

MBH Bank: Resilience through responsibility

CEE Sustainable Finance Summit 2023

András Puskás, Deputy CEO and CSO
MBH Bank

MBH BANK



Crucial role of the financial sector



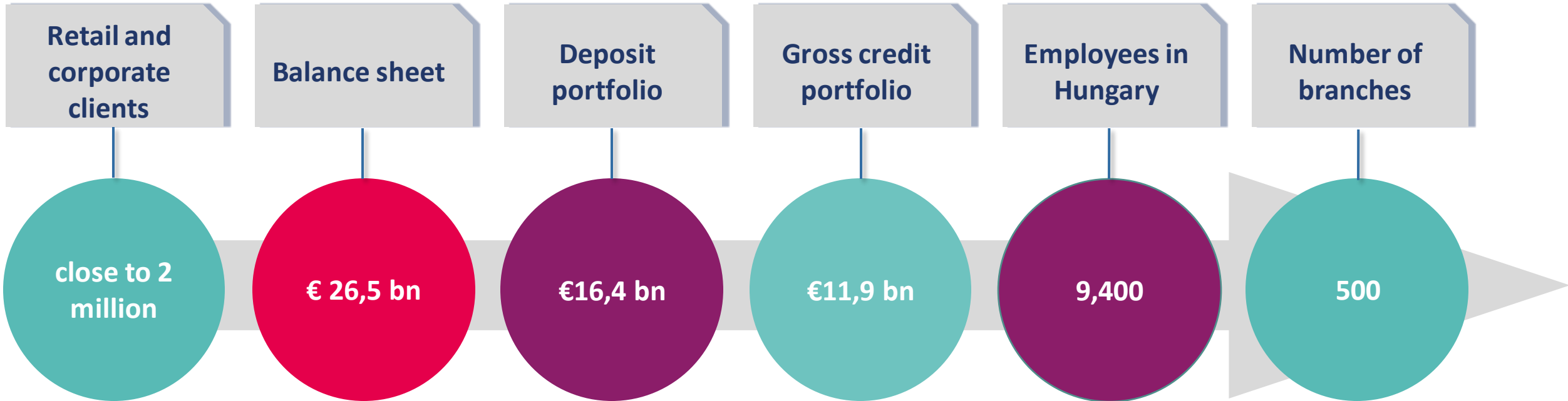
Financed emissions:

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.



Who are we?



**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.



CSR: mapping and shaping social impact

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!**

MBH BANK