

22nd December 2023

András Kármán
Erste Mortgage Bank Ltd.
1138 Budapest, Népfürdő utca 24-26
Hungary

Dear András,

**Re: Confirmation of Post-Issuance approval of the Climate Bonds Standard Certification of:
EJBFN 29/B Green Mortgage Bond**

We are pleased to inform you that on 22nd December 2023, the Climate Bonds Standard Board approved the Post-Issuance Certification of the above debt instruments, as per the application documents and verification report provided by Erste Mortgage Bank Ltd. The Certification came into force once the debt instrument was issued.

Members of the Climate Bonds Standard Board are:

- California State Teachers Retirement System (CalSTRS) represented by Matt Schott and Brian Rice
- California State Treasurer
- Institutional Investors Group on Climate Change (IIGCC), represented by Eric Borremans of Pictet Asset Management, and Nazmeera Moola and Matt Christ of Ninety One
- International Cooperative and Mutual Insurance Federation, represented by Steve Leicester and Shaun Tarbuck
- Investor Group on Climate Change, represented by Talieh Williams, Independent Advisor
- Ceres Investor Network, represented by Peter Ellsworth and Carol Moreno
- Natural Resources Defense Council, represented by Alfonso Pating and Douglass Sims

Accordingly, we confirm that Erste Mortgage Bank Ltd may continue using the “Climate Bonds Certified” logo in its information materials relating to this debt instrument which will be identified as a Climate Bond in all the listings that we manage.

Congratulations and best wishes,



Sean Kidney
CEO, Climate Bonds Initiative

Disclaimer: The Climate Bonds Standard Board operates legally as an advisory committee of the Climate Bonds Initiative Board and oversees the development of the Climate Bonds Standard. Neither the Climate Bonds Standard Board nor any organisation, individual or other person forming part of, or representing, the Climate Bonds Standard Board (together, "CBSB") accepts or owes any duty, liability or responsibility of any kind whatsoever to any issuer which wishes to apply for any of its bonds to be certified under the Climate Bonds Certification Scheme ("Scheme"), or to any issuer whose bonds may at any time be certified under the Scheme or to any other person or body whatsoever, whether with respect to the award or withdrawal of any certification under the Scheme or otherwise. All advice or recommendations with respect to any certification under the Scheme or otherwise that CBSB provides to the Climate Bonds Initiative Board is provided to it in an advisory capacity only and is not to be treated as provided or offered to any other person