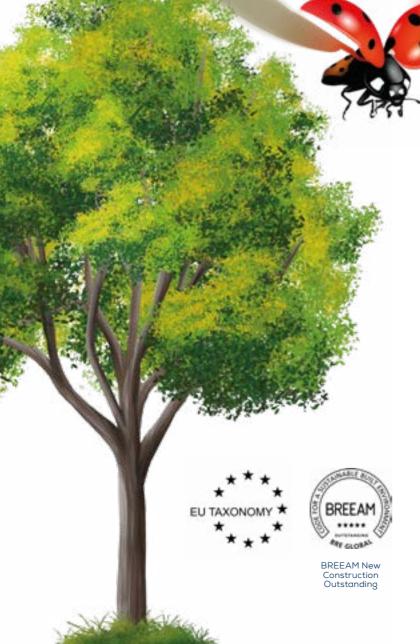
With love



Sustainability plays a defining role in our activities. We focus on reducing greenhouse gas emissions, improving energy savings, and targetting carbon neutrality. In addition to protecting the environment, we are also committed to mental and physical health preservation and social responsibility. That is why our ESG targets have been defined to achieve the climate goals set by the United Nations and our detailed climate neutrality roadmap has been developed until 2035.

This includes that we develop our buildings from the design stage to meet the highest, Outstanding level of the **BREEAM** New Construction category, and the requirements of the **EU Taxonomy**. Furthermore, from 2028, we aim to make our new developments' operations become **Net Zero**, using **100% renewable energy**. By 2030 we are to decrease our developments' embodied carbon by 50% compared to our base values.

Our ultimate goal is to achieve climate neutrality in the entire supply chain in relation to Scope 1, 2, and 3 emissions by 2050.





CORDIA





The leading regional residential developer of CEE

Cordia CEE, a member of the Futureal Group, is a prominent residential developer in the Central Eastern European region. With two decades of industry experience, we specialise in investing and developing residential properties.

We have a strong and well-known brand and presence in the mid- and mid-to-high segments of the for-sale market in Hungary, Poland and Romania, while we are also undertaking two pilot projects in Spain. In the United Kingdom, our company has acquired Blackswan Property as well and will provide affordable housing services through registered housing providers in collaboration with its local strategic partner Matter Real Estate. Cordia has sold more than 10,000 apartments over the last two decades.





Marina City

2,750 homes











Corvin Promenade















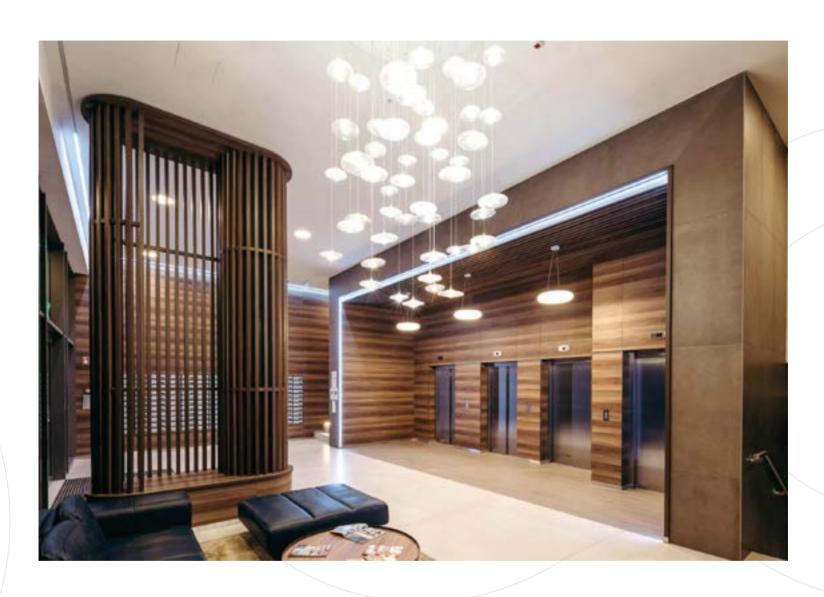


Millennium Quarter

Akadémia Garden 307 homes

















Millennium Quarter

Woodland 257 homes













Millennium Quarter

Millennium Residence 1 1,109 homes





Grand Corvin 1, 2









CORDIA HUNGARY COMPLETED RESIDENTIAL DEVELOPMENTS







CORDIA

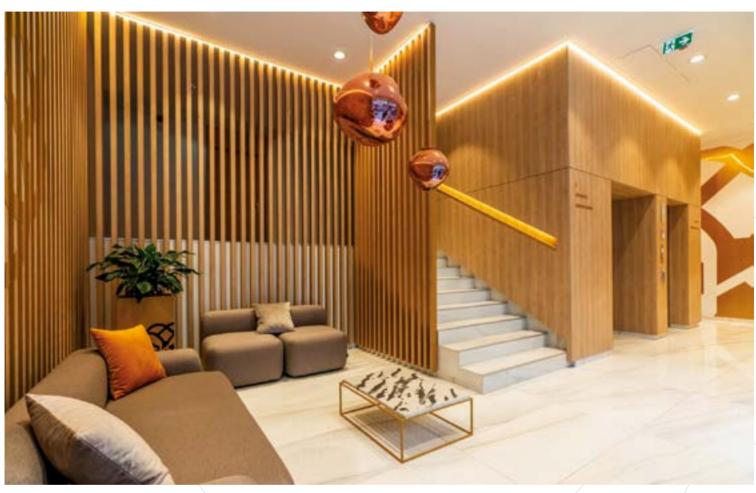














Kapás 21







Sasad Resort HILL



Sasad Resort HILLTOP



Sasad Resort SUN



Sasad Resort **PANORAMA**



Sasad Resort **SUNLIGHT**



Sasad Resort



RESIDENTIAL DEVELOPMENTS HUNGARY CORDIA



















Centropolitan 139 homes



Cordia Art Residence 54 homes



Cordia City Garden 346 homes



Cordia Fontana House 240 homes



Cordia Park Residence 1. 2 474 homes



Cordia Premier House 180 homes



Cordia Sun Resort 284 homes



Corvin Atrium 1, 2 533 homes





Marina Garden 275 homes



Marina Life 413 homes



Marina Portside 287 homes



Rózsa 55 157 homes



Terrace Residence 268 homes



Thermal Zugló 666 homes



Universo 273 homes



Young City 572 homes







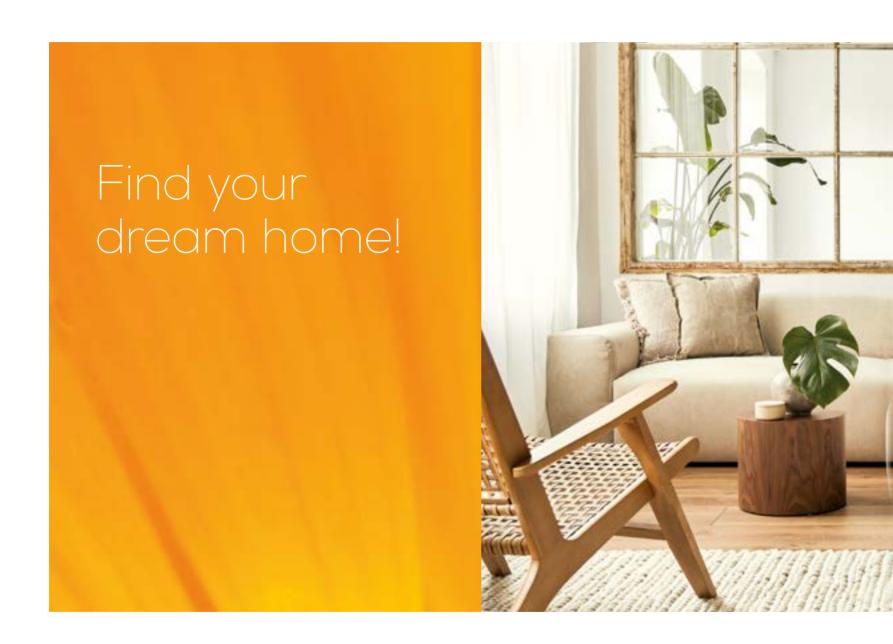


Naphegy 12

41 homes













Cordia Thermal Zugló 5 199 homes



Corvin Next 100 homes



i6 Residence 162 homes



Millennium Residence 2, 3 468 homes



CORDIA POLAND COMPLETED RESIDENTIAL DEVELOPMENTS



Fantazja

147 homes

Warsaw

Zielone Bemowo 1, 2

306 homes Warsaw 📀



Cystersów Garden 1, 2

323 homes

Kraków 💿







Horizont Praga

168 homes



Warsaw 📀



184 homes Kraków 💿







Wiktoria & Wioletta

176 homes

Warsaw





Villa Jaśkowa Dolina 1

97 homes Gdańsk









Modena









Nightingale Park

125 homes

Bucharest



Parcului 20, First Phase

265 homes

Bucharest 💿





Parcului 20, Second Phase

220 homes O Bucharest



Jade Tower

116 homes Fuengirola



















The Gothic







The Lampworks

147 homes Birmingham



Realising future with sustainability in mind





We ensure that our developments create lasting value, enhance local identity and improve quality of life.

This is why sustainability is a key element in everything that Futureal does, encompassing not only environmental protection but also the preservation of people's mental and physical health and a broader social responsibility. These aspects are taken into account throughout all the phases of the development, operations and investments.





Futureal Group's ESG policy includes:

Environmental matters

- Achieving sustainable building certification at least at the level of BREEAM Excellent for commercial buildings and WELL Platinum Requirements for new office buildings.
- The ISO 14001:2015 environmental management system is a new goal to be followed as HelloParks implemented the system in logistics developments.
- Investment decisions consider the guidance of the Green Finance Framework.



Social aspects

- Providing dynamic, inclusive, diverse and challenging working environment.
- · Promoting adequate work-life balance.
- Health and well-being at the centre of attention of any work and operation-related decisions.
- Protection of human rights and welfare is deeply in the company's DNA.



Governance

(including ethics and compliance)

- Promoting transparency, risk management and oversight of our business operations at all levels.
- · Strong corporate governance structure.
- · Accountable management.
- · Strong ethics and compliance code.



At Futureal we believe in setting a good example by supporting sustainable development.

Both Futureal Holding's and Cordia International's Green Finance Frameworks (the "Frameworks") have been developed in alignment with the ICMA Green Bond Principles 2021 ("GBP") and the LMA Green Loan Principles 2021 ("GLP") and have been published in February 2021 (Futureal) and October 2022 (Cordia) both supported and audited by Sustainalytics' Second Party Opinions (the "SPOs"). All up-to-date versions of the Frameworks and the SPOs are published on the respective websites of our group companies.





(https://www.futurealgroup.com/en/ futureal-holding#bonds/green-financeframework &https://cordiahomes.com/ investor-relations#green-financeframework) The Frameworks are applicable for the issuance of Green Financing instruments including Green Bonds and Green Loans where net proceeds will be exclusively applied to finance or re-finance, in part or in full, new and/or existing Eligible Assets with clear environmental benefits.

The Group's first ten year term, fixed coupon, unsecured, amortising corporate Green Bonds (FUTURE2031) were issued by Futureal Development Holding Kft. as issuer guaranteed by the parent company Futureal Holding B.V. on March 23, 2021, within the Bond for Growth Program of the National Bank of Hungary by issuing (including a consecutive tap issue) a total HUF 63.05 billion face value cutting back the total bid value in excess of nearly HUF 70 billion. The bonds are traded on Budapest Stock Exchange's XBOND platform.

FFutureal recently managed to issue its second Green Bond with a 15-year maturity in an amount of €125 million in a

private placement, also being an unsecured, amortising corporate Green Bond.

Cordia International had also taken the decision to approach the capital market with its first Green Bonds to attract financing for Cordia's residential developments in all countries of the operation that not only meet but overperform the criteria set in Cordia's Green Finance Framework but are also in line with the EU Taxonomy and the relevant national taxonomies set for residential green-field developments.

The use of proceeds from the above Green Bonds are and will be regularly / annually published in a "Green Finance Allocation Table" as part of the Group's audited annual report which can be any time searched on their websites. We are proud to have listed already the first green (BREEAM) certified industrial/logistics properties alongside our green category A office buildings and shopping centre.



CSR policy

102

Over the last two decades Futureal Group has been involved in numerous charity activities to support communities in need. There was a strong focus on encouraging employees to actively contribute to good causes and be part of the solution by participating in numerous social initiatives,

Futureal Group supported the fight against the pandemic in **Hungary, Romania and**

e.g. painting schools and charity runs.



Our group has made several commitments to help refugees from Ukraine including a donation of HUF 300 million to support humanitarian projects in three countries: Hungary, Poland and Romania. Our company is working with numerous humanitarian aid and medical organisations that help rescue people from Ukraine.







Green certifications



Budapest ONE, Phase 1.

BREEAM Very Good, Construction stage April 2021



Budapest ONE, Phase 2.

BREEAM New Construction Excellent at Final Stage June 2023



Budapest ONE, Phase 3.

BREEAM New Construction Excellent at Final Stage June 2023



Corvin Innovation Campus

BREEAM Excellent, Design Stage June 2021



HelloParks Maglód

BREEAM Excellent, New Construction Design Stage November 2021



Advance Tower

WELL Building Institute, Gold 2022



Corvin Innovation Campus

Well Platinum, Precertification April 2021



Corvin Technology Park

WELL Building Institute, Platina 2021



Etele Plaza

Access4You Gold 2021



Corvin Innovation Campus

Access4You Gold 2023





Awards

hello! PARKS CORDIA FUTUREAL





2010 - Best Mixed Use **Development Europe European Commercial Property Awards**

International Property Awards by Bloomberg TV, The New York Times, Frankfurter Allgeimeine Zeitung

Corvin Promenade



2011 - Best Purpose Built **Project Worldwide** Fiabci Prix d'Excellence Awards

International Real Estate Federation

Corvin Promenade Phase 1



2014 - ULI Global Awards for Excellence

Urban Land Institute

Corvin Promenade



2018 - World Silver Winner in Office Category Fiabci World Prix d'Excellence **Awards**

International Real Estate Federation

Nokia Skypark

2006-2007-2008 Developer of the year newly built residential units **Budapest** survey by Ecorys Cordia Magyarország Zrt.

2010 Best Mixed Use Development Hungary **European Commercial Property Awards** International Property Awards by Bloomberg TV, The New York Times, Frankfurter Allgemeine Zeitung Corvin Promenade

2010 Best Shopping Centre Development Construction & Investment Journal Corvin Shopping Centre

2010 Fiabci Property **Development Award** FIABCI Hungary Corvin Promenade

2010 Best Residential Development 2011 International Quality Construction & Investment Journal Nightingale Park, Romania

Crown Award London Futureal Group,

2011 Public Awarded Office Building of the Year iroda.hu Corvin Offices

2012 Shopping Development of the Year Construction & Investment Journal NoVA PARK Shopping Center, Poland

2014 EB OVO Award Ebovo Civic Organization Corvin Promenade,

2015 Property Awards Transaction Deal of The Year Portfolio Corvin Technology and Science Park

2015 Fiabci Real Estate Development Award Special Award FIABCI Hungary Vision Towers	2015 Property Awards Project of The Year Portfolio Corvin Corner	2015 Certificate of Merit of Construction Industry Award for Excellence The National Federation of Hungarian Building Contractors Vision Towers	2016 Best Residential Development of the Year Construction and Investment Journal (CIJ) CORDIA Park Residence
2016 Property Awards Best property development in Pest in the projects of a large number of apartments category Portfolio Thermal Zugló 2	2016 Planned Project of the Year Tenant Voting www.office.hu Budapest ONE	2017 Property Awards Best property development in Buda in the investments of 100 apartments or less category Portfolio Kapás 21	2018 Property Awards Pest's best development in the category of developments with more than 100 apartments Portfolio Marina Life
2018 European Property Awards Mixed-use Development category International Property Awards Budapest ONE together with ETELE Plaza	2020 Property Awards Office Lease Deal of the Year Portfolio Budapest ONE	2020 Office and Sustainable Development category FIABCI Hungary Corvin Technology Park	2020 Real Estate Awards Planned Commercial Project of the Year Etele Plaza
2020 Real Estate Awards Planned Residential Project of the Year Naphegy12	2021 CEE Investment Awards Commercial project of the Year Etele Plaza	2021 Property Awards Special Award of the year Portfolio Etele Plaza	2021 Property Awards Concept of the Year Portfolio TRIBE Budapest Central
2021 Property Awards Real Estate M&A business of the year Portfolio, Auxesia Homes	2021 CEE Retail Awards Retail project of the Year Large category Etele Plaza	2021 FIABCI Special Award Budapest ONE, Phase 1.	2021 Real Estate Awards Special Award for Planned Commercial Project of the Year HelloParks Maglód Megapark
2022 BIG SEE Architecture award, Public and commercial building category Corvin Technology Park	2022 CIJ Awards The best Realized office development Budapest ONE Phase 2 and 3	2022 CIJ Awards Winner of the Best Retail Development and the Grand Prix Etele Plaza	2022 Master of Light Sándor Bedécs Special Award and Lighting Design Special Award Etele Cinema
2022 CIJ Awards Best Residential Development Young City Phases 1 and 2	2022 CIJ Awards Best Industrial/Warehouse Development HelloParks MG1	2022 Property Awards Industrial Property Development of the Year HelloParks FT1	2022 CRE Awards Warehouse Project of the Year HelloParks FT1
2023 CIJ Awards Best Warehouse Development HelloParks FT1	2023 CIJ Awards Winner of the Best Residential Development Cordia - Grand Corvin 2	2023 CIJ Awards Winner of the Leading Green Building Development Futureal - Budapest ONE 2 - 3	2023 CIJ Awards Winner of the Best Office Development over 20 000 m² Futureal - Budapest ONE 2 - 3
2023 European Property Awards, Best Commercial & Manufacturing Development in Hungary - Five Star Award - HelloParks Páty PT1	2023 Az Év Irodája Office Building of The Year Budapest ONE	2023 CRE Awards Best Industrial Developer HelloParks	2023 CRE Awards Best BTS Developer HelloParks

