MBH Bank: Resilience through responsibility

CEE Sustainable Finance Summit 2023

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MBH Bank
Financed emissions:

Why is this sector being critical to achieving a net-zero carbon future?

- Bloomberg’s estimate from 2021: banks produce 700 times more emissions from loans than offices.¹
- Commonwealth Bank’s historic disclosure in 2022, which was even more stunning: it was estimated that CBA’s scope 3 emissions were larger by 2300 times.²

¹ Banks Produce 700 Times More Emissions From Loans Than Offices – Bloomberg
² Billion-dollar blowout looms over bank carbon bills (afr.com)
Who are we?

- **Retail and corporate clients**: close to 2 million
- **Balance sheet**: €26.5 bn
- **Deposit portfolio**: €16.4 bn
- **Gross credit portfolio**: €11.9 bn
- **Employees in Hungary**: 9,400
- **Number of branches**: 500

*2022. IV. quarterly data*
Our ESG journey

ESG and Sustainability Department

ESG Strategy

Risk Strategy

UN Principles for Responsible Banking

Net Zero Project

Data Pool
The „E” in ESG: our approach

- Social elements of ESG growing in importance, but still outweighed by environmental aspects

- Going paperless and energy-efficient to reduce ecological footprint

- Implementation of digital innovations

- Emission reduction by offsetting: planted the first 10,000 tree seedlings of our very own MBH Forest – the next 10,000 are planned for next spring.
Committed to the economic and social development of the country  
Mapping our social impact  
How a company manages its relationships with its workforce and the society
Our vision: Achieving resilience through responsible behaviour

- Transparent external and internal operations that support sustainability.
- Resilience in the face of change: social purpose and corporate responsibility
- Transparent career paths
- Developing products and services that encourage more sustainable consumption patterns
- Meaningful partnerships and alliances
- Establish and enforce transparent accountability mechanisms
“The best way to predict the future is to create it.”

- Alan Kay
Thank you for your attention!