



FUTUREAL

Integrity, Creativity, Perseverance, Team Spirit

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Futureal Group has grown into a major 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 7 countries: the UK, Spain, Germany, Poland, Hungary, Romania and the USA.

We have recently become active players on the capital markets with around 650m euros of fixed rate, long term (7, 10 and 15 year) bonds raised.

Over the past decades, we have grown close to 200 folds, and created a team of over 400 professionals – many of us working together for 15-20 years. Our organization is built on our shared values of integrity, creativity, perseverance and team spirit. We also feel responsible for the environment we help 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 m² of completed projects and projects under construction with a total value of over €6 billion.”

Gábor Futó

Co-founder, Shareholder,
Futureal Group



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 history going back 3 generations, and Gábor Futó's return from his studies at Harvard, Futureal Holding Zrt is launched by father and son, Dr. Péter Futó and Gábor Futó in close partnership, as an investment company with diverse activities, including:

- 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 buy-back of Péter's previous candy business and a multi-year attempted buyout of a large confectionary company
- a 2-phase, 142-unit residential development project (La Siesta) lead by Tibor Földi

2003

FOCUS ON REAL ESTATE

- After successfully completing the highly profitable exit from the ISZH investment, Gábor proposes 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 4m euros of total capital to focus on real estate as main activity, while the other activities were reduced and exited step-by-step.
- Gábor Futó becomes CEO of the new Futureal real estate business responsible for strategy, real estate transactions, financial engineering and assembling and leading the team, Péter Futó leads external relations with focus on municipality relations, Tibor Tatár is hired to be development director for commercial projects, while Tibor Földi is leading residential developments.
- A warehouse deal is 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 IX.), a joint venture is negotiated with a local residential developer and an eventually unsuccessful bid is made to acquire the development rights and obligations in a public tender. 4 construction companies win the process.

2004

THE GREAT INSPIRATION AND CHALLENGE FOUND: THE CORVIN PROMENADE PROJECT

- Step-by-step buyout of the 4 owners of the rights to the development of the largest, city-center 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, majority of the apartments without private toilets, 30m2 avg. apartment sizes with big families.
- The massively challenging project was to become „Best mixed-use 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
- 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 buys 38% of The Budapest Wholesale Fruit and Vegetable Market in 3 transactions

2005

BUILDING A REAL ESTATE DEVELOPMENT COMPANY

- Assembly of an amazing team of young professionals, people that love the challenge of turning Corvin from a problematic slum into a flourishing city center all with very limited capital invested in the business.
- New team members include Pal Darida to manage bank financing, Jozsef Balogh to lead the technical department.
- Creation of CORDIA as a separate B2C brand for residential projects, while Futureal to focus on commercial projects and B-to-B.
- Intensive branding and marketing activity is 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 Madarhegy

2006

THE BIG DEAL

- Feeling that times are too good to be true (with 100%+ leverage and soaring real estate prices), Gábor Futó negotiates the forward sale and forward funding of Corvin Plaza (the newly imagined urban retail component of Corvin Promenade that did 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 Global Financial Crisis and to expand to new markets.
- The transaction was de-risked with Futureal eventually taking no leasing, yield or financing risk and was negotiated to include the forward payment of the majority of the profits at the time of the building permit.

2006

THE REALIZATION OF A GREAT DREAM BEGINS

- Start of construction, initial sales (in Ireland) of the first residential building (Premiere Haz) 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 in to the future we have imagined.
- Creation of the largest social housing project since the fall of socialism to help support the evacuation of existing buildings to be demolished, start of the renovation of several remaining historical buildings
- Eventually 1100 local families will be moved out and be either compensated with cash or relocated in 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 that is to become the heart of the project

2007

HARVESTING THE BIG DEAL AND THE START OF EXPANSION

- The Klepierre deal is closed, ensuring the financial basis for expansion as well as the set-up of a separate family office.
- Expansion to Romania in order to develop shopping centers in a joint venture between Gábor and his brother-in-law, Eran Socher.
- De-risking of the Gold Plaza shopping center development (to be developed in Baia Mare, Romania) by forward selling the center 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 begins 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)
- Several residential projects launched



2008/2009

THE GLOBAL FINANCIAL CRISIS HITS

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

2009

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 are 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 is invested by Gabor into taking advantage of dislocations in listed bonds, activist strategies in closed-end funds and real estate companies, bonds. creating over 50% IRR in the next 2 years
- The big miss: the eventually failed acquisition of control of Conwert Immobilien AG, Austrian's then largest residential landlord with 24.000 rental apartments in Austria and Germany at an extremely depressed valuation

From 2010 on

DELIVERING ON OUR PROMISES

- Handover of several projects including Corvin Plaza, the next 4 office towers on Corvin Promenade, Gold Plaza, leasing up during the GFC, the Euro Crisis and Hungary Crises
- Reorganization of the company focusing on finding new opportunities in an extremely difficult market

2011/12

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

- The group was reorganized 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) is established, with majority investment by Gabor, to focus on international expansion and partnership deals.
- Launching a preferred equity partnership program with the aim of jumpstarting good quality, frozen projects and securing protected downside, negative land basis
- Preferred equity recapitalization of the stuck Nova Park shopping center development in Poland, raising of 50m euros of development finance during the Euro 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, launches a single family residential rental platform in the U.S.A 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 investigated, investment in office and strategic land projects in the U.S.A.
- Finext Capital investment advisory team hired in Herzliya, Israel
- Handover of second phase of Corvin Promenade

2014

MOVING FORWARD

- Sziget Center, Futureal's first retail repositioning project is 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 6th office building on Corvin Promenade, Vision Towers (KPMG), Handover of Nowe Bochenka in Krakow, next phases of Corvin residential phases

2015

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

- After 6 years of a frozen residential development market in Hungary, with limited development activity (1 project a year), Cordia is re-invigorated with an internal slogan "speed", a massive push 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 Krakow.
- U.S.A. single family residential portfolio marching towards the 500 unit target
- Futureal's first residential rental investment in Germany (the acquisition of 5 buildings in Kaiserslautern)
- A highly structured mezzanine discount loan investment with Caelum to help them develop ParkLake Plaza in joint venture with Sonae Sierra in Bucharest, Romania

2016

FULL SPEED AHEAD, SECURITIZATION OF DE-RISKED PROJECTS

- Handover and sale of Nokia Skypark and Sziget Center, producing exceptional returns
- Launch of the 2-phased Advance Tower office development in a joint venture with the land owner
- As a major financial innovation, Gábor Futó and Rezső Ezer develop a securitization vehicle for Cordia's portfolios of de-risked residential development projects with major co-investments by local and international institutional investors. The model becomes the financial engine fueling the growth of Cordia.
- Establishment of CORDIA INTERNATIONAL ZRT. a newly created corporate entity focused on the Hungarian residential development activities of Futureal Group under FDH.
- Starting the sales of 1500 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 with the launch of Rodziewiczówny and Kopalniana projects and TriCity with the acquisition of Jaskowa Dolina project
- Cordia enters Bucharest, Romania with the launch of the two phased Parcului 20 Projects

2018

THE NEXT BIG DEAL, RECYCLING CAPITAL TO FUND FURTHER GROWTH

- Futureal sells all existing office buildings on Corvin Promenade to OTP real estate funds and forward sells 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 center of Buda
- Futureal exits Kaiserslautern and ParkLake Plaza, producing exceptional returns
- Futureal becomes a founding investor of ARGO Properties N.V. with co-investors including Clal and Phenix Insurance companies. Argo becomes a rapidly growing German residential landlord, focused primarily on Leipzig and Dresden
- Cordia launches a second securitization vehicle, now also with international projects and marches ahead with numerous residential projects

2019

GETTING READY FOR THE CAPITAL MARKETS WHILE EXPANDING TO NEW MARKETS

- Strategic reorganization of Futureal Group, changing the previous Hungary vs. International split into Residential vs Commercial split and preparing both Cordia International Zrt. (now owning the international residential developments and investments as well) and the newly formed Futureal Holding B.V. for accessing the international bond markets
- Futureal sells Advance Tower to Erste real estate fund and completes the sale of Corvin 5 and 6 office buildings to OTP real estate funds.
- Cordia International Zrt. conducts its first bond issuance of a 7-year, 4% fixed coupon HUF denominated bond (HUF 44bn) with diverse group of 50 institutional investors participating in the landmark offering
- Lead by Tibor Földi and Mauricio Mesa Gomez, Cordia enters Spain with the acquisition of two residential development sites on the Costa del Sol
- Cordia enters Poznan with the purchase of the old Modena clothes factory in the city center

2020

GEARING UP CORDIA, CREATING NEW REAL ESTATE PLATFORMS

- Gabor Futó and Rudolf Nemes agree to create a growth-oriented logistics development platform, HelloParks, initially focusing on the Hungarian market opportunity. A market-leading team is assembled.
- Despite the pandemic, Futureal Development secures large headquarters tenants for its next office projects: Vodafone for Budapest One 2nd phase and British Telecom for Budapest One 3rd phase. Long-term financing is secured for the development of these office buildings and near 0% long term swap rates are locked in.
- Taking advantage of the historically low interest rates, Cordia issues its second, 10-year, HUF denominated senior unsecured, 10-year fixed 3.5% coupon bond (HUF 40bn)
- Cordia implements a capital increase of the listed Polish developer POLNORD S.A. effectively taking control of the company at a very attractive valuation and securing a massive, albeit work-intensive land bank. Later on, Cordia takes full control of Polnord through a public tender offer.
- Cordia enters the UK residential development market through the acquisition of BLACKSWAN PROPERTY, a primarily build-to-rent focused developer operating in Birmingham
- Cordia enters 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.
- The preparation of the next Corvin-scale project is launched with the complex acquisition of a large land portfolio with 1.2 km of uninterrupted direct Danube waterfront and 2 metro station. The concept development and planning process of the 300.000 m2 MARINA CITY project is launched. (Fut, Cordia)
- An over 1m euro donation program is implemented to help cities cope with the challenges posed by the Covid-19 pandemic. The group moves to home office and introduces the Stay Safe initiatives.

2021

GEARING UP FUTUREAL, LAUNCHING AND GROWING NEW REAL ESTATE PLATFORMS

- Futureal locks in historically low interest rates by conducting 4 successful bond issuances, including a 10-year green bond and a 15-year bond, both HUF denominated, fixed rate senior unsecured bonds with coupons of 4% and 3.5% respectively in the total amount of over 300m euros.
- HelloParks is further capitalized by Futureal Holding B.V., strategic land positions are acquired around Budapest, supporting a close to 1.000.000 m2 GLA development pipeline and the "megapark" strategy is developed.
- Futureal Investment Partners is launched: Gabor Futo and Karol Pilniewicz agree to set up an opportunistic real estate investment management platform. A highly experienced investment team is assembled.
- Futureal Development secures IBM's headquarters as anchor tenant for the Corvin 7 office building. Long-term financing is secured.
- Futureal's largest retail project, Etele Plaza opens its doors
- Corida expands 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 the affordable rentals tenures
- ARGO is 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 centers (Bemowo in Warsaw and Manhattan in Gdansk) as well as an office building (Wratislawia in Wroclaw) for repositioning
- HelloParks achieves leadership position and over 40% market share in the new logistics and industrial developments around Budapest. Megapark level, multi-phase financing agreements are signed with Erste, Raiffeisen and KBC Banks.
- Futureal Development hands over the remaining two phases of the Budapest One office building
- Corida hands over several major projects across Poland and Hungary, including Grand Corvin, the last residential building along Corvin Promenade and progresses the construction of thousand of apartments in the 5 countries where it operates
- Marina City land development phase is completed after several land transactions and the achievement of a zoning plan, building permits are submitted for several phases
- Tomasz Lapinski, Cordia's country manager in Poland, leads 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, over 1 million eur aid program is launched to help Ukrainian refugees and several internal initiatives are launched, including kindergarten, temporary accommodations (used by thousands of refugees), storage facilities to help cities with supplies, etc.
- Significant cash reserves are created in anticipation of stormy seas ahead



Zsolt BALÁZSIK
Group Tax and Structuring Director,
Futureal Group



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



Péter BÓDIS
Group CFO, Cordia



Rezső EZER
Director of Transaction and
investor relations



Dr. Péter FUTÓ
Co-founder, Shareholder,
Futureal Group



Gábor FUTÓ
Co-founder, Shareholder,
Futureal Group



Tibor FÖLDI
Chairman of the Board, Cordia



Mauricio Mesa GOMEZ
Country Manager of Romania &
Spain, Cordia



Erika GYÖR-KLÉZL
Financing Director, Futureal Group



Áron GÖRÖG
Sales Director, Cordia



Dan HARVERD
CRO, Futureal Group



David HENDRYCH
Group CFO & 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



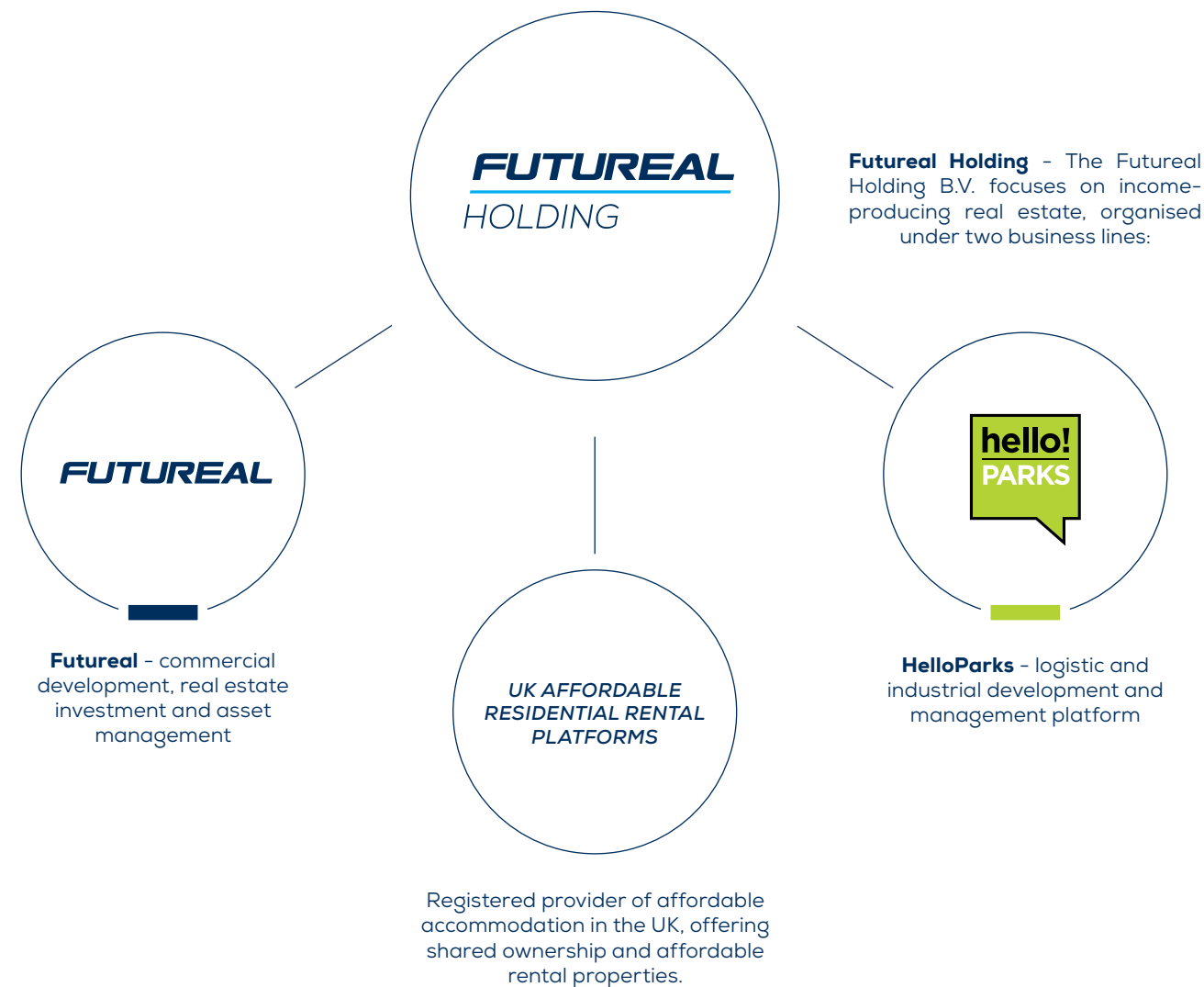
Rudolf NEMES
CEO, Co-Founding Partner, HelloParks



Karol PILNIEWICZ
CEO & CIO, Futureal



Tímea SZILI
Group Marketing and Communications
Director, Futureal Group





FUTUREAL GROUP

Large-scale
Urban Development
Projects



Corvin Quarter Urban Regeneration

- **500,000 m²** newly built area
- **920 M EUR** development value
- **72 M EUR** spent on public programs
- **1,100+** families relocated
- **3,000+** new apartments
- **130,000 GLA** of office buildings
- **45,000 m²** of retail areas
- **25 buildings** renovated



ULI Urban Land Institute
2014 GLOBAL AWARD FOR EXCELLENCE WINNER
CORVIN PROMENADE BUDAPEST HUNGARY

EUROPEAN COMMERCIAL PROPERTY AWARDS
in association with Bloomberg TELEVISION
BEST MIXED USE DEVELOPMENT EUROPE
Corvin Promenade Project by Futureal Group
2010



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 Crysál 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 Center



Budapest ONE



Etele Plaza

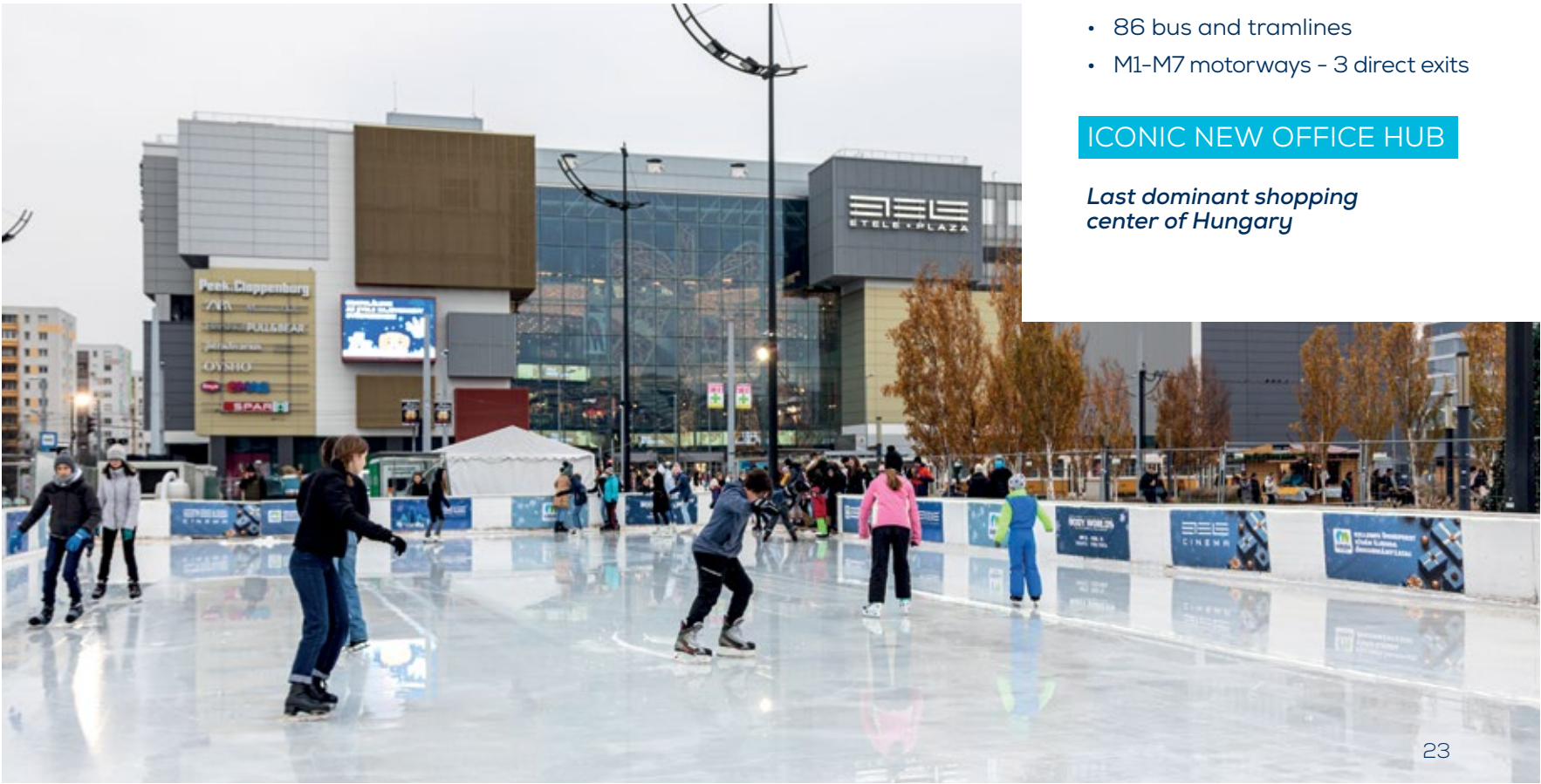


Hungary's largest multimodal transport intersection

- Kelenföld Railway Station
- M4 metro station
- 86 bus and tramlines
- M1-M7 motorways - 3 direct exits

ICONIC NEW OFFICE HUB

Last dominant shopping center of Hungary



MARINA CITY

Be Part of The Next Iconic Major Urban Regeneration

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

- In one of the most stunning parts of district 13 in Budapest
- 1.2 kilometers of waterfront
- 90,000 m² green space
- 300,000 m² area
- 2,750 residential homes
- 100,000 m² office
- Right next to the main office corridor
- Direct access to 2 metro stations at the two ends of the project





Wilanów

- 📍 Kraków, Poland
- 🏠 Homes in 5 phases: 1,731
- 🏠 Residential development: 73,200 m²
- 💰 Retail: 1,750 m²
- 🌿 Green space: 41,110 m²



Modena

- 📍 Poznań, Poland
- 🏠 Homes in 4 phases: 725
- 🏠 Residential dev.: 3000+ homes
- 💰 Retail: 2,200 m²
- 🌿 Green space: 8,500 m²
- 📏 Plot: 21,000 m²



Jewelry Quarter / Great Hampton Street

- 📍 Birmingham, United Kingdom
- 🏠 Homes: 2,500+
- 🏠 Residential dev.: 182,170 m²
- 💰 Commercial 33,760 m²

COMPLETED

	PROJECTS	GLA	VALUE mEUR
► Office	18	233,000	810
► Retail	7	192,582	717



DEVELOPMENT PIPELINE

	PROJECTS	GLA	VALUE mEUR
► Office	9	173,000	487



GRAND TOTAL


	PROJECTS	GLA	VALUE mEUR
	34	598,582	2,014







FUTUREAL
HOLDING









We are proud to serve our partners



















Corvin Offices
Crystal Tower
6,900 m² GLA
Completion date: 2010



Corvin Offices
Corvin One
17,900 m² GLA
Completion date: 2008



Corvin Offices
Granite Tower
6,600 m² GLA
Completion date: 2010



Corvin Offices
Garantiqa Tower
3,400 m² GLA
Completion date: 2010



**Corvin Technology Park
Phase 1-2**
27,400 m² GLA
Completion date: 2019



Corvin Offices
Corvin Corner
6,200 m² GLA
Completion date: 2015

Corvin Offices
Panorama Tower
7,400 m² GLA
Completion date: 2010



**Nokia Skypark -
Nokia R&D headquarter**
25,000 m² GLA
Completion date: 2016





Vision Towers North

11,100 m² GLA

Completion date: 2014



Vision Towers South

9,100 m² GLA

Completion date: 2014



Advance Tower Phase 1-2
20,000 m² GLA Completion date: 2018



Budapest ONE Phase 1-2-3



66,500 m² GLA
Completion date: 2022





Corvin Innovation Campus



 31,800 m² GLA





ETELE Plaza



55,000 m²
Completion date: 2021



- | | | | | |
|----------------|-------------------|---------------|------------------|----------------|
| BERSHKA | DM | HEAVY TOOLS | NEW YORKER | TAMARIS |
| BIJOU BRIGITTE | DOCKYARD | HERVIS | NIKE | TEILOR |
| BIOTECH USA | DOUGLAS | HUGO | OFFICE SHOES | TEZENIS |
| BUTLERS | ECCO | HUMANIC | OYSHO | THE BODY SHOP |
| CALVIN KLEIN | EMAG | INTIMISSIMI | PEEK&CLOPPENBURG | TOMMY HILFGER |
| CALZEDONIA | FOOT LOCKER | JYSK | PULL&BEAR | VISION EXPRESS |
| CAMEL ACTIVE | G-STAR & SUPERDRY | K&H | PUPA MILANO | WOMEN'S SECRET |
| CCC | GAP | KIDDIEZ | SAMSONITE | YVES ROCHER |
| CLAIRE'S | GAS | MASSIMO DUTTI | SPRINGFIELD | ZARA |
| DEICHMANN | H&M | MÜLLER | SWAROVSKI | ZARA HOME |





Corvin Promenade
Urban Regeneration

10,000 m²



Corvin Plaza
in partnership with Klépierre 33,900 m²



Gold Plaza 34,500 m²
in partnership with Immofinanz



Nova Park
in partnership with Caelum Development
33,000 m²



Antares
10,116 m² GLA
Warsaw, Poland



Spectrum
6,800 m² GLA
Glasgow, Scotland



Wroclaw Tower
12,000 m²
Wroclaw, Poland



Galeria Bemowo shopping centre
30,345 m²
Warsaw, Poland



Manhattan Shopping Centre
25,570 m² GLA
Gdansk, Poland



UK

Affordable Residential
Rental Platforms



Auxesia Homes

 1000+ homes target portfolio  Various locations in the South and South-East of England



St. Arthur Homes

 1000+ homes target portfolio  Various locations in the South and South-East of England



COMPLETED

6

BUILDINGS

266,000

GLA

293

VALUE mEUR



UNDER DEVELOPMENT

3

PROJECTS

146,000

GLA

165

VALUE mEUR



PIPELINE

11

PROJECTS

472,000

GLA

532

VALUE mEUR



TOTAL

20

PROJECTS

884,000

GLA

990

VALUE mEUR



hello!
PARKS

HelloParks is an innovative industrial real estate development company, which offers comprehensive, client-centred solutions from land development through building construction to site maintenance.

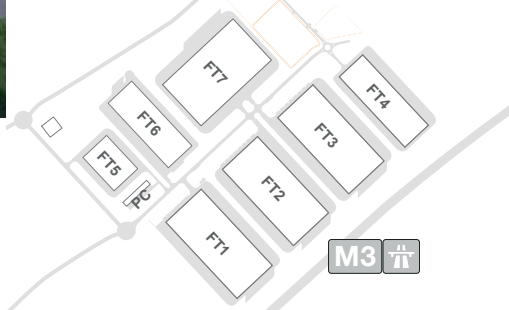


HelloParks uses environmentally friendly, sustainable and high quality engineering solutions to create futuristic megaparks that provide long-term value for our partners. We believe it is essential to create a liveable, human-centred and user-friendly environment in our developments. As part of Futureal Group, HelloParks aims to obtain a leading position of this dynamically growing segment, as a first step in Hungary, later on in the whole CEE market. Knowledge of the needs and business activities of our clients is central to the implementation of our developments. Which is why we always take these expectations into account, from the planning stage onwards.



HelloParks Fót

- Park size: **76 ha**
- Development potential: **330,000 m²**
- 1.5 km to train station
- 35 km to airport
- Highway M0: 1 km
- Highway M3: 1.5 km
- 3 completed buildings



HelloParks Fót Buildings

FT1

- Building size: **46,000 m²**
- Building type: **Big Box**
- Completed building
- 100% occupied



FT2

- Building size: **46,000 m²**
- Building type: **Big Box**
- Completed building



FT6

- Building size: **26,000 m²**
- Building type: **City Flex**
- Completed building



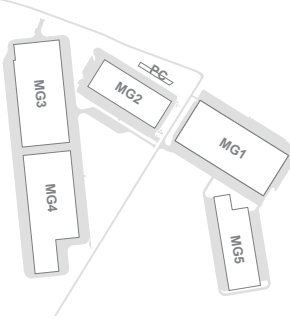


HelloParks Maglód

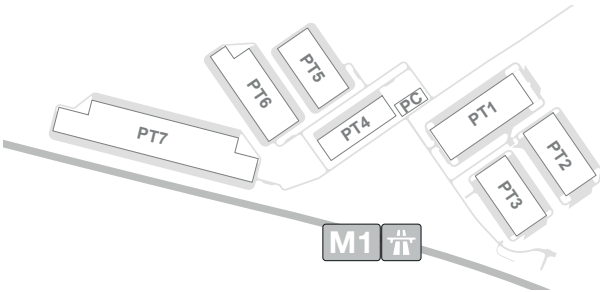


HelloParks Páty

- Park size: **46 ha**
- Development potential: **200,000+ m²**
- 2 km to train station
- 9 km to airport
- Highway M0: 0 km**
- Highway M4: 5 km
- 2 completed buildings
- 1 building under construction



- Highway M0: 6 km
- Highway M1: 0 km**
- 1 completed building
- 1 building under construction
- Park size: **108 ha**
- Development potential: **354 000 m²**
- 3 km to train station
- 40 km to airport



Building MG1



- Building size: **46,000 m²**
- Building type: **Big Box**
- Completed building
- 100% occupied

Building MG3



- Building size: **45,000 m²**
- Building type: **Big Box**
- Completed building

Building MG4

- Building size: **45,000 m²**
- Building type: **Big Box**
- Under construction

Building PT1



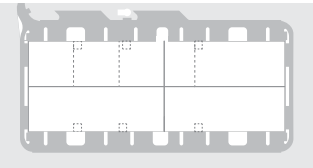
- Building size: **58,000 m²**
- Building type: **Big Box**
- Completed building



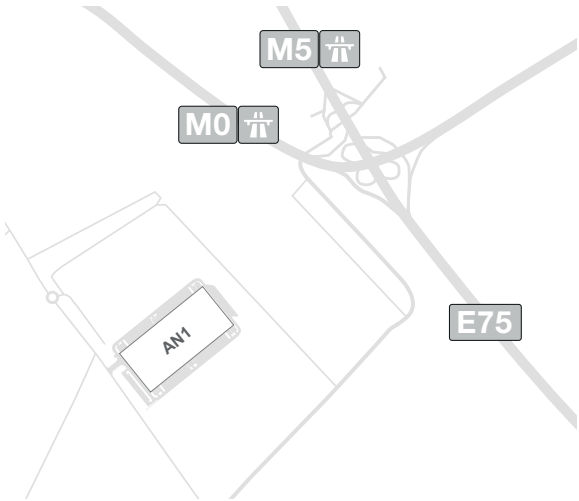
HelloParks Alsónémedi

- Park size: **13 ha**
- Development potential: **60,000 m²**
- 8 km to train station
- 25 km to airport
- Highway M0: 6 km
- Highway M5: 10 km
- 1 building under construction

Building AN1



- Building size: **60,000 m²**
- Building type: **Big Box**
- Under construction



hello!
PARKS

Professional
Together
With love



Hello Sustainability

Sustainability plays a defining role in our activities, with a focus on reducing greenhouse gas emissions, improving energy savings and targeting carbon neutrality. In addition to protecting the environment, we are also committed to the preservation of mental and physical health and social responsibility.

This is the reason we are developing 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**.

And also this is why our ESG targets include that from 2030 our new developments' operation will be **Net Zero**, using **100% renewable energy**. And by 2025 we are to decrease our developments' built-in carbon by 25% compared to our base value.



BREEAM New
Construction
Outstanding

COMPLETED

59
PROJECTS

10,150
UNITS

1,113
VALUE mEUR



UNDER DEVELOPMENT

16
PROJECTS

2,585
UNITS

379
VALUE mEUR



PIPELINE

83
PROJECTS

10,804
UNITS

1,979
VALUE mEUR



TOTAL

158
PROJECTS

23,539
UNITS

3,471
VALUE mEUR



CORDIA
INTERNATIONAL



The leading regional residential developer of CEE

Cordia is the residential property investor and developer member of Futureal Group and has 20 years of industry experience.

Our partner company is one of the largest property developer and investor groups in the Central and Eastern European region. 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 8600+ apartments, "an additional 3100+ units in 17 projects.





MARINA CITY



Marina City

 2,750 homes





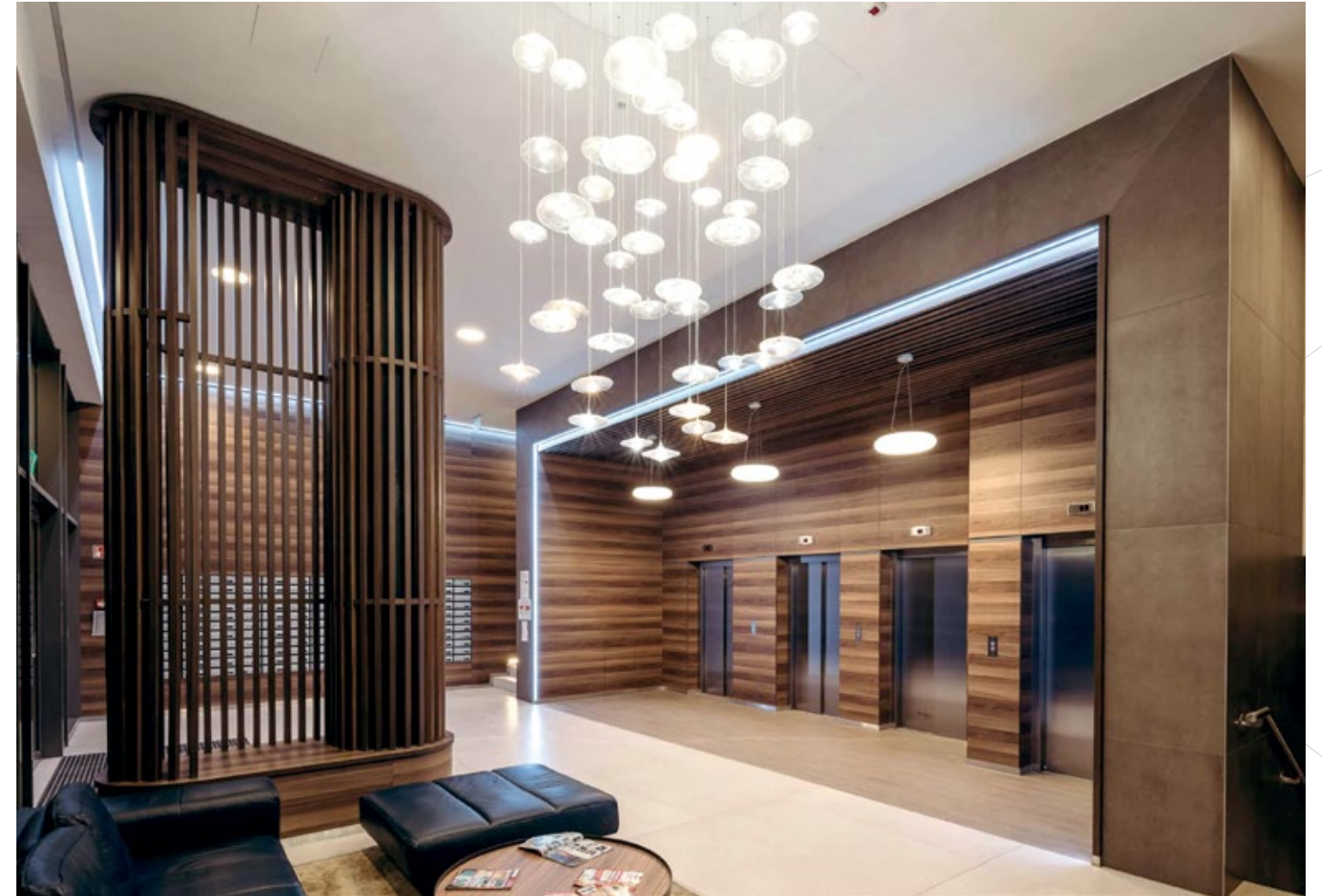
Corvin Promenade





Millennium Quarter

Akadémia Garden  307 homes





Millennium Quarter

Woodland  257 homes



Millennium Quarter

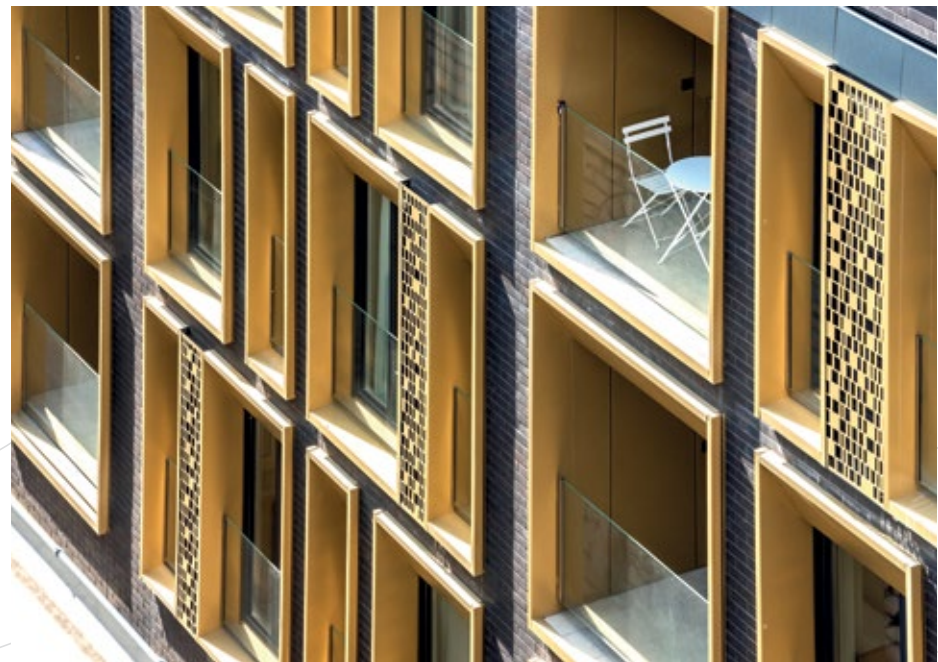
Millennium Residence 1  109 homes



Grand Corvin 1, 2

 558 homes

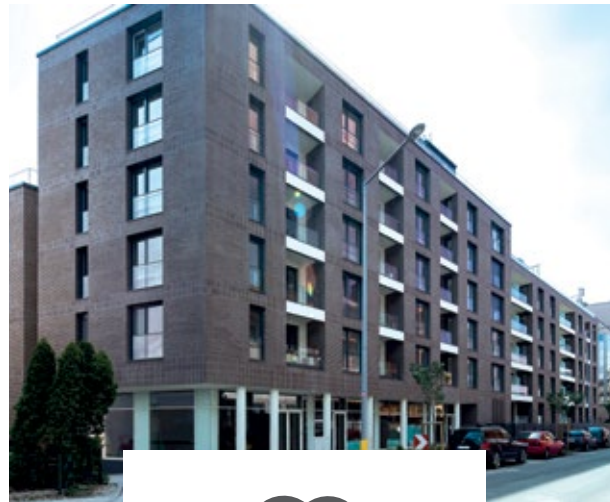




Grand'Or

 107 homes





KAPÁS 21
by CORDIA



Kapás 21

98 homes



Sasad Resort
HILL



Sasad Resort
HILLTOP



Sasad Resort
SUN



Sasad Resort

 879 homes



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




NAPHEGY12
by CORDIA

Find your
dream home!



Cordia Thermal Zugló 5
199 homes



Corvin Next
100 homes



i6 Residence
162 homes



Millennium Residence 2, 3
468 homes



Fantazja
147 homes
Warsaw

Horizont Praga
168 homes
Warsaw



Supernova
184 homes
Kraków



**Zielone
Bemowo 1, 2**
306 homes
Warsaw



**Cystersów
Garden 1, 2**
323 homes
Kraków



Wiktoria & Wioletta
176 homes
Warsaw



Villa Jaśkowa Dolina 1

 97 homes  Gdańsk



Modena

 791 homes  Poznań





Nightingale Park

125 homes
Bucharest



**Parcului 20,
1st Phase**

265 homes
Bucharest



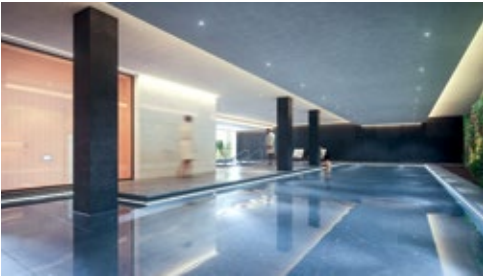
Parcului 20, 2nd Phase

220 homes
Bucharest



Jade Tower

116 homes Fuengirola





The Gothic

 14 homes  Birmingham



The Lamp Works

 171 homes  Birmingham

Realising future with
sustainability in mind

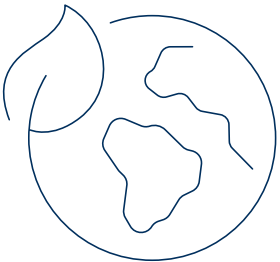


We ensure that our developments create lasting value, enhance local identity and improve quality of life.

Which 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. Those aspects are taken into account throughout all the phases of the development, operations and investments.

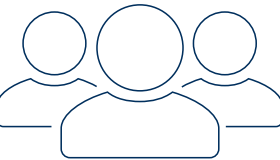


Futureal Group’s ESG policy includes:



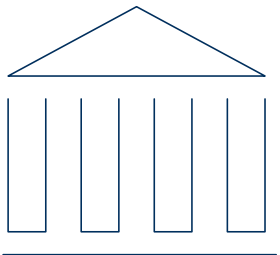
Environmental matters

- Achieving sustainable building certification at least at the level of BREEAM Excellent for the 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 are taking into consideration the guidance of the Green Finance Framework.



Social aspects

- Poviding dynamic, inclusive, diverse and challenging working environment
- Promoting adequate work life balance
- Health and well-being in the center 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 & compliance)

- Promoting transparency, risk management and oversight of its business operations at all levels
- Strong corporate governance structure
- Accountable Management
- Strong ethics and compliance rules

Realising future with sustainability in mind

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

OR

At Futureal we target to be a pioneer in the green revolution of the real estate industry

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 at the respective web sites of our group companies.



(<https://www.futurealgroup.com/en/futureal-holding#bonds/green-finance-framework> & <https://cordiahomes.com/investor-relations#green-finance-framework>)

Realising future with sustainability in mind

The Frameworks are applicable for 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 10-years term, fixed coupon, unsecured, amortizing 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 bn face value cutting back the total bid value in excess of nearly HUF 70bn. The bonds are traded at Budapest Stock Exchange's XBOND platform.

Futureal recently managed to issue its second Green Bond with a 15-years maturity in an amount of EUR 125m in a

private placement, also being an unsecured, amortizing 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 are not only meeting / 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 that can be any time searched at 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 center.



CSR policy

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, e.g., painting schools or charity runs.

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



Spain with more than HUF 300 million. Also pledged HUF 50 million to support the measures of Budapest.

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 including Hungary, Poland and Romania. Our company is working with numerous humanitarian aids and medical organizations that help rescue people from Ukraine.



Green certifications



Budapest ONE, Phase 1.
BREEAM Very Good,
Construction stage
April 2021



Corvin Innovation Campus
BREEAM Excellent,
Design Stage
June 2021



HelloParks Maglód
BREEAM Excellent,
New Construction Design Stage
November 2021



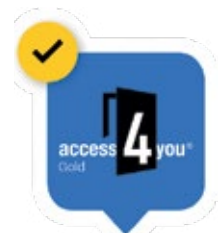
Corvin Innovation Campus
Well Platinum,
Precertification
April 2021



Corvin Technology Park
WELL Building Institute,
Platina
2021



Advance Tower
WELL Building Institute,
Gold
2022



Etele Plaza
Acces4You
Gold
2021

Awards



2010 - Best Mixed Use Development Europe
European Commercial Property Awards

International Property Awards by Bloomberg TV, The New York Times, Frankfurter Allgemeine 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 Construction & Investment Journal Nightingale Park, Romania	2011 - International Quality 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	

