



Raiffeisenlandesbank
Niederösterreich-Wien

Consolidated Non-financial Statement 2024

Raiffeisenlandesbank
Niederösterreich-Wien

Consolidated Non-financial Statement

Introduction

RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN (RLB NÖ-Wien), which is headquartered at Friedrich-Wilhelm-Raiffeisen-Platz 1, 1020 Vienna, is publishing a consolidated non-financial statement (NFI) for the first time for the fiscal year 2024 in accordance with § 267a UGB. This statement includes information that is necessary to understand the development of business, its business performance and the impact of its activities.¹

For the 2024 fiscal year, RLB NÖ-Wien based this statement for the first time on the European Sustainability Reporting Standards (ESRS). The Corporate Sustainability Reporting Directive has not been implemented in national law in Austria to date, and the timing remains uncertain. Sustainability reporting by the RLB NÖ-Wien-Group according to the ESRS is therefore voluntary but complete. The ESRS comprise twelve reporting standards, including two cross-cutting standards and ten topical standards. The first cross-cutting standard, ESRS 1, defines general requirements and formal rules for reporting which are not presented separately in this sustainability report. ESRS 2 „General disclosures“ requires corporate data and information, among others, on the business model, ESG strategy and sustainability management. The ten topical reporting standards cover environmental information, social information and governance.

The consolidated non-financial statement is published annually and is part of the management report in the annual financial report 2024 of RLB NÖ-Wien, whereby both reports cover the reporting period from 1 January 2024 to 31 December 2024. The Managing Board of RLB NÖ-Wien commissioned an audit of the consolidated non-financial statement, which was performed by independent auditors. The consolidated financial statements of RLB NÖ-Wien as of 31 December 2024 are subject to a mandatory audit by the bank auditor designated by the Austrian Raiffeisen Association (see the audit report) and is also audited on a voluntary basis by KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft. The audit of the consolidated non-financial statement by the Austrian Raiffeisen Association for the 2024 financial year was voluntary. The consolidated non-financial statement, as an integral part of the consolidated management report, is subject to the same internal accounting control processes.

Overview of designations

- > The **Raiffeisen-Holding Niederösterreich-Wien (Raiffeisen-Holding NÖ-Wien)** financial institution group is understood to mean the CRR financial institutions group.
- > **Raiffeisen NÖ-Wien** comprises Raiffeisen-Holding Niederösterreich-Wien GmbH and Raiffeisenlandesbank Niederösterreich-Wien AG.
- > The term **RLB NÖ-Wien-Group** is used for all investments relevant for reporting and includes the following:
 - Raiffeisenlandesbank Niederösterreich-Wien AG
 - NAWARO ENERGIE Betrieb GmbH
 - NAWARO Beteiligungs GmbH (formerly "PRUBOS" Beteiligungs GmbH)
 - "AKTUELL" Raiffeisen Versicherungs-Marklerdienst Gesellschaft m.b.H.
 - Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H.
 - Raiffeisen Versicherungs- und Bauspar-Agentur GmbH
 - Raiffeisen Liegenschafts- und Projektentwicklungs GmbH

ESRS 2 – General disclosures

Disclosure Requirement BP-1 - General basis for preparation of sustainability statements

The sustainability statement of the RLB NÖ-Wien-Group is prepared on a fully consolidated basis.

This statement by RLB NÖ-Wien explains the non-financial issues related to the material fully consolidated companies for the 2024 financial year. The RLB NÖ-Wien-Group was previously exempt from sustainability reporting under the requirements of the Non-Financial-Reporting Directive (NFRD). With the enactment of the Corporate Sustainability Reporting Directive (CSRD), RLB NÖ-Wien can no longer use the group exemption provided by Accounting Directive Article 29a. The RLB NÖ-Wien-Group must now prepare a separate consolidated sustainability report and integrate this report in the respective consolidated management report. The decision tree and defined criteria for the scope of consolidation in the sustainability report is based on the corporate group. The starting point for the decision tree in the NFI scope of consolidation is formed by the scope of consolidation for financial reporting (reference: Accounting Directive 2023/34/EU Article 2 para. 9). The decision tree is reviewed at the start of every reporting period and is used to define the final scope of consolidation for sustainability reporting. The decisive parameters for evaluating inclusion in sustainability reporting are based on the type of consolidation, operating activities, number of employees, location and business sector.

The following subsidiaries are included in the sustainability statement of the business field "Bank" on the basis of the consolidated financial statements:

RLB NÖ-Wien-Group 2024
Raiffeisenlandesbank Niederösterreich-Wien AG
NAWARO ENERGIE Betrieb GmbH
NAWARO Beteiligungs GmbH (Vormals „PRUBOS“ Beteiligungs GmbH)
"AKTUELL" Raiffeisen Versicherungs-Maklerdienst Gesellschaft mbH
Raiffeisen Versicherungs- und Bauspar-Agentur GmbH
Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung mbH
Raiffeisen Liegenschafts- und Projektentwicklungs GmbH

The various branches and sectors in the investment portfolio of RLB NÖ-Wien have different value chains which are reflected in the sustainability statement. For the largest and most important investments, value chain evaluations were used as the basis for the double materiality analysis. The main focus of the value chain templates is on Tier 1 suppliers (see SBM1 – Strategy, business model and value chain).

The sustainability report by the RLB NÖ-Wien-Group applies ESRS 1 Section 105 (Annexes to Delegated Regulation (EU) 2023/2772 in German) for the following points:

- > E4-SBM-3 16a List of material sites – The sites are presented in anonymous form.
- > E5-4 31a: Disclosure of the total weight in kilogrammes – a total weight is not disclosed.

Disclosure Requirement BP-2 - Disclosures in relation to specific circumstances

The disclosures in this section provide information on the impacts of concrete circumstances on the preparation of the sustainability statement.

There was no specific external quality assurance in 2024 for the indicators used to measure the effectiveness of actions related to material sustainability aspects. Quality assurance steps were taken in measuring the indicators, and external consulting firms were involved in the measurement and disclosure of specific indicators.

Time horizon

The time horizons defined by ESRS were applied in preparing the sustainability report. There can be deviations in individual analyses connected with the ESG risk management process, for example with the climate stress test. Longer time horizons were selected for this analysis and are explained in section GOV-5. The quantitative disclosures on the ecological topics also included extrapolations for the full reporting year due to deviating calculation periods.

Value chain estimates

Raw material or product carbon footprints from the producer or supplier were not available in every case for the calculation of Scope 1, 2 and 3 greenhouse gas emissions, excluding financed emissions. The calculations for purchased products and raw materials in the upstream value chain were based on approximations of the emission factors from generally recognized databases. The goal for the coming year is to increase the database for purchased goods by obtaining product carbon footprints. The planned digital product passport required by the Ecodesign Directive for sustainable products (ESPR) will support this project.

Sources of estimates and earnings uncertainty

The full financial year disclosures for the following quantitative indicators are connected with measurement uncertainty:

Indicator	Source of uncertainty	Assumptions /approximate values
E1-1	For the calculation of CO ₂ intensity in the real estate decarbonization pathway, square meter figures are used, although these are not available for all financings in the system.	For the square meter figures, RLB NÖ-Wien has relied on estimates from Climcycle, which were determined based on statistical data (such as the per capita average value for living space, the average household size per capita, and the degree of urbanization).
E1-5	The calculation periods deviate in certain cases. A number of investments are located at Wilhelm-Friedrich-Raiffeisen-Platz and are reflected in a combined calculation.	For sites with a calculation period that differs from the 2024 reporting year, extrapolations were prepared on the basis of the last calculation. For the location at Wilhelm-Friedrich-Raiffeisen-Platz, the calculation for 2024 was broken down by an individual square metre key for each investment.
E1-5	To calculate energy consumption, extrapolations were partially made	For sites with a calculation period that differs from the 2024 reporting

	for the entire reporting year due to differing billing periods. For investments located at the same location (Wilhelm-Friedrich-Raiffeisen-Platz), energy consumption was broken down separately.	year, extrapolations were prepared on the basis of the last calculation. For the location at Wilhelm-Friedrich-Raiffeisen-Platz, the calculation for 2024 was broken down by an individual square metre key for each investment.
E1-6	Estimated values for average square meter sizes and CO ₂ emissions based on energy performance certificate data.	If real data, such as energy performance certificate values or square meters, is missing, estimates from the PCAF database, based on factors like building years, are used.
E1-6	Not all current data, especially for Scope 3, were available in reliable data quality for the calculation of the greenhouse gas balance for the 2024 financial year.	An extrapolation based on employee indicators, CapEx and revenue development or processed basic raw materials was used in the calculations for emission categories without actual data for the 2024 financial year.
G1-6 C-suppliers	Exact data on payments to C-suppliers are not available in all cases	Average payments per C-supplier were calculated on the basis of standard settlement terms and typical payment intervals.
EU Taxonomy	Estimates of climate risks for the DNSH criteria involve uncertainties.	Assessment of climate risks based on climate-relevant data (precipitation, flooding, etc.) for specific geo-coordinates.
EU Taxonomy	Estimates in connection with the taxonomy assessment for private residential construction financing involve uncertainties.	The Top 15% approach (see the details under "Taxonomy") are used to evaluate the taxonomy alignment of mortgage-based private residential construction. It is based on the applicable Austrian construction guidelines for various construction years.

Changes in the preparation of presentation of sustainability information

Changes in presentation were made under "Sustainability in the core business" in 2024. These changes involved updates in connection with the adjustment of the impact-financing definition and alignment with the RLB NÖ-Wien Sustainable Finance Manual. Due to the changed methodology for the evaluation of impact-financing, the prior year data published as of 31 December 2023 are not comparable with the figures as of 31 December 2024. The prior year table is therefore shown separately. Detailed information is provided under "Sustainability in the core business".

The presentation of the PCAF analyses changed in 2024, primarily due to the expiration of the phase-in approach for the calculation of Scope-3 emissions. In addition, the asset positions for the “Sovereigns” asset class were included for the first time. The data from 2023 was adjusted and carried over to reflect the new calculation logic in order to present these changes transparently and to improve comparability with the 2024 financial year. Information on the PCAF analysis can be found in section ESRS E1-6.

Reporting errors in earlier reporting periods

The RLB NÖ-Wien Group is publishing a sustainability report as part of the Group management report for the first time on the 2024 financial year. Consequently, there are no comparative values or errors in the prior year reporting.

Disclosures based on other legal requirements or generally recognized announcements on sustainability reporting

In order to ensure comprehensive reporting, the evaluation of the RLB NÖ-Wien products and services was carried out in accordance with the GRI Financial Services Sector Standards and is presented separately in the section on “Sustainability in the core business”. The GRI standards used in this section cover G4-FS 7/8, 11, 14 and 16. No information was included by means of reference. For the calculation of financed emissions at RLB NÖ-Wien, the PCAF methodology was applied, as it represents the market standard for such calculations.

To calculate financed emissions, RLB NÖ-Wien uses the Climcycle tool, which is based on the Global GHG Accounting, developed by PCAF, and the Reporting Standard for Financial Institutions. This internationally recognized standard enables consistent measurement and calculation of financed emissions, ensuring transparency and comparability within the financial sector.

Inclusion of information by means of reference

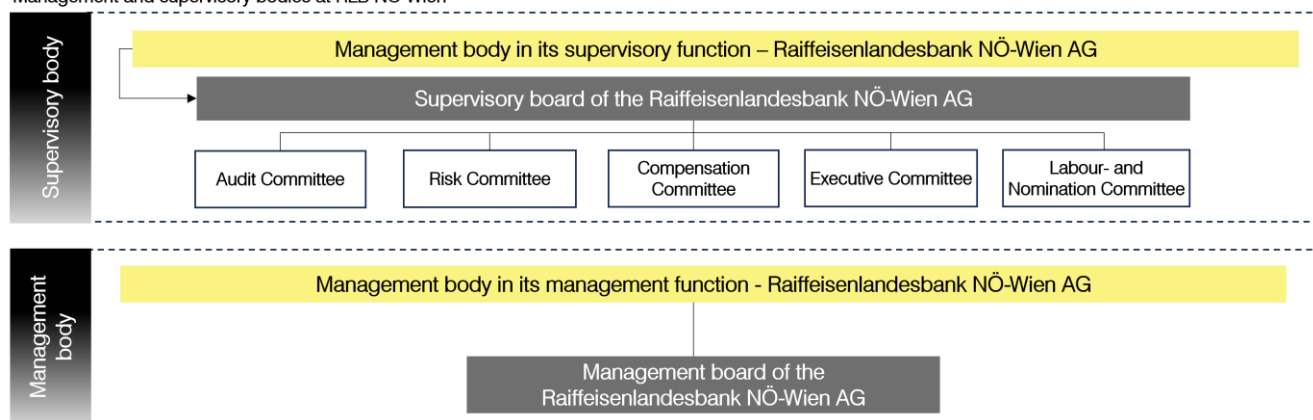
No information was included by means of reference.

Disclosure Requirement GOV-1 - The role of the administrative, management and supervisory bodies

RLB NÖ-Wien has only management and supervisory bodies but no administrative bodies. There are no administrative bodies or committees which only exercise administrative functions without strategic management or control duties. The structure of the RLB NÖ-Wien management and supervisory bodies (incl. their respective committees) is clearly defined by statutes, by laws and rules of procedure. The terms “management and supervisory bodies” are based on different governance functions. The management body leads and directs the company, while the supervisory body controls and monitors management.

For better understanding, the committee structure is shown below:

Management and supervisory bodies at RLB NÖ-Wien



The members of the Managing Board of RLB NÖ-Wien as of 31 December 2024 are as follows:

Member of the Management Board	Year of birth	Gender	Initial nomination	End of the term of office
GD Mag. Michael Höllerer	1978	m	30.03.2022	31.05.2027
GD Stv. Mag. Reinhard Karl	1964	m	01.05.2009	31.07.2026
VD Dr. Martin Hauer	1976	m	01.07.2018	30.06.2028
VD Dr. Roland Mechtler	1977	m	01.03.2023	29.02.2028
VD Dr. Claudia Süssenbacher	1977	f	01.03.2023	29.02.2028

All members of the Managing Board of RLB NÖ-Wien are executive members. There are currently no non-executive members.

The following table lists the members of the committees established by RLB NÖ-Wien as of 31 December 2024:

	Personnel and Nomination Committee	Remuneration Committee	Risk Committee	Audit Committee
Chairperson	Erwin Hameseder	Andrea Löffler	Eva-Maria Schrittwieser	Andreas Weber
Vice Chairman	Andreas Weber	Erwin Hameseder	Brigitte Sommerbauer	Erwin Hameseder
Member	Eva-Maria Schrittwieser	Hermine Hummel	Andrea Löffler	Hermine Hummel
Member	Andrea Löffler	Andreas Weber	Gerhard Preiß	Hermine Dangel
Member	-	-	Erwin Hameseder	Doris Berger-Grabner
Member	-	-	-	Otto Weichselbaum
Work council	Wolfgang Einspieler	Wolfgang Einspieler	Eva Tatschl	Wolfgang Lehofer
Work council	-	Eva Tatschl	Wolfgang Lehofer	Michael Hofer
Work council	Wolfgang Lehofer	Wolfgang Lehofer	-	Christian Jenkner
Work council	Michael Hofer	-	Christian Jenkner	-

RLB NÖ-Wien AG has established a General Committee. As this body is not required by the Austrian Banking Act but was installed voluntarily, it is not included in the above table.

The members of the Supervisory Board committees of RLB NÖ-Wien as of 31 December 2024 are listed in the following table:

Composition of the Supervisory Board of RLB NÖ-Wien		Number of management or supervisory functions held in accordance with Art. 435 (2) (a) CRR					
Members of the Supervisory Board	Main profession	Supervisory function commercial	Management function commercial	Supervisory function	Management function	Non-commercial functions	Formally independent as defined by the BWG
Mag. Erwin Hameseder (Chairman)	Chairman	14	0	3	0	10	-
Mag. Andreas Weber	Managing Director	1	1	0	1	3	-
Dr. Doris Berger Grabner	Sole proprietor	2	0	1	1	4	yes
Hermine Dangl, Msc	Managing Director	1	1	0	1	1	-
Hermine Hummel, MBA	Managing Director	2	1	1	1	1	-
Mag. Andrea Löffler	Sole proprietor	2	0	1	0	0	yes
Mag. Eva-Maria Schrittwieser	Sole proprietor	1	1	1	1	0	yes
Mag. Gerhard Preiss	Retiree	5	0	3	0	5	-
Brigitte Sommerbauer	Retiree	2	0	1	0	0	-
Otto Weichselbaum	Managing Director	1	1	0	1	0	-
Wolfgang Einspieler (BR)	Employee	1	0	1	0	0	yes
Michael Hofer (BR)	Employee	1	0	1	0	0	-
Christian Jenkner (BR)	Employee	1	0	1	0	1	yes
Eva Tatschl (BR)	Employee	1	0	1	0	0	yes
Wolfgang Lehofer (BR)	Employee	x	x	x	x	x	x

The Supervisory Board takes its decisions as a collective body and, as such, is responsible for monitoring impacts, risks and opportunities.

Expertise and skills of the management and supervisory bodies of RLB NÖ-Wien

For executive bodies in their management function or supervisory bodies in their oversight function, it is important to ensure that the members have sufficiently well-founded (specialized) knowledge and experience in the field of sustainability. This ensures that the committees as a whole properly cover the expertise required for their tasks and that each individual member can diligently fulfil their resulting duties.

For the first term as an executive body in RLB NÖ-Wien, the nationwide **Competence plus basic training programme** must be completed. This training consists of five modules and a special sustainability module. The sustainability module provides the Managing and Supervisory Board members not only with a comprehensive overview of the regulatory requirements associated with sustainability, but also helps them to acquire the necessary specialized

knowledge in this area. After successfully completing the module, they will have a well-founded overview of the current ESG regulations, be optimally prepared for the ESG risks and requirements that banks face and gain valuable insights into successful sustainability initiatives within the Raiffeisen sector.

The goal of the competence plus special sustainability online seminar is to convey basic information, explain the definition of terms and establish a bridge to Raiffeisenbank its opportunities.

The seminar consists of two parts:

> The first part is entitled “Web-based training on sustainability and covers the following topics:

- Challenges of the 21st Century
- Basic information and definition of terms
- Overview of Environmental, Social and Governance
- CO₂ footprint, opportunities for a bank
- Resource distribution – global and in Austria, breakdown of welfare benefits in Austria
- Globalization and regionalization, sustainability and economic cycles
- Sustainability initiatives and projects
- ESG as a cross-sector issue in the bank

> The second part is designed as an online classroom event and takes place 14 days later:

- EU Supply Chain Directive
- Sustainability reporting
- ESG requirements resulting from “Basel IV”
- Energy efficiency of buildings
- Green Supporting Factor

The conclusion is an experience report by a Raiffeisen bank which shows how and with which initiatives the bank implemented sustainability as a cross-sector issue.

Responsibilities of the management and supervisory bodies of RLB NÖ-Wien

The tasks and responsibilities of the **Managing Board** in dealing with significant sustainability impacts, risks and opportunities are of central importance for the successful integration of sustainability goals in the corporate strategy.

The Managing Board members are responsible for the strategic direction of the company as regards sustainability and ensure that the company develops suitable procedures and mechanisms to effectively deal with these issues. They ensure the implementation and application of a robust risk management system that addresses financial as well as non-financial risks, e.g. climate risks, social risks and governance issues. This includes the development of processes and procedures to identify and reduce these risks and to safeguard the necessary resources and responsibilities.

The **Supervisory Board** has a monitoring function which ensures that RLB NÖ-Wien effectively integrates sustainability and its impacts, risks and opportunities in processes. The Supervisory Board committees are described below:

> The committees established by RLB NÖ-Wien in agreement with legal regulations and the by-laws play an important role in the monitoring and management of ESG risks. To the fullest extent, they meet the responsibilities for ESG risks assigned to them by legal regulations. These responsibilities are an integral part of the comprehensive risk policy followed by Raiffeisen NÖ-Wien, which is designed to protect the profitability and security of the bank in the interest of customers and owners.

- > The Managing Board of Raiffeisen Holding NÖ-Wien has implemented among others, the **Strategy and Sustainability Committee**. It is responsible, in particular, for advising and monitoring management in connection with the definition, implementation and development of the business and equity investment strategy as well as the coordination of ESG activities related to the business purpose and values of Raiffeisen NÖ-Wien and the integration of sustainability in the general business strategy. Its tasks and functioning procedures are described in detail in the rules of procedure for the Strategy and Sustainability Committee.
- > The **Risk Committee** plays a central role in ESG risk management by monitoring the identification, assessment and management of risks connected with environmental, social and governance issues. It ensures that ESG risks are appropriately integrated in the overall strategy and that appropriate measures are undertaken to minimise negative impacts on the company. The ESG stress test for risk assessment and management represents a central issue. This committee is also responsible for regular reporting on ESG risks to the Supervisory Board.
- > The **Audit Committee** is responsible for appointing the sustainability auditor, who reviews the sustainability report for its agreement with the relevant standards and legal requirements. This committee make sure the audit processes are carried out transparently and independently to guarantee the credibility of sustainability reporting. The committee also ensures that the audit findings are integrated in the annual report and made available to relevant stakeholders.
- > The **Remuneration Committee** plays a central role in the integration of ESG goals in the structure of Managing Board remuneration through the creation of incentives for sustainable management. Its activities include the definition and monitoring of the remuneration structure and incentive systems in our remuneration policy and guidelines, which define the basic requirements for sustainability and ESG. In this way, the committee verifies the support of remuneration policy for the company's long-term ESG strategies and strengthens the responsibility towards stakeholders.
- > The **Personnel & Nominating Committee** plays a central role in the integration of ESG goals in the structure of Managing Board remuneration through the creation of incentives for sustainable management. Its activities include the definition, integration and evaluation of concrete, sustainable ESG targets which are directly linked to performance evaluation at the Managing Board level. In this way, the committee verifies the support of remuneration policy for the company's long-term ESG strategies and strengthens the responsibility towards stakeholders.

Collective expertise of the management and supervisory bodies of RLB NÖ-Wien

The continuous monitoring of the individual and collective expertise of the **management bodies in supervisory functions** safeguards the ongoing relevance of the respective body. The attendance at meetings, completed training measures and the mandates of the individual members are systematically reviewed for this purpose. This takes place through the analysis of meeting minutes, the documentation of completed training, and based on a current list of mandates and an updated questionnaire to evaluate the collective expertise (expertise matrix). In addition, the information supplies by the individual members is collected by the Directorate General (for Supervisory Board members), respectively the Human Resources Department (for management) and prepared for the responsible Nominating Committee.

- > Collective expertise concerning sustainability aspects on the Managing Board of RLB NÖ-Wien
The routine re-evaluation of the collective expertise of the Managing Board members by the Personnel and Nominating Committee also includes a review of the sustainability competence of the Managing Board of RLB NÖ-Wien. The members believe their knowledge of sustainability for the business model, the corporate strategy and ESG risks is comprehensive. The knowledge of the relevant legal framework for sustainability is seen as wide-ranging and was confirmed by the Personnel and Nominating Committee.
- > Collective expertise concerning sustainability aspects on the Supervisory Board of RLB NÖ-Wien
Based on a re-evaluation of the collective expertise of the Supervisory Board of RLB NÖ-Wien for the first quarter of 2024 (appointments beginning with the annual general meeting on 17 May 2024) and the extraordinary general meeting on 10 December 2024, the members view their knowledge of sustainability for the business model, the

corporate strategy and ESG risks as comprehensive. The knowledge of the relevant legal framework for sustainability is seen as wide-ranging.

The professional experience of the Supervisory Board members is evaluated through a Fit & Proper assessment at the start of their term of office. Austria represents the exclusively location of Raiffeisen NÖ-Wien and, therefore, no special knowledge of other locations is required. Most of the Supervisory Board members and Raiffeisen NÖ-Wien have a banking background as regards the sectors and products, and adequate product knowledge is available.

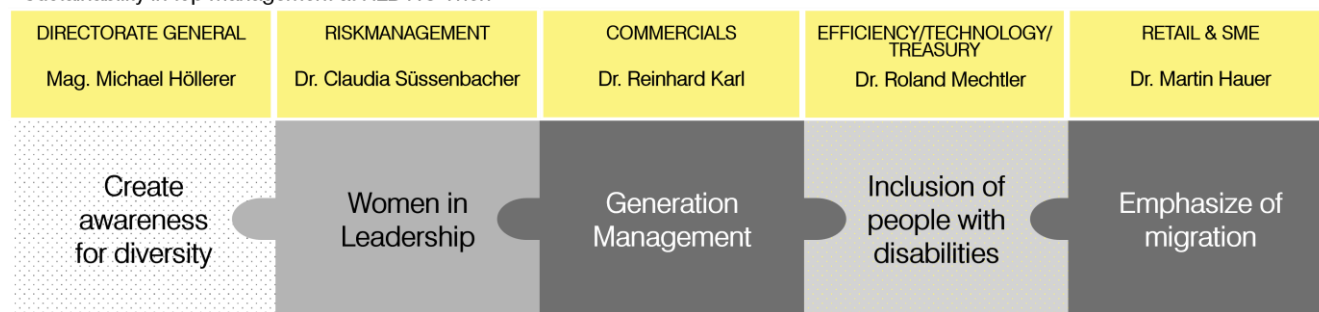
Diversity of the management and supervisory bodies

The rules of procedure for the Managing Board and Supervisory Board of RLB NÖ-Wien and their committees each regulate the composition of these bodies. The Managing Board of RLB NÖ-Wien has five members, including one woman, for a proportion of 20%. The Supervisory Board of RLB NÖ-Wien has 15 members, including seven women, for a proportion of 46.7%. Responsibilities of the individual bodies or persons regarding impacts, risks and opportunities

An appropriate organizational structure was implemented to meet sustainability goals and to implement the related measures.

The **Managing Board** has anchored the necessary responsibilities, tasks and structures in RLB NÖ-Wien. The responsibility for the correct design of sustainability management is assigned to the Managing Board area Efficiency/Technology/Treasury (ETT) under the direction of Dr. Roland Mechtler. Additionally, the Managing Board members are responsible for sustainability issues in their respective areas.

Sustainability in top management at RLB NÖ-Wien



RLB NÖ-Wien has installed a separate sustainability organizational unit “ESG Transformation” as part of its internal governance. This unit has the overall responsibility towards the final management body (Managing Board and management).

ESG Transformation is organizationally integrated in RLB NÖ-Wien as a department within the ESG & IR Management area.

The department’s responsibilities include the development of sustainability goals, the coordination of measures to attain these goals, the inclusion of sustainability issues or sustainable treatment in business processes, and the protection of sustainable actions in business activities. Its responsibilities also include the preparation of non-financial reporting for the Raiffeisen Holding NÖ-Wien Group and the RLB NÖ-Wien-Group. ESG requirements and the implementation of regulatory requirements in the Raiffeisen Holding NÖ-Wien Group are also coordinated and guaranteed.

ESG & Investor Relations Management, which is assigned to the Managing Board area Efficiency, Technology & Treasury, controls and coordinates the advancement of sustainability activities (ESG positioning) for the Raiffeisen Holding NÖ-Wien Group on behalf of the Managing Board.

Sustainability is considered a cross-cutting issue that needs to be more deeply embedded in all business areas of the company. As a cross-departmental steering committee with an active-passive committee. A Sustainable Committee was implemented in RLB NÖ-Wien in June 2023, which meets quarterly. Key ESG Action areas and ESG goals are addressed across departments and implementation measures are defined in the different areas. The implementation is the responsibility of the respective departments and divisions. Progress is reported quarterly to the Sustainability Committee. The coordination of the core team is managed by the ESG Transformation department.

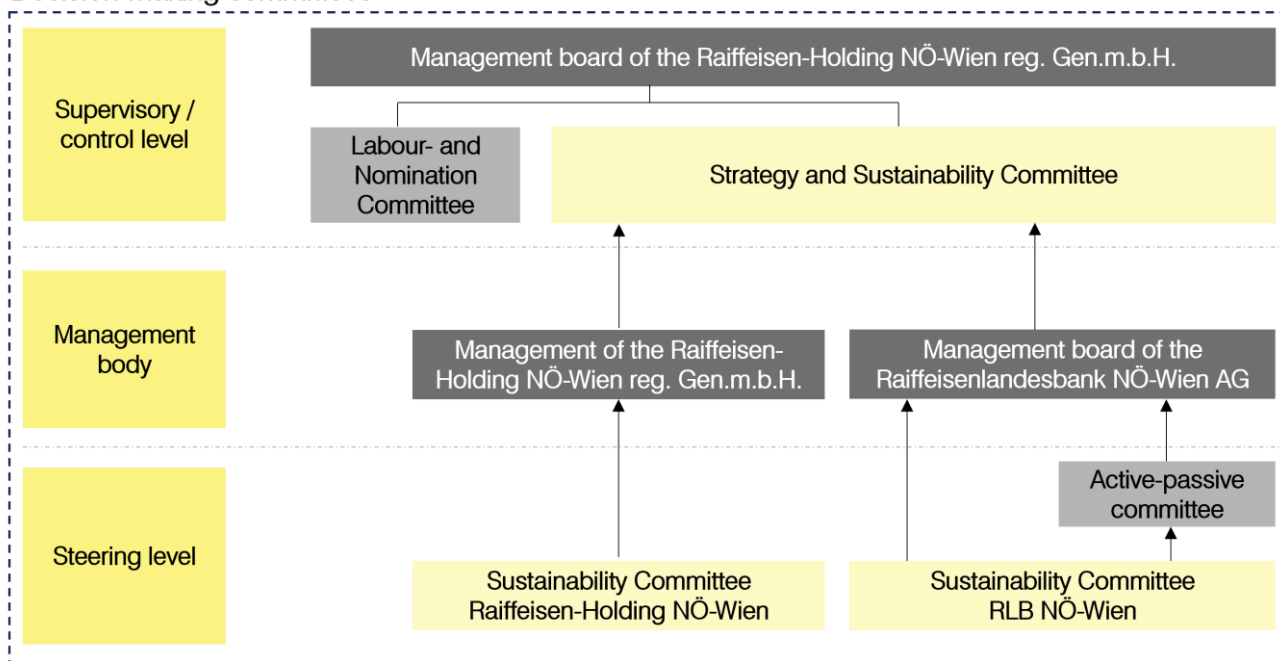
Disclosure Requirement GOV-2 – Information provided to and sustainability matters addressed by the management and supervisory bodies

The Supervisory Board of Raiffeisen-Holding NÖ-Wien, the parent company of RLB NÖ-Wien, installed a Strategy and Sustainability Committee on 28 September 2023. The members of the committee undertake monitoring and advisory activities for the affiliated companies in the areas of strategy and sustainability.

The content and organizational planning and implementation of individual measures in Raiffeisen-Holding NÖ-Wien and its main subsidiary, RLB NÖ-Wien, is decentralized in the companies' individual specialist departments. The decision-making body for (strategic and business policy) sustainability issues is the management of Raiffeisen-Holding NÖ-Wien, respectively the Managing Board of RLB NÖ-Wien.

Sustainability is viewed as a cross-sector issue that must be anchored more deeply in all of the company's business areas. Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien installed a sustainability committee in June 2023 as a cross-sector steering body with an asset-liability committee. This steering body meets quarterly to address material ESG areas of activity and ESG goals across business areas and to define implementation measures for the various areas. The respective business areas and departments are responsible for implementation. Progress is reported regularly to the Sustainability Committee, while progress and critical issues involving ESG are reported quarterly to management and the Managing Board.

Decision-making committees



Below is an overview of all topics discussed in the SUCO during the 2024 reporting year:

SUCO Bank 2024

Participating areas	<ul style="list-style-type: none"> > ESG & Investor Relations Management (EIM) > Human Resources (HR) > Strategy & Innovation (SUI) > Corporate Communications (KOK) > Infrastructure Management (INF) > Corporate Products & Financial Institutions (CPF) > Strategic Risk Management (STR) > Finance (FNZ) > Process & Efficiency Management (PEM) > Marketing Management Private Customers (VMP) > Operating Risk Management (ORM) > Steering & Support (TSS)
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Date	Topic
17 January 2024	<ul style="list-style-type: none"> > Update PCAF > Sustainable finance in KOM: review/ outlook > Current status of human rights policy > Donations and sponsoring > Status quo: barrier-free access to financial products / barrier-free website
27 February 2024	<ul style="list-style-type: none"> > APK Issues (UZ49 report, AGRU incentives) > PCAF results for 2023 > PCAF path 2024 / further procedures: ESG data collection > "Gemeinsam 2027" and KOOP#65 > ESG rating measures catalogue > Presentation and results: project: "Indicator for land usage"
20 March 2024	<ul style="list-style-type: none"> > GAR benchmarking > Presentation of rating measures by the areas > PCAF comparison
17 April 2024	<ul style="list-style-type: none"> > Presentation of product comparison > ESG scoring (pre-sets and methods) > Innovate X > ESG weighting factor > From brown to green

21 May 2024	<ul style="list-style-type: none"> > Austrian Environmental Seal > Follow-up status report on Agrus > APK Issues (UZ49 report, AGRU incentives) > Measures - slides > Redesign of website: bank/ holding company > "WIR BARRIEREFREI 2025" > Human rights position paper > ESG strategy > Use of Moonscape for kilometre data
21 August 2024	<ul style="list-style-type: none"> > Follow-up status report on Agrus > APK Issues (UZ49 report, AGRU incentives) > Measures - slides > Taxonomy alignment: measures private customer business > Inclusion of bonuses for green financing in preliminary calculation, DWH and follow-up calculation in agreement with RLB Upper Austria.
22. November 2024	<ul style="list-style-type: none"> > PCAF roadmap > ESG goals in the core business > ESG implementation > Accessibility > Taskforce on real estate > Possibilities for cooperation with the City of Vienna > Outlook for ESG-aligned financing
SuCo Holding 2024	
Participating investments	<ul style="list-style-type: none"> > Raiffeisenlandesbank Niederösterreich-Wien AG > LEIPNIK-LUNDENBURGER INVEST Beteiligungs Aktiengesellschaft > Goodmills Group GmbH (Group) > café+co International Holding GmbH (Group) > NAWARO ENERGIE Betrieb GmbH > RH Finanzberatung und Treuhandverwaltung Gesellschaft m.b.H. > Raiffeisen Vorsorge Wohnung GmbH > Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H. > NÖM AG (Group) > Raiffeisen Liegenschafts- und Projektentwicklungs GmbH
Date	Topic
07 May 2024	<ul style="list-style-type: none"> > Kick-off welcome & setup SuCo > Management of ESRS implementation in the Group > Status quo, training and further procedures in 2024 > Preparations for next SuCo (status of current sustainability activities, planned improvement in taxonomy-eligible activities)

07 August 2024	<ul style="list-style-type: none"> > Preparation of own activities by all investments > DRY-RUN: 30 June 2024 > Human rights officer and blueprint > Further procedures for NFI > Schedule for 2024-2027
22 November 2024	<ul style="list-style-type: none"> > Status quo: implementation of blueprints > Whistle-blowing guideline > Lessons learned: qualitative questionnaire > Deadlines for investments > Lessons learned: dry run cockpit > Stakeholder survey

The management bodies generally receive comprehensive information annually on material impacts, risks and opportunities as well as quarterly updates on results and the effectiveness of the approved policies, actions, indicators and targets. Changes in the impacts, risks and opportunities during the year are addressed in ad-hoc reports to the management bodies. There were no such reports in 2024. Information is normally distributed after the Sustainability Committee has received and dealt with all relevant sustainability information. ESG Transformation then transmits the documents for the next Managing Board meeting and presents the results.

The supervisory bodies of RLB NÖ-Wien are informed annually of the results of the double materiality analysis and on actions, measures, indicators and targets. ESG Transformation prepares the relevant documents for the Supervisory Board meeting and presents the issues.

The ESG strategy is fully aligned with the overall bank strategy. The overriding goals of the bank include sustainability topics which are integrated in the ESG strategy. This strategy is based on the double materiality analysis and includes targets, actions, indicators and policies that correspond to the corporate goals. The management and supervisory bodies receive regular internal reports on various issues, e.g. ESG scoring, the double materiality analysis, ESG strategy, action and targets and are informed of material impacts, risks and opportunities that are included in monitoring the company's strategy, decisions over important transactions and risk management. No compromises are made concerning the material impacts. The management and supervisory bodies consider the impacts, risks and opportunities in monitoring the corporate strategy, decisions over key transactions and risk management. These activities are based on regular information on developments and results provided within the framework of the ESG strategy.

Regular reporting on all relevant sustainability issues provides the management and supervisory bodies with information on all relevant sustainability topics and on the viewpoints and interests of affected stakeholders. The results of the stakeholder survey are included in the double materiality analysis and made available to the Managing Board and Supervisory Board. The stakeholder survey is also integrated in the analysis of financial materiality, which ensures that their perspectives are also adequately included in the risk management process.

Disclosure Requirement GOV-3 - Integration of sustainability-related performance in incentive schemes

The company's remuneration guideline is based on the applicable relevant regulations under European and national law, in particular § 39b of the Austrian Banking Act, including annexes, as well as the applicable EBA and ESMA guidelines and FMA circulars.

The company's remuneration policy is based on five fundamental principles, whereby one covers "sustainability". This principle focuses on the inclusion of sustainability factors in remuneration policy and a joint sustainability goal for the Long-Term-Incentive (LTI). See remuneration policy for details.

The remuneration policy is designed so as not to counter sustainability factors like environmental, social and employee issues, the respect for human rights and the fight against corruption and bribery. Furthermore it supports the long-term interests of the company and shareholders. The company is committed to support for gender-neutral remuneration and career-related internal development.

The variable remuneration for the Managing Board includes an annual short-term incentive and a long-term incentive (LTI) for a period of four financial years. The benchmarks established in advance for measurement include a joint sustainability goal for the LTI plan: 30% of the LTI payment for each Managing Board member is dependent on the attainment of this sustainability goal. The joint sustainability goal includes the development and implementation of measures to improve our ESG rating.

Disclosure Requirement GOV-4 - Statement on due diligence

Core due diligence elements	Paragraphs in the sustainability statement
a) Inclusion of due diligence in governance, strategy and the business model	ESRS 2 GOV-2, ESRS 2 GOV-3; ESRS 2 SBM-3
b) Inclusion of affected stakeholders in all important due diligence steps	ESRS GOV-2, ESRS 2 SBM-2. ESRS 2 –IRO-1, ESRS MDR-P topic-based ESRS: inclusion of various phases and purposes for including stakeholders during the procedures to meet due diligence requirements.
c) Identification and evaluation of negative impacts	ESRS 2 IRO-1, ESRS 2 SBM-3
d) Measures to address these negative impacts	ESRS MDR-M and topic-based ESRS: inclusion of range of actions, including transition plans to address the impacts.
e) Tracking the effectiveness of these efforts and communication	ESRS MDR-M, ESRS 2 MDR-T and topic-based ESRS for parameters and goals

Disclosure Requirement GOV-5 - Risk management and internal controls over sustainability reporting

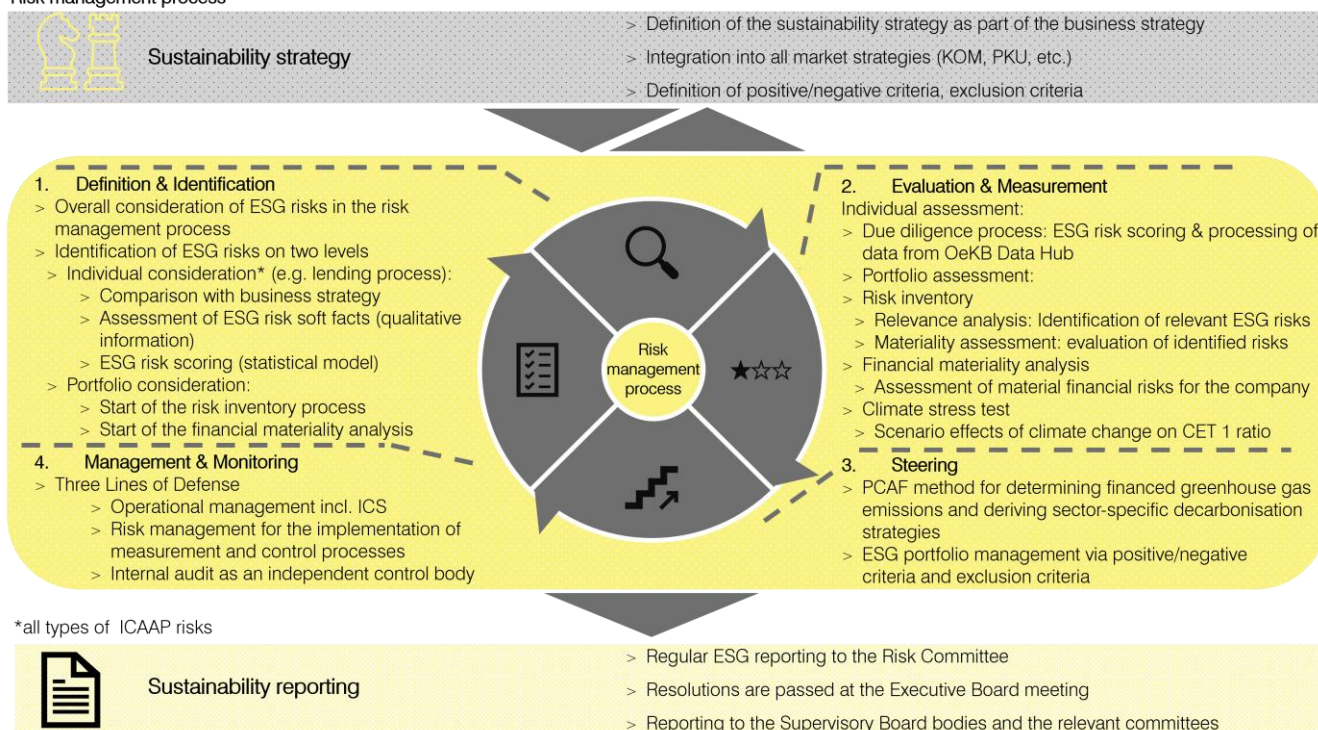
The Raiffeisen Holding NÖ-Wien financial institution group views ESG risks as central risks of our time and, consequently, they are integrated in our existing risk management structures and reflected in the extension of existing methods. Embedding climate-based risks and opportunities in risk management is a particularly important element of the risk process because it supports the early identification and assessment of potential impacts of climate change on the company as well as the development of effective policies to minimise risks and optimally utilize opportunities.

This process is oriented on the requirements of the CSRD and ESRS, the FMA/OeNB/ECB guidelines for dealing with sustainability risks in risk management, the recommendations of the TCFD (Task Force on Climate-Related Financial Disclosures) (TCFD) and the TNFD (Task Force on Nature-related Financial Disclosures).

ESG risk management process

The risk management process covers several phases: the definition, identification, evaluation and measurement, control, management and monitoring, and reporting of ESG risks. The following graph illustrates this process.

Risk management process



ESG risk definition

In the Raiffeisen-Holding NÖ-Wien financial institution group, ESG risks are integrated in risk management and in the risk management framework (which comprises the risk appetite framework, risk strategy and ICAAP manual). ESG risks and opportunities are taken into account as part of the risk materiality assessment, the definition of the risk appetite, the definition of branch strategies and the definition of the portfolio strategy.

Risk definition

Environmental Risks (E)	<ul style="list-style-type: none"> > Environmental risks are determined by environmental factors > Environmental risks are financial risks arising from the institutions' exposures to counterparties (customers, suppliers, etc.) that may contribute to both climate change and environmental degradation (such as air pollution, water pollution, freshwater scarcity, soil contamination, loss of biodiversity and species, and deforestation)
Social Risks (S)	<ul style="list-style-type: none"> > Social risks arise from the financial impact caused by the misuse of human capital such as the rights, welfare and interests of people and communities > This could relate to working conditions, health and safety, employee relations and diversity, employee training, inclusion, equality and community programmes.
Governance Risks (G)	<ul style="list-style-type: none"> > Governance risks relate to the governance practices of the institutions' counterparties or their own invested assets, including the inclusion of ESG factors in counterparty governance policies and procedures. > These may include executive remuneration, board diversity and structure, shareholder rights, bribery and corruption, compliance, ethical standards, fair tax strategy, etc.

ESG risk identification

Risk identification takes place at the individual business level and at the portfolio level.

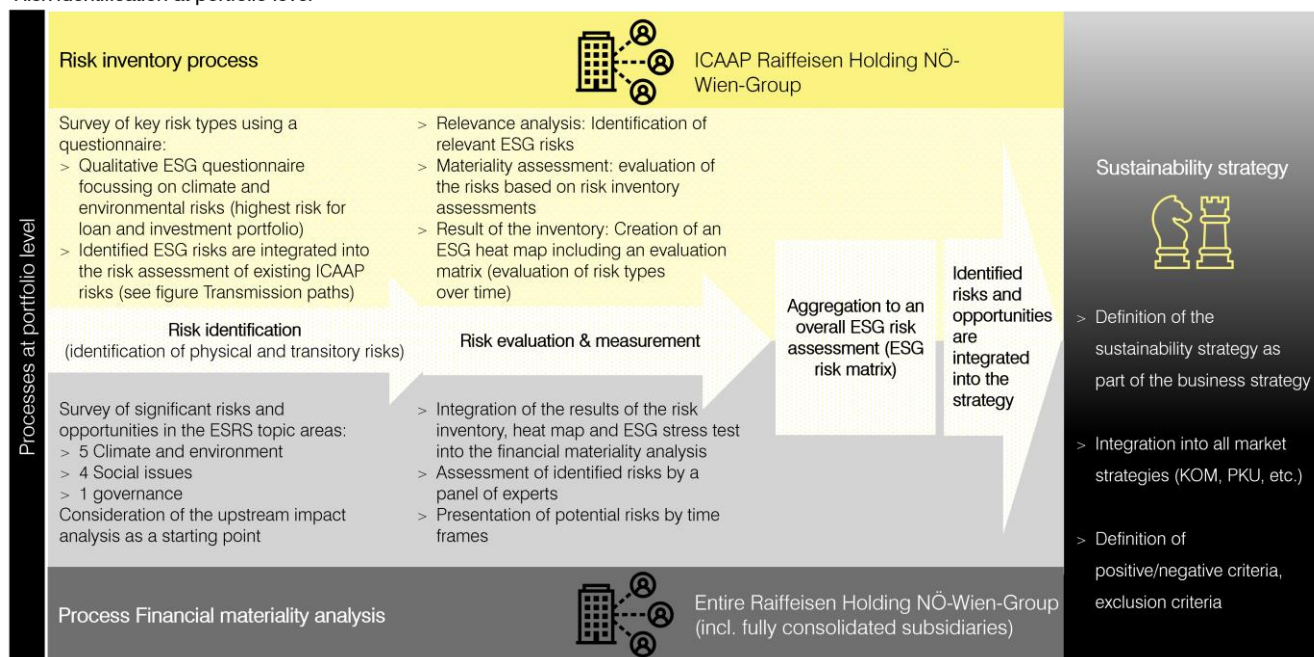
At the *individual business level* – at the start of the customer application process and subsequently after that time, ESG risk soft facts are identified (once) and an ESG score is developed (annually) for companies and equity investments to identify climate, environmental and social risks. In particular, the Raiffeisen-Holding NÖ-Wien financial institution group determines the extent to which ESG risks could influence the default risk of borrowers or equity investments at the individual level.

At the *portfolio level*, ESG risks are identified with two instruments:

- > Risk inventory
- > Financial materiality analysis

The following graph illustrates the phases.

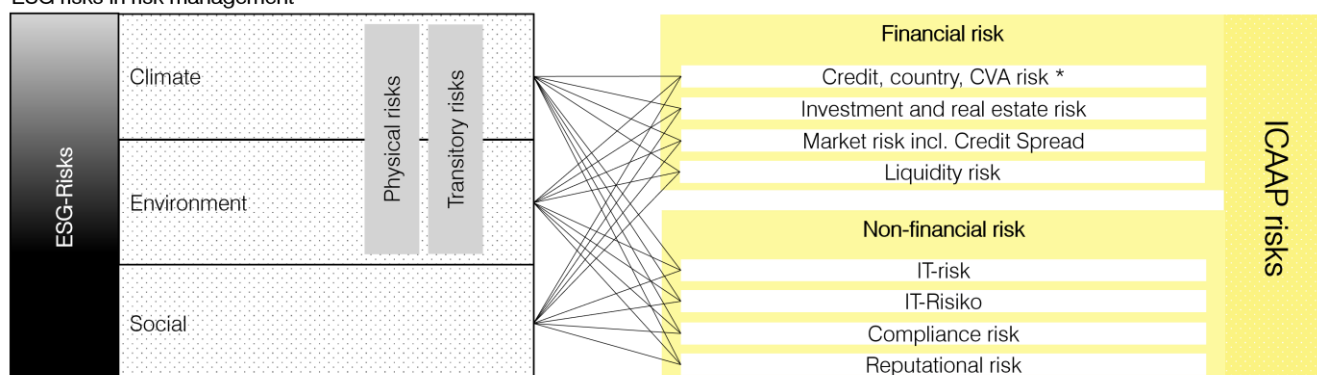
Risk identification at portfolio level



Instrument number one: RISK INVENTORY

The risk inventory includes the identification of all existing ICAAP risk types based on an ESG questionnaire to determine which ESG risks are relevant for these risk types in order to view them together with the ICAAP risks. The ESG questionnaire focuses, in particular, on climate change, pollution & waste, water and marine resources, biodiversity and ecosystems, resource use and circular economy, social and governance. The following diagram illustrates the integration.

ESG risks in risk management



* Macroeconomic risk is included in credit risk, as the same risk drivers are involved

Risk management in the Raiffeisen-Holding NÖ-Wien financial institution group is focused on the material risks identified on the basis of the annual risk inventory. In line with the business strategy of the Raiffeisen-Holding NÖ-Wien financial institution group, the following main risk types are defined as significant for the bank:

> Credit risk

- > Country risk
- > CVA risk
- > Investment and property risk
- > Market risk incl. credit spread risk
- > Liquidity risk
- > Non-financial risk incl. operational risk
- > Macroeconomic risk
- > Other risks

The methodological inclusion of ESG risk transmission paths in existing risk management categories is a central issue at both the international and European levels. Climate and environmental risks can generally be divided into two risk categories which, however, can have reciprocal effects. Social and governance risks do not have this subdivision.

- > Physical risks as a consequence of changed climatic and environmental conditions
- > Transitory climate and environmental risks

The physical risks of climate change result directly from the consequences of climate changes, e.g. an increase in the average global temperature, increasingly frequent natural disasters and extreme weather events like flooding, heat/drought periods, storms and hail. The sectors primarily affected include, above all, agriculture and forestry, food production, (food) transport, food retailing, real estate, healthcare, tourism, energy and water as well as infrastructure.

Transition risks represent the risks associated with the changeover to a climate neutral and resilient economy and society which could lead to a decline in the value of assets, e.g. a change in the political and legal framework conditions for the real economy (introduction of a CO₂ tax, changes in construction regulations and zoning, requirements for supply security, changes in the regulatory treatment of exposures with higher sustainability risks etc.), technological developments (e.g. renewable energies) and changes in consumer behaviour.

The ESG risks identified during the risk inventory are assigned to the existing main risk categories and flow into these risk types as part of the assessment. The results of the risk inventory are presented in a risk heat map and become part of the risk strategy. Risk management in connection with the ICAAP process covers all equity investments outside the Raiffeisen-Holding NÖ-Wien financial institution group, i.e. the investments which are not included through full consolidation.

Instrument number two: FINANCIAL MATERIALITY ANALYSIS

An intensive exchange between strategic risk management, treasury and the ESG transformation department took place in 2024. As part of the double materiality analysis, it involved a closer review and analysis of the ESRS inside-out analysis with the fully consolidated subsidiaries as well as an outside-in risk analysis of ESG. A more detailed description of the financial materiality analysis is provided under ESRS 2 IRO 1.

ESG risk assessment and measurement

The ESG risk identification and analysis at both the individual and portfolio level is accompanied by an assessment of the potential ESG risks at these two levels.

Individual review/analysis

ESG risks are included through a due diligence audit in all relevant phases of the lending process. The most important steps for the assessment and measurement of ESG risks are:

- > ESG risk scoring
- > Qualitative ESG evaluation
- > Data from the data hub of Österreichische Kontrollbank (OeKB).

The Climcycle tool is used for the ESG risk scoring methodology. It relies on a variety of data sources for physical and transitory risks to calculate an individual ESG risk score. The tool classifies each transaction according to E (Environmental), S (Social) and G (Governance) criteria. Each of these sub-scores contains detailed information on various risk factors, whereby the focal point is also on environmental/climate risks in the form of an “E” score. All available data (at the account level) was imported in the tool and each customer was individually rated based on data like the ÖNACE code, location, LEI code (Legal Entity Identifier – 20-digit code under ISO 17442), etc. Both the inside-out and outside-in risk were included as part of the double materiality analysis. The result was a rating (AAA to C) for each position in the portfolio, whereby AAA represented the best score.

An interview guideline and an OeKB questionnaire support discussions with customers over ESG issues. RLB NÖ-Wien generates information on ESG factors from its participating business customers with the ESG questionnaire developed by OeKB. This facilitates the creation of an ESG database.

Work is proceeding to develop and improve the data situation as regards quality and precision.

Portfolio review/analysis

The Raiffeisen-Holding NÖ-Wien financial institution group uses the following analyses and procedures for the identification, measurement and reduction of identified ESG risks:

- > Risk inventory
- > Financial materiality analysis
- > Climate stress tests

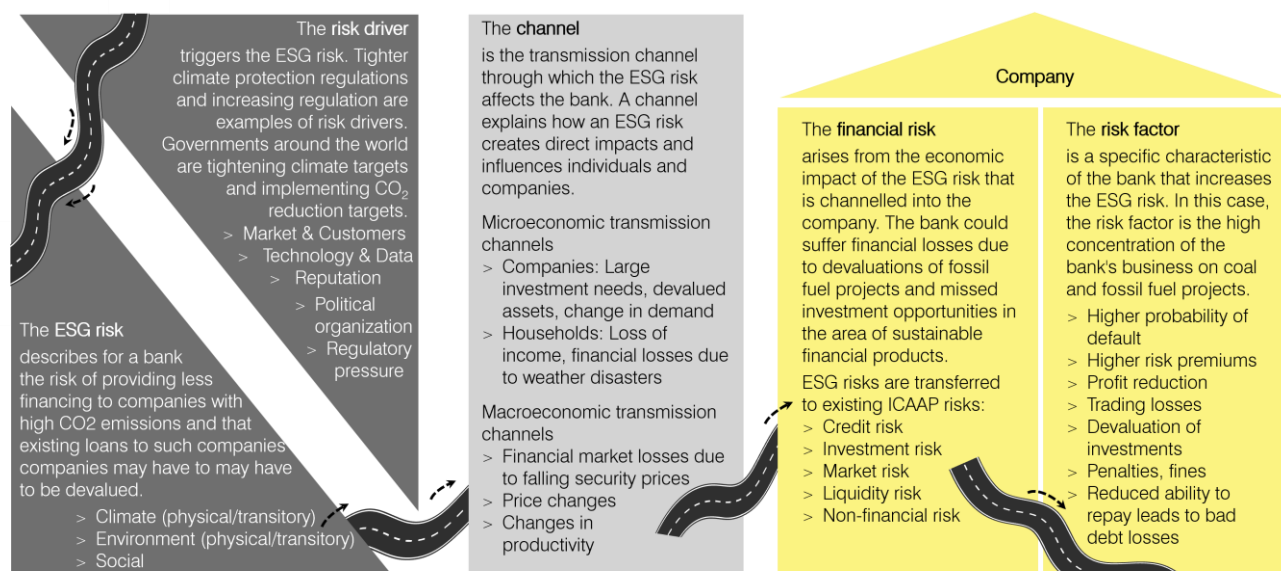
Risk inventory

The risk inventory is divided into an operational and a strategic perspective for the assessment of ESG risks. These risks are assessed for their materiality as part of the risk inventory, especially with regard to climate, environmental and social aspects that were not already captured by existing risk management procedures and could become relevant for strategic decisions.

The analysis is carried out for different risk drivers and is classified in two steps:

- > Relevance analysis: Which ESG risk factors could potentially be relevant for the banking business? Possible transmission channels are described here as part of the risk inventory for each risk factor.
- > Materiality assessment: Are the impacts of the risk drivers material from a sustainability perspective for the Raiffeisen-Holding NÖ-Wien financial institution group? In other words, are the impacts of other risk types not identified through procedures and methods material from a risk point of view?

The following graph visualizes the transfer of ESG risks to the company:



The results of the risk inventory flow into the evaluation of the financial materiality analysis.

Financial materiality analysis

The financial materiality analysis is carried out annually as part of strategic risk management based on the findings from ESG scoring, the ESG identification, the ESG heat map as a result of the risk inventory, and the climate stress test. The financial materiality analysis as of 31 December 2024 did not identify any material ESG risks or opportunities. For transparency purposes, a list of the identified important but not material risks is provided below:

Transitory climate- and environmental risks

ICAAP risks	Climate- and environmental risks (transitory)	Risk factor	Risk driver				Time frame
			Market & customer Technology & Data	Reputation	Politics	Regulatory pressure	
Portfolio- / credit risk	Devaluation of countries / increased credit risk in countries that produce a lot of CO ₂ ('industrialised countries')	Higher probability of default, financial risks, stranded assets, higher risk premiums	x				Long - Term
	Switching to renewable energy and possible supply bottlenecks for fossil fuels can affect security of supply	Higher energy costs and probability of default on loans, reduced profitability	x	x	x		Short - Medium - Long - Term
	Stricter government regulations for certain sectors	Adverse changes in market share, reduction in earnings			x		Long - Term
Investment and real estate risk	The transition to a low-carbon economy may force the company to withdraw from certain industries (or make costly adjustments to their business models)	Profit reduction	x				Long - Term
	Existing and future regulatory requirements pose a risk for industries with major climate and environmental impacts	Negative impact on costs, free cash flow, profitability and value of companies			x	x	Medium - Long - Term
	Risks from the lack of attention to climate risks, stricter regulations and changes in consumer behaviour	Downgrading of ratings, rising risk premium, additional payments, higher costs, shift in demand, declining profitability	x			x	Long - Term
Non Financial Risk	Pollution can lead to legal liabilities and possible fines, as well as reputational damage	Reduced repayment capacity of these companies due to legal costs, negative financial impact		x		x	Long - Term
	Climate and environmentally damaging investments and financing generate reputational damage, regulatory and legal risks for the company	Fines, penalties, negative financial impact		x		x	Long - Term
Other risks	Decommissioning of investments with negative climate and environmental impacts due to stricter regulations or social preferences	Negative impact on the value of investments and customers' ability to repay		x		x	Medium - Long - Term
	The switch to renewable energies (and CO ₂ pricing mechanisms) can lead to unexpectedly high price fluctuations	Negative impact on the profitability of companies and their own enterprise value	x				Long - Term

Physical climate- and environmental risks

ICAAP risks	Climate- and environmental risks (physical)	Risk factor	Risk driver		Time frame
			Acute	Chronic	
Credit risk	More frequent and more severe climate events have a financial impact on assets	Bad debt and credit losses	x		Short - Medium - Long - Term
	Soil pollution can significantly reduce the value of land and properties and make the land unsuitable for construction	Falling property values, reduction in profits		x	Long - Term
	Changes in weather conditions and the stability of local ecosystems jeopardise the reliability of the value chain	Rising operating costs, supply and production bottlenecks		x	Long - Term
Investment and real estate risk	The consequences of climate change can lead to a reduction in the value of collateral and investments	Profit reduction due to repair costs, higher failure rate	x	x	Long - Term
Other risks					

Social- and governance risks

Risk type	Risk description from financial materiality analysis	Time frame
Social risks	Longer periods of sick leave due to injuries or health problems lead to staff shortages.	Short - Medium - Long - Term
	Reputational damage due to non-compliance with certain social issues (fair pay, freedom of expression, measures against harassment, work-life balance, etc.).	
	Legal penalties or non-compliance with the basic principles of the DSGVO can result in fines of up to EUR 20.0 million or 4% of total turnover.	
	Work stoppages / production stoppages / plant closures in the supply chain can lead to conflicts and reputational damage.	Long - Term
	Unattractive working conditions can lead to increased staff turnover or make it more difficult to recruit new employees, which can lead to a shortage of skilled labour and subsequently to a reduction in capacity.	
Governance risks	Rising purchasing costs due to the limited choice of suppliers that fulfil the sustainability criteria.	Short Term
	Lack of governance and non-compliance with global standards can lead to fines and threaten customer trust.	Long - Term
	Close political ties, particularly in connection with corruption proceedings, can indirectly lead to reputational damage and thus have a negative impact on the business activities of the RLB.	Medium - Long - Term
	Geopolitical risks due to conflicts that could lead to sanctions affecting supplies from key suppliers and important resources.	Short - Medium - Long - Term

Climate stress test

Climate stress tests are a complementary instrument for ongoing risk management in the Raiffeisen-Holding NÖ-Wien financial institution group and, as a purely risk-oriented approach, concentrate on the impacts of climate change on the actual risk of engagements and exposures. The Raiffeisen-Holding NÖ-Wien financial institution group has carried out an annual ESG stress test with a focus on climate and environmental risks since 2023. The respective scenarios and methodology from the European Central Bank (ECB) ESG stress test were taken over in 2022, and the impacts on the CET1 ratio of the Raiffeisen-Holding NÖ-Wien financial institution group were determined. Based on currently available data and assumptions, this ESG stress test provides plausible and predictable results compared with the results from the ECB ESG stress test published in 2022. The most important capital effects result from a reduction in the value of the equity investments. The agricultural investments, above all, are heavily impacted in the multi-year scenarios and are confronted with the greatest uncertainty (harvest failures and the resulting price adjustments as well as the transition to a sustainable economy). The flood scenario shows high impacts on real estate and property-based collateral. The impacts on the income statement and the CET 1 ratio are significant from a material standpoint but manageable over the long-term scenario time horizon (up to 2050). The next steps involve the improvement of the ESG data situation, above all concerning customers' Scope 1-3 emissions, and inclusion in the annual risk assessment to determine the effects. In addition, work is proceeding to integrate the ESG stress test in the ICAAP stress test programme. The following graph shows the applied long-term and short-term scenarios based on the scenarios from the ECB ESG stress test in 2022, which was developed by NGFS (The Network of Central Banks and Supervisors for Greening the Financial System):

Climate stress test scenarios

Long term scenarios	Orderly (long term basic scenario)	Disorderly	Hot House World
Increase in global average temperature	1.5°C	Below 2.0°C	More than +3.0°C
Higher CO ₂ emissions	Global zero emissions will be achieved by 2050	Global zero emissions will be achieved in 2050 with abrupt policy change	Global emissions remain at the current level
Level of transition risk	relatively low	high	relatively low
Level of physical risk	relatively low	relatively low	Increase by the end of the century
Short term scenarios	Short Term Disorderly	Flood risk	Drought and heat risk
Risk type	Transition	Physical	Physical
Effect	Immediate and sustainable increase in CO ₂ prices	Extreme flooding in Europe	Long heatwaves in Europe
Method	Increase in CO ₂ price according to ECB assumptions	Decline in property prices depending on how the region is affected	Drop in productivity due to the heat

In addition to the short-term scenarios (short-term disorderly, flood and drought) with a three-year time horizon, adverse scenarios (“hot house world” and “disorderly transition”) were simulated in a long-term setting with their impacts on capital, material equity investments, and credit defaults up to 2050. No additional critical climate-related assumptions were included in the applied climate scenarios.

In accordance with the principle of proportionality, the characteristics of the business model or the operating environment as well as the bank’s risk profile were taken into account in evaluating the materiality of ESG risks. Risk management is responsible for the correct integration of climate and environmental risks in the risk management cycle. The adequacy of capital and liquidity positions is safeguarded by the inclusion of risk assessment results or stress tests in internal risk management processes like ICAAP / ILAAP. Details are provided under ESRS 2-SBM 3.

Risk matrix as the result of the financial materiality analysis and risk inventory

The results of the risk inventory and financial materiality analysis are presented in an ESG risk matrix. The following overview shows the results of the financial materiality analysis, respectively its integration in the risk inventory.

Risk matrix as a result of the risk inventory process

Risk type			1 year	1-5 years	> 5 years
Credit risk *	Corporate clients	Physical risks			
		Transitory risks			
	Private clients	Physical risks			
		Transitory risks			
	Commercial real estate	Physical risks			
		Transitory risks			
	Private mortgage loans	Physical risks			
		Transitory risks			
Investment risk		Physical risks			
		Transitory risks			
Real estate risk		Physical risks			
		Transitory risks			
Market risk (interest rate, FX and price risk)		Physical risks			
		Transitory risks			
Market risk (credit spread risk)		Physical risks			
		Transitory risks			
Liquidity risk		Physical risks			
		Transitory risks			
Non Financial Risk		Physical risks			
		Transitory risks			
Other risks		Physical risks			
		Transitory risks			
CVA risk		Physical risks			
		Transitory risks			

* Credit risk includes country risk and macroeconomic risk, as these are the same risk drivers.

■ Risk drivers not relevant, therefore not material

■ Not classified as material for the Raiffeisen-Holding NÖ-Wien Group due to its business model

■ Under observation: the situation must be kept under review due to current effects and developments

Credit risk, as one of the most important risk types, is evaluated in terms of ESG risks based on a quarterly ESG score and the calculation of CO₂ emissions according to the PCAF method (Partnership for Carbon Accounting Financials). Customer-specific ESG data is collected continuously to improve the database. Processes were implemented for this purpose to ensure structured and efficient data collection. They include, among others, requiring energy certificates for real estate financing and property collateral for loans, assistance for customers in completing the OeKB questionnaire, individually designed customer questionnaires, and supplementary research from publicly available sources. The results are monitored in a verified and graphic form and regularly included in reports to the Managing Board members and committees. This allows for the early identification and evaluation of branches and individual customers with an above-average ESG risk. An ESG stress test is also carried out annually. Short- and medium term physical environmental risks are the most relevant criteria for the credit risk portfolio at the present time, while the growing challenges from transitory risks will influence the medium- to long-term.

Investment risk is the most important risk type for the Raiffeisen-Holding NÖ-Wien financial institution group due to the size of the equity investment portfolio. The quantification of investment risk as regards ESG risk factors is based on regular ESG scoring and an analysis by the overall Bank Management/Controlling Department in connection with enterprise valuations. The results are used for the ESG and CO₂-oriented management of the portfolio and flow into the further development of sustainability criteria. Existing analyses combined with the ESG stress tests established that the equity investments in the agricultural sector would face greater challenges after a period of five years, with an above-average impact through drought, flooding and the transition in to a green economy.

The ESG risk assessment is followed by the ESG risk measurement for the overall ESG risk and the ESG risks per risk type:

Results of the risk assessment

Total ESG risk & ESG risk per main risk type	Result ESG risk assessment
Total ESG risk	Medium
Credit risk	Medium
Investment risk	Low
Market risk	Low
Liquidity risk	Low
Non Financial Risk / Other risks	Medium
> Operational risk	Medium
> IT risk	Medium
> Compliance risk	Medium
> Legal risk	Medium
> Reputational risk	Low

The results of the ESG risk measurement indicate that the materiality of the ESG risks for credit, investment, operational, IT and compliance risks is average, and the materiality of the market, liquidity and reputation risk is low. The other risk types are not included here because their materiality is subordinate from the ESG viewpoint. However, all main risk types are analysed and evaluated during the assessment process. The risk management processes are the subject of continuous development in the Raiffeisen-Holding NÖ-Wien financial institution group.

ESG risk management

Two methods are used to manage climate risk: the PCAF method and management based on the business policy defined by RLB NÖ-Wien.

The PCAF method is used to determine the metrics for greenhouse gas emissions (GHG). CO₂-relevant data is collected for this purpose and regularly required from customers. For details on the PCAF, see ESRS E1 – 6.

The portfolio management of ESG risks as part of risk management is based on defined reduction strategies, e.g. business policy and positive and negative criteria. The business policy of the Raiffeisen-Holding NÖ-Wien financial institution group (for the commercial customer and private and SME customer market strategies and in the ESG strategy) defines positive and negative criteria which indicate the industries that are in scope or should be avoided.

ESG risk management and ESG risk monitoring

For the Raiffeisen-Holding NÖ-Wien financial institution group, a functioning control environment is of central importance. An internal control system (ICS) supports the risk-oriented actions in the banking group and guarantees the quality of risk management. It plays an important role in the assessment, limitation and handling of risks. The ICS represents the second line of defence for strategic risk management. ICS processes, key and monitoring controls as well as risk assessments are used to identify, manage and monitor business activities. The findings from the assessment of bank processes and the resulting improvement measures are included in the non-financial risk (NFR) report and presented to the Managing Board. The ICS also meets the requirements of §39 of the Austrian Banking Act, which requires the implementation and use of an effective control process.

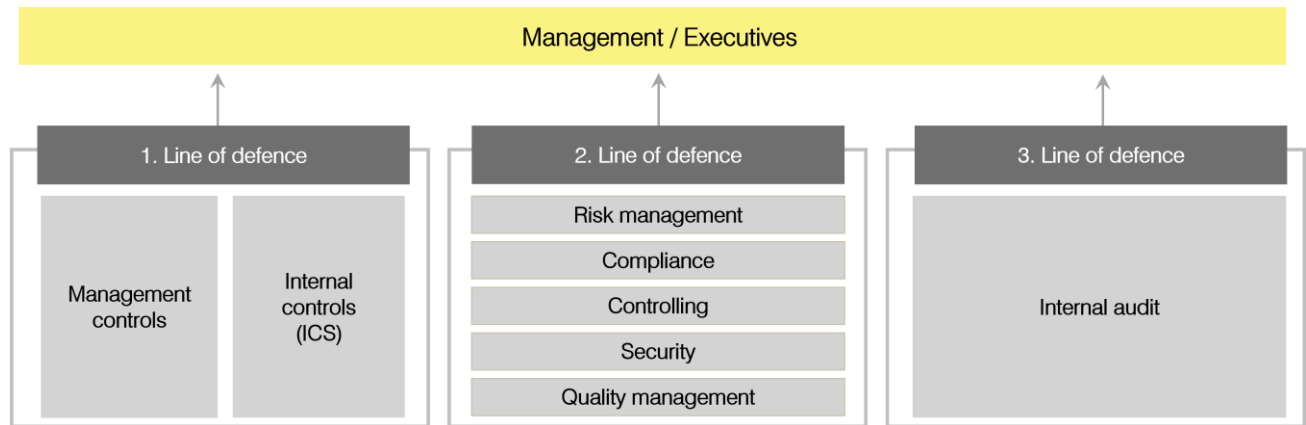
An essential element of corporate governance for the long-term, sustainable success of the Raiffeisen-Holding NÖ-Wien financial institution group is responsible management and the anchoring of sustainability expertise in the management and supervisory bodies.

- > The overall responsibility for the definition and implementation of the corporate risk strategy, the monitoring of risk management and the ESG risk management strategy lies with the management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien. The management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien provide the Sustainability and Strategy Committee (hereafter the "Committee") of the Supervisory Board with information on the Group's ESG agenda at least twice each year. The Committee also receives regular reports from the Group's specialist departments and the Sustainability Committee on ESG risks and opportunities, including critical issues concerning the organization's potential and actual negative impacts on stakeholders, and reports on these conclusions. The inclusion of different specialist areas ensures the creation of a flexible, uniform and cross-functional understanding of ESG risks and opportunities as well as the integration of sustainability aspects in our business processes.
- > ESG risks and opportunities are managed within the individual risk types. The Risk Roundtable, an interdisciplinary risk committee, monitors ESG risks and here, above all, climate-related risks. The Committee receives ESG risk reports as part of the overall bank risk report, which are discussed at regular intervals in the Managing Board meetings of RLB NÖ-Wien and in the management meetings of Raiffeisen-Holding NÖ-Wien.
- > Guidelines assign the responsibility for risk management to the market areas, the Strategic Risk Management Department and the Operating Risk Management Department. ESG risks, especially climate-related risks, are embedded in the risk management system of the Raiffeisen-Holding NÖ-Wien financial institution group and included in the risk appetite. The CRO (Chief Risk Officer) and the Strategic Risk Management and the Operating Risk Management Departments are responsible for developing and maintaining the corporate risk management system which, in particular, includes the system for the risk management of climate change impacts on the banking group. The Chief Risk Officer (CRO) reports to the Chief Executive Officer (CEO) and to the Managing Board der RLB NÖ-Wien and the management of Raiffeisen-Holding NÖ-Wien and subsequently to the Group's respective Supervisory Boards.

The Managing Board of RLB NÖ-Wien and the management of Raiffeisen-Holding NÖ-Wien are responsible for the actions and the compliance with obligations, above all as regards the defined business and risk strategy for all three lines (Three Lines of Defence). Special importance is given to the evaluation of climate risk and the contribution to a low-carbon economy. This responsibility covers the integration of the impacts, opportunities and risks of climate change in overall risk management and the implementation of appropriate guidelines and strategies. Another responsibility involves the identification, measurement and mastering of ESG risks, above all climate risks, together with the definition of strategic goals and the utilization of opportunities for the transition or support of customers to a low-carbon environment. A corresponding reporting system supports the Managing Board of RLB NÖ-Wien and the management of Raiffeisen-Holding NÖ-Wien in meeting their responsibilities.

- > Operating risk management (front and back office) forms the first line of defence. It is responsible for the identification, evaluation, control (incl. ICS – Internal Control System) and the appropriate reduction of risks as part of daily business activities.
- > Strategic risk management, as the second line of defence, is responsible for the design and implementation of risk quantification and control processes as well as the preparation of analysis and regular reports.
- > Internal and Group audit comprise the third line of defence and are independent and objective audit and consulting bodies. They operate autonomously and unbiased as independent bodies on behalf of the management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien, whereby their goal is the early identification of risks. They support the Managing Board, management and the Supervisory Boards and guarantee security for the appropriateness and effectiveness of the monitoring, risk management and control structures. To protect their independence, they are not directly included in the design and development of the risk management system. The Internal and Group audit of Raiffeisen-Holding NÖ-Wien represents a central element of the risk controlling and risk management system of the Raiffeisen-Holding NÖ-Wien financial institution group.

Three-Lines-of-Defense-Model



ESG risk reporting

The ESG risk reporting is prepared annually as part of the non-financial reporting and on a regular basis for certain committees. The analyses of ESG-relevant portfolios and issues are reported regularly to the Risk Roundtable. These reports are addressed in the Managing Board meetings of RLB NÖ-Wien and by the management of Raiffeisen-Holding NÖ-Wien to support the necessary resolutions. The Supervisory Board and responsible committees also receive relevant reports.

Information is provided to the Managing Board of RLB NÖ-Wien or management of Raiffeisen-Holding NÖ-Wien and, subsequently, to the responsible Supervisory Board committees (Sustainability Committee, Risk Committee, Audit Committee) through the credit risk section of the quarterly overall bank risk report, which includes ESG scoring and PCAF analyses, and through the annual ESG stress test. Details on these committees are provided under ESRS 2 GOV-1. In addition, ESG risks are integrated in the risk strategy which is approved by the Managing Board of RLB NÖ-Wien or the management of Raiffeisen-Holding NÖ-Wien and presented to the Supervisory Board.

As part of regular risk reporting, these reports are subject to the standard risk management control mechanisms. These procedures include, among others, preparation of reports according to the four-eyes principle.

Disclosure Requirement SBM 1 – Strategy, business model and value chain

The ESG positioning of RLB NÖ-Wien is part of the ESG positioning of the Raiffeisen-Holding NÖ-Wien-Group. It was updated in 2024 and is based on a comprehensive ESG strategy that covers all material ESG areas of action from the double materiality analysis. The strategy is divided into four dimensions: climate, environment, social and governance.

A business strategy is in preparation to operationalize the ESG positioning. One component of this strategy is formed by the business policy which provide clear directives for the engagement with companies in the respective industries and address, in particular, critical practices and aspects to support responsible and sustainable business practices and ensure compliance with relevant legal and ethical standards.

The expansion of ESG positioning is a decisive step to make sure the sustainability goals of RLB NÖ-Wien meet the latest global standards and deal with the rapidly changing market conditions. It covers both ecological as well as social and business aspects. Its goal is to achieve “decarbonization” by 2050 – that is reducing CO₂ emissions in the economic system through adequate science-based sub-goals. This goal reflects the Paris Agreement, which calls for limiting global warming to 1.5-degree – meaning that by 2050, the majority of energy demand must be met by renewable energy, energy efficiency must be significantly improved, and energy consumption must be reduced.

The Raiffeisen-Holding NÖ-Wien-Group prepared a Group-wide carbon footprint (Scope 1, 2, 3) together with the Austrian Federal Environmental Agency that created the basis for the preparation of a decarbonization strategy. The individual subsidiaries within the RLB NÖ-Wien-Group take responsibility for implementing their own transformation paths as their contribution to a liveable future. Goals and actions related to environmental, social, and governance topics are independently developed by the affected group subsidiaries.

An overview of the ESG strategy of the Raiffeisen NÖ-Wien is presented on the following pages. Details on the decarbonization plan can be found under topic ESRS E1.

The following ESG graph shows the structure of the ESG strategy and is based on the results of the double materiality analysis.

ESG-Strategy				
Strategy	Climate strategy Own operations & portfolio	Environmental strategy Own operations & portfolio	Social strategy	Governance strategy
Regulatory framework	ESRS E1	ESRS E4	ESRS S1 – S4	ESRS G1
ESG-topic	Climate change	Biodiversity & ecosystems	Own workforce, workers in the value chain, affected communities, consumers and end users	Governance
Risk-based approach	Analysis and monetary assessment of transitory and physical climate risks	Analysis and monetary assessment of transitory and physical biodiversity risks	Analysis of material impacts, risks and opportunities	Analysis of potential and actual impacts and risk assessment
Action plan	Decarbonization of operating sites & financing and definition of science-based goals	Reduction of environmental impacts from operating sites & financing	Compliance with human rights due diligence and increase in social practices for the own workforce, customers and suppliers.	Strict ESG governance for the successful implementation of our net zero strategy
Voluntary guidelines	<ul style="list-style-type: none"> > Task Force on Climate-Related Financial Disclosures (TCFD) > Partnership for Carbon Accounting Financials (PCAF) > Greenhouse Gas Protocol (GHG) > Science Based Targets Initiative (SBTi) > Net-Zero Banking Alliance (NZBA) 	<ul style="list-style-type: none"> > Taskforce on Nature-related financial Disclosures (TNFD) > Partnership for Biodiversity Accounting Financials (PBAF) > Greenhouse Gas Protocol (GHG) > Science Based Targets Network (SBTN) 	<ul style="list-style-type: none"> > OECD Guidelines > Diversity Charter > Sustainable Development Goals 	No specific guidelines defined or listed in ESRS

This double materiality analysis forms the basis for the development of targeted measures for the four major pillars of the ESG strategy: climate, environment, social and governance. Each of these pillars represents a central area for action in which Raiffeisen NÖ-Wien has formulated concrete targets, actions and policies to safeguard responsible corporate governance. Raiffeisen NÖ-Wien follows an integrated approach that considers all relevant aspects of sustainability and is embedded in its long-term corporate strategy.

The ESG graph is followed by detailed descriptions of the specific targets and actions developed by Raiffeisen NÖ-Wien for each of the four pillars. They show how Raiffeisen NÖ-Wien plans to make sustainable progress in each of these areas with targeted strategies. Each pillar includes clear targets that are supported by concrete actions and policies to meet the requirements of the ESG agenda and create long-term, positive impacts.

The climate protection pillar includes goals and measures for both the company's internal operations and the portfolio. Through the integration of sustainable practices in both areas, Raiffeisen NÖ-Wien wants to align both its operational processes and financing with climate protection targets. The following graph shows the transition to climate-friendly operations at Raiffeisen NÖ-Wien.

Pillar 1: E1 Climate change – transition to a climate-friendly operation

Raiffeisen-Holding NÖ-Wien-Group has committed to meet the global climate goal of a maximum of 1.5-degree and pursues a clear net zero strategy. This commitment is an integral part of the long-term sustainability goals to make a decisive contribution to reducing greenhouse gas emissions and to actively fighting climate change. The group is committed to reducing emissions to net-zero by 2050 at the latest and support global efforts to make the Paris Agreement reality.



Raiffeisen-Holding NÖ-Wien-Group actively assumes responsibility for climate change and takes wide-ranging actions to support the transition to climate-friendly operations. Ambitious decarbonization goals have been set for Scope 1 & 2 in line with the Paris Agreement. The focus for decarbonization under Scope 1 is the transition of the vehicle fleet to electric cars and the development of concepts based on ESG criteria for its own locations. The decarbonization path was calculated with the help of the science based method SBTi.

Pillar 1: E1 Climate change – transition to a climate-friendly portfolio



The strategic focus on climate friendliness not only requires changes at the operating level but also the consequent adjustment of the financing structure. The transition to a climate-friendly portfolio is, therefore, a decisive step to ensure ecological as well as economic sustainability over the long-term. The financing portfolio must be evaluated continuously and adapted to meet the green transformation. That means existing business models that are not aligned with climate goals must be critically re-evaluated, while opportunities in climate-friendly and future-oriented sectors must be utilized. The goal is to develop a portfolio that not only reflects the global climate protection strategy, but is also economically future-proof.

In order to meet these ambitious goals, targeted actions are introduced as part of a comprehensive strategy which is designed to make sustainable and measurable progress in all relevant areas.

Commitment to renovation and refurbishment

The bank promotes the quality and sustainability of the real estate portfolio, the bank is committed to renovation and refurbishment in its financing business.

Collection of energy certificates

For every real estate financing, an energy performance certificate is mandatory for new business and is systematically processed. In addition, missing energy performance certificates for existing properties are requested and, if possible, provided.

Development of a real estate policy

The bank is developing a policy for real estate financing with positive and negative criteria for the future evaluation of new business. Positive criteria refer to desirable activities, while negative criteria define activities that the bank will refrain from.

Intensive customer dialogue

The bank supports the dialogue with our customers to better understand their needs in connection with the energy transition and to identify common approaches for sustainable actions. Communications and interactions are documented in "Meine Kontakte," an internally developed tracking tool for recording interactions between customers and relationship managers.

Monitoring decarbonization progress

The integration of energy performance certificates, building certifications and greenhouse gas intensity in the existing ESG dashboard allows for the structured monitoring of decarbonization progress. This allows changes to be tracked more effectively while ensuring transparent reporting.

Internal training and education


The bank strengthens the technical know-how of our sales representatives through targeted training. This transports well-founded knowledge, especially on sustainability issues with a focus on the real estate sector and supports the continuous improvement of expertise.

The extensive description of climate change actions for own operations and the portfolio will now be followed by another major part of the ESG strategy: biodiversity. Not only climate change, but the preservation of and support for biodiversity also require a systematic approach that is anchored in operating processes and the entire corporate strategy.

Pillar 2: E4 Biodiversity – contribution to the preservation of biodiversity in own operations and the portfolio

The preservation of and support for biodiversity are essential for sustainable development and a central part of the ESG strategy of RLB NÖ-Wien. The actions were developed in line with the Biodiversity Strategy for Austria 2030+ and include biodiversity training, a concept to increase biodiversity at the RLB NÖ-Wien locations and support for biodiversity through the purchase of three hectares of biodiversity land.

Biodiversity is another important part of the RLB NÖ-Wien portfolio and reflects the extensive financing in the real estate sector. The first targets and measures have been developed; they will be refined over the coming years and should help to better understand and manage the impacts of the business model on biodiversity.

Our goals	By 2025 100% of employees will have completed biodiversity training		<ul style="list-style-type: none">• Preparation of web-based training on biodiversity• Commitment to refurbishment and renovation• Active commitment with nature protection and biodiversity associations that are dedicated to the management and protection of biodiversity areas• Expansion of branch policies to include a biodiversity section for real estate• Preparation of a concept to collect information on ground sealing and land use• Active design of existing processes to improve data quality	Actions
	By 2027 increased focus on refurbishment financing for the real estate portfolio			
	By 2030 support for biodiversity through the purchase of three hectares of biodiversity space			
	By 2027 inclusion of biodiversity aspects in evaluation criteria			
	By 2026 preparation of branch-specific KPIs			
	By 2027 improvement in data quality : monitoring of new business for greenfield and brownfield in real estate project financing			

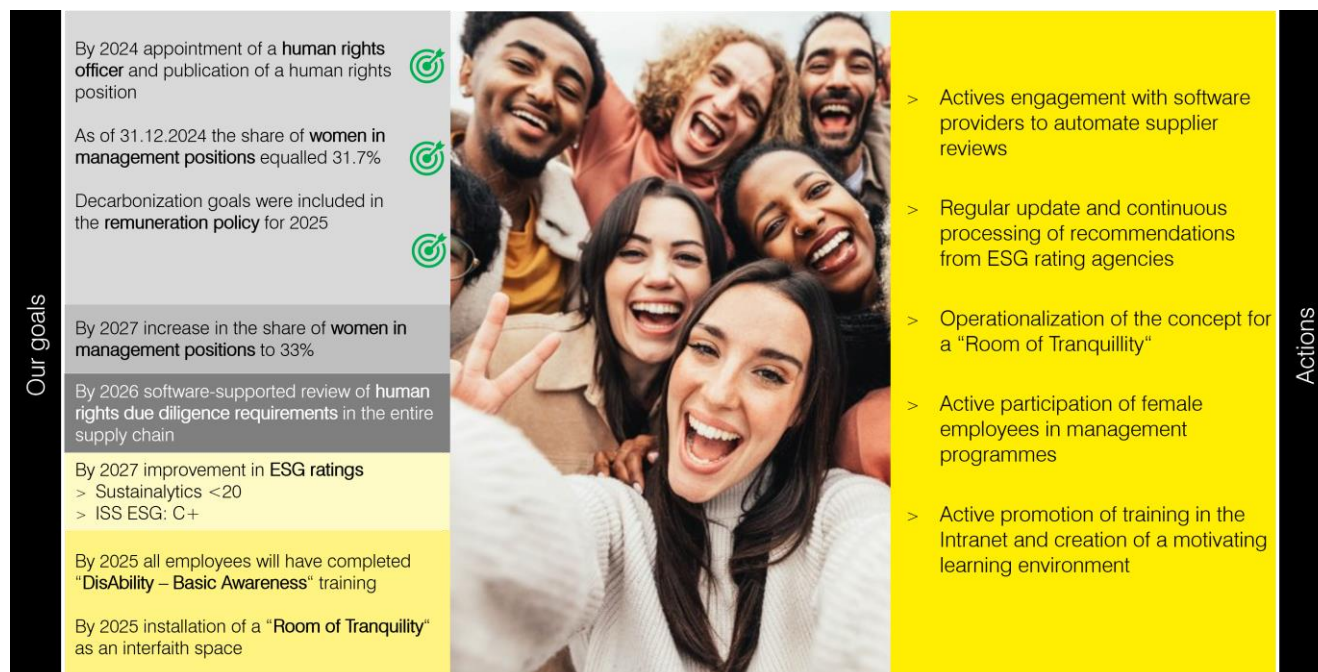
The first step is to analyse and specifically reduce the impacts of RLB NÖ-Wien operations on biodiversity. This includes the minimization of interference in natural habitats, the sustainable handling of resources, and the implementation of measures to support the restoration and protection of ecosystems. A comprehensive approach to supporting biodiversity in operations is necessary to achieve long-term, positive impacts on nature and, at the same time, to make the company fit for the future.

It is becoming increasingly important to consider the impacts of biodiversity in financing decisions and to confirm that sustainable and resource conserving practices are also followed. For a future-oriented portfolio, it is therefore decisive to focus not only on climate change and decarbonization but to also anchor the protection of biodiversity as an integral part of the corporate strategy. The bank is focusing on the LEAP approach created by the Taskforce on Nature-related Financial Disclosures (TNFD) to develop a biodiversity strategy for the loan portfolio.

The starting point was formed by a portfolio analysis to identify the five most important economic sectors (NACE codes). Subsequently, a screening of the five targeted economic sectors for potential negative impacts on biodiversity is conducted using the ENCORE Version 2 tool. Due to the focus on the real estate sector, indirect impacts from the value chain have already been included. Based on the identified impacts of these sectors on biodiversity, steering indicators will be developed by 2027 to make the significant impacts measurable. As a result, specific targets and actions will be established to minimize these impacts. The defined actions are aligned with the objectives of Austria's Biodiversity Strategy 2030+ to contribute to both the national and global biodiversity agenda.

The climate and biodiversity strategy, lays the foundation for the comprehensive ESG strategy framework, which is complemented by social and governance aspects.

Pillars 3 and 4: Social and governance – engagement for social responsibility and strong governance practices



The social strategy is directed to promote the well-being of employees, the communities in which the bank is active, and all affected stakeholders. RLB NÖ-Wien is committed to equal opportunity, fair working conditions and support for social initiatives. At the same time, the governance strategy guarantees ethical and transparent actions through the bank's implementation of clear structures and processes that promote accountability and integrity. The bank fulfilled two goals in 2024 and is motivated to meet all other goals.

Together, these four pillars – climate, environment, social and governance – create a strong foundation that makes it possible for RLB NÖ-Wien to create sustainable values and protect long-term success.

Further details on the material impacts, targets and actions for climate, environment, social and governance are described in the related ESRS topic standards in this report.

Business model and value chain

The Raiffeisen-Holding NÖ-Wien-Group is convinced that the revised ESG positioning will not only contribute to the better diversification of risk, but will also create long-term value for the corporate group and society. Sustainability/ESG represents an integral part of the market business strategy (corporate clients, private customers, financial markets, investments) and the risk strategy and risk management framework (ICAAP manual). This guarantees the inclusion of climate and environmental factors as well as the risk/opportunities and their impacts on the business model, strategy and financial planning of the Raiffeisen-Holding NÖ-Wien-Group. RLB NÖ-Wien is aware that its business activities have an influence on society and the environment. As a responsible company, the Group actively works to minimize the negative impacts of its business activities and to make an active contribution to improving conditions for the environment and society. The Group therefore distances itself from industries, companies and business practices that contradict its ESG positioning (business policy).

The RLB NÖ-Wien business model is clearly focused on business practices that are influenced by ESG principles. As one of the leading Raiffeisen banks in Austria, RLB NÖ-Wien places high value on responsible actions and includes environmental, social and governance criteria in its business decisions. The subsidiaries of the RLB NÖ-Wien-Group recognize their responsibility towards the environment and future generations. The ESG positioning of RLB NÖ-Wien is therefore based on a deep-seated understanding of socio-ecological challenges and their impacts on the economic and political development of the region where it is active. ESG positioning is an important part of the entire business strategy and contributes to the Group's long-term financial resilience and growth-oriented business model. Climate change is seen as the greatest long-term challenge in all core markets – with different starting points in each region.

RLB NÖ-Wien has a significant lever with its lending activities and an offering of investment and service products to actively support sustainable and future-oriented development and to facilitate customers' transition to climate-friendly, ecological and socially responsible business and life models. The lending and service business is one of the core activities of RLB NÖ-Wien, which explains the significance of our responsibility for sustainability in this area.

In 2024, RLB NÖ-Wien placed a special focus on the development of a social and ecological product offering. The positive and negative criteria for business relations and the catalogue of exclusion criteria for the lending business were revised in 2024 to provide customers, investors and stakeholder with orientation and to support goal attainment in connection with the ESG strategy.

RLB NÖ-Wien offers an extensive portfolio of products that is directed towards sustainability, social added value and financial flexibility.

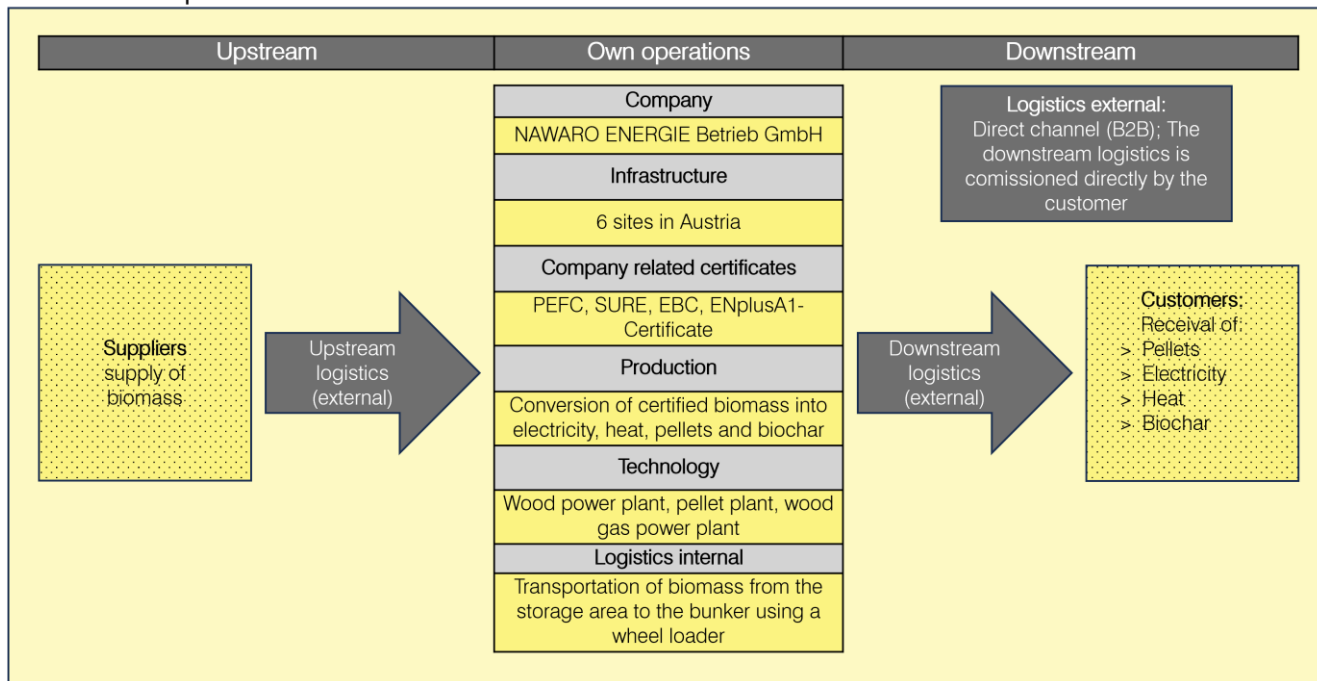
The **Aktuell Group** is a subsidiary of RLB NÖ-Wien and is active in the area of insurance brokerage in Austria. It comprises three companies: Aktuell Raiffeisen Versicherungs -Maklerdienst GmbH, Raiffeisen Versicherungs- und Bauspar-Agentur GmbH and Veritas Treuhandgesellschaft für Versicherungsüberprüfung und –vermittlung m.b.H.

The Aktuell Group is a pure service company whose main activity involves the brokerage of insurance products. As a classical service company, the group has no material inputs, and the insurance products represent intangible assets. In addition the headquarters in Vienna, branch offices are also operated in Upper Austria, Carinthia, Styria and Tyrol. A total of 115 employees work at these locations.

The service offering encompasses an analysis of the customer's risk situation and the preparation of a customized coverage concept. This is followed by a tender to the Austrian or international insurance market and brokerage according to the best advice standard. The Aktuell Group provides support for ongoing contract management and the regulation of damage incidents. Its customers include companies from industry, trade and retail sectors with a focus on banking & financial institutions, residential construction, renewable energy, communities & the public sector, and transport & logistics.

NAWARO is a subsidiary of RLB NÖ-Wien and a regional leader in the field of renewable energies as well as one of the largest renewable energy producers in Lower Austria. NAWARO operates three wood-fired power plants in the northern Waldviertel region – in Altweitra, Rastendorf and Göpfritz an der Wild. The newly constructed pellets plant at the existing location in Göpfritz and two wood-fired power plants in Perg and Gross Gerungs were commissioned in spring 2023.

Value chain template NAWARO



The company purchases biomass from sustainably managed forests. The use of residual wood and thinning wood allow for the efficient use of resources; damaged wood does not remain in the forest and the ecosystem “forest” can optimally survive. NAWARO supports local communities, for example through the purchase of raw materials from local firms or private customers. The company as well as the products it sells (pellets, electricity, heat, vegetable carbon) are certified - PEFC, SURE, EBC, ENplusA1 certification, European Biochar Certificate. The market area covers Austria and Italy.

Raiffeisen Liegenschafts- und Projektentwicklungs GmbH (RLP) is the owner of properties in the province of Lower Austria which are rented to private persons.

As described under section ESRS 2 IRO-1, the value chain survey forms the basis for the double materiality analysis. The analysis of the upstream and downstream value chains of the investments with different risk profiles provides full coverage for all business activities. It also serves as the basis for the derivation of the long list and the impacts, risks and opportunities in the double materiality analysis.

The following table shows the number of employees by country and by ESRS sector:

Number of employees by countries (head count)	Total
Austria	1,380

The RLB NÖ-Wien portfolio

RLB NÖ-Wien has set a target to increase the share of ESG-eligible assets to 30% of the total financed volume by 2027. In addition, RLB NÖ-Wien is working to achieve a complete exit from coal and oil financing by 2030 and encourage building renovations financing. Another central goal is the development of specific decarbonization

strategies by 2030 to meet the goal of net-zero emissions for the portfolio by 2050. Further details can be found under the measures to support decarbonization goals (ESRS E1-3).

The following strategic core elements were defined for the Raiffeisen-Holding NÖ-Wien-Group based on the top-down approach of the double materiality analysis: climate and biodiversity as well as human rights in the own workforce and in the supply chain.

Decisive factors for management decisions on these focus issues include stakeholder interests (e.g. rating agencies, customers, suppliers) and other expected regulatory requirements (e.g. Corporate Sustainability Due Diligence Directive, CSDDD). Detailed elements of these strategies and actions can be found under the respective topics. The analysis of these core issues is supported by a Group-wide greenhouse gas balance, the initiation of a project to create a biodiversity strategy together with external consultants, and the development of a human rights position.

Business strategy for the loan portfolio

RLB NÖ-Wien, synergistically with Raiffeisen-Holding NÖ-Wien, has integrated ESG or sustainability in the different component parts of its business strategy: the Focus 2027, the KOM and PKU business strategies, the investment strategy and the risk strategy. Sustainability is also strategically integrated in various business areas such as human resources, infrastructure management and compliance and legal.

The business strategy (including the KOM and PKU market strategies for the customer business as well as the ESG strategy) includes the definition of positive/negative criteria, as mentioned before. For further details see ESRS 2-GOV 5 Risk management and internal controls in sustainability reporting. The lending standards established by the RLB NÖ-Wien-Group include ESG factors. The credit application process includes a risk assessment of the customer based on qualitative ESG monitoring with soft facts catalogue as well as quantitative ESG scoring where negative criteria or negative answers to questions in the soft facts catalogue may lead to rejection of the loan. This strictly limits the short, medium and long term impacts of new customers.

The risk strategy of the RLB NÖ-Wien establishes a qualitative and quantitative framework for the conditions and requirements under which risk can be taken. The risk strategy is part of the corporate and business strategies and is principally derived from the operational business strategy. The focal point of this strategy is, among others, taxes and places the risk strategy in reciprocal influence with all (sub)strategies of the Raiffeisen-Holding NÖ-Wien-Group.

Sustainability in the core business

RLB NÖ-Wien offers a comprehensive portfolio of sustainable and social financial products. In support of complete and transparent reporting, the evaluation of the products and services of RLB NÖ-Wien is presented separately in this section. The presentation is based on the GRI Financial Services Sector Standards.

RLB NÖ-Wien offers a wide-ranging product portfolio that is focused on sustainability, social added value and financial flexibility. The financing offer includes the following credits:

Going Green Loan: The focus of the Going Green Loan lies on the financing of projects and objectives that support climate protection, the protection of biodiversity and adaptation to climate change. For example: Energy efficiency measures, financing for green buildings and contributions to a circular economy are covered by this product category.

Social Impact Loan: With the Social Impact Loan, RLB NÖ-Wien supports investments that create positive social effects for society. Included here, for example, are loans for healthcare facilities, educational facilities or the creation of jobs in structurally weak regions.

Sustainability Linked Loan: Companies can arrange for general financing based on specific sustainability goals and key performance indicators (KPIs) with the Sustainability Linked Loan. The KPIs must be material for the company and linked to the primary sustainability goals.

Taxonomy Loan: The Taxonomy-aligned loan is a special financing option that meets the EU Taxonomy criteria and is directed to financing sustainable projects and activities that meet the EU Taxonomy technical evaluation criteria. One focal point this year was the assessment of necessary actions to label taxonomy-aligned loan transactions and to evaluate taxonomy-alignment in order to guarantee reasonable data security and the integration of verification steps in the onboarding and lending processes. The process to integrate taxonomy verification steps in the lending process was continued. RLB NÖ-W defined specific loan purposes, which are checked by the relationship manager together with specialized sustainable finance consultants for eligibility. In more complex cases, the Sustainable Finance and ESG Transformation Departments also contribute their expertise. This process will be further optimized in the coming year with a special focus on the development of a verification methodology which covers the many different taxonomy testing procedures and, at the same time, is safe and efficient for users. The RLB NÖ-Wien system landscape was expanded this year to include labelling for taxonomy-aligned products, which will simplify the analysis process and create a better database.

Going Green Real Estate Loan (introduction in 2024): In privately financed residential construction and commercial real estate project financing, there is a visible trend towards “green buildings”. Relevant certifications increase the marketability of buildings designated for rental as well as sale. Real estate project developers and property funds are therefore increasingly focusing on taxonomy-aligned sustainable (commercial) properties. A key lever in the transformation of the real estate branch is the handling of existing buildings. This trend was reflected in the planning for a new project that was started in 2023 and successfully integrated in the RLB NÖ-Wien product portfolio in 2024. The Going Green Real Estate Loan is directed to companies that plan to acquire and transform properties to meet the current sustainability standards, especially the requirements of the EU Taxonomy Regulation. The loan is organized in three parts: The first tranche services the acquisition or refinancing of the existing building, the second tranche finances the previously defined measures for sustainable transformation, and the third tranche supports the partial repayment of the initially higher equity contingent on the attainment of defined indicators and external certification. The loan can be used for residential or commercial buildings like offices, hotels, logistics and retail properties. In 2024, EUR 47 million in loan volume were requested and will be disbursed for two projects based on the construction progress.

Going Green Loan Private Customers: With this product, RLB NÖ-Wien makes it possible for private customers to finance sustainable projects that make an active contribution to environmental protection.

EIB Loan for Renewable Energy and Energy Efficiency: The EIB loan for „Renewable Energy and Energy Efficiency“ represents external refinancing for investments in renewable energy and energy efficiency. The EIB loan is available to companies of any size for investment projects with a total volume of up to EUR 50 million.

OeKB Investment Financing with Positive Environmental Effects (Green): The Austrian Control Bank (OeKB) also offers investment financing for Austrian companies as green alternatives. The requirement is positive environmental effects from the investment. For domestic investments, export-oriented companies can turn to two products: Exportinvest Green and Exportinvest Green Energy.

The savings business includes the following products:

Savings for the environment and online: The RLB NÖ-Wien products “Online Sparen fix” and “Vermögenssparen” offer customers aged 14 or older a sustainable saving option. Both products are certified with the Austrian eco-label, and one Euro is invested in environmentally friendly projects for each Euro paid into the savings account.

Accounts for young people and children: The “Jugend- und Taschengeldkonto” is a sustainable current account that is designed to encourage environmental awareness, sustainability and social engagement for young people. It is

directed to children from 10 to 14 years of age and carries the Austrian eco-label, which certified that every Euro in the account is invested in environmentally friendly projects.

For children younger than 10 years of age, RLB NÖ-Wien offers the free “Sumsi” account which is tailored to the needs of this younger group.

Students can also open a free account with RLB NÖ-Wien that facilitates their entry into individual financial responsibility. RLB NÖ-Wien also offers a basic account for vulnerable customers to provide all persons with access to basic bank services. The number of these accounts is listed below:

- > Sumsi account: 3,628
- > Jugend account: 9,081
- > Taschengeld account: 889
- > Apprentice account: 216
- > Student account: 8,527
- > Basic account: 1,765

Portfolio – renewable energy

In 2024, the project financing segment for (large-scale) renewable energy projects (mainly wind power and photovoltaics) remained stable compared to 2023. Repayments were offset by loans for new projects. The projects under construction include roughly EUR 80 million of additional loans in 2025 (approx. EUR 50 million of previously contracted projects and approx. EUR 30 million of expected add-ons).

Securities business:

Sustainable funds: RLB NÖ-Wien offers customers a broad product portfolio, among others from Raiffeisen Capital Management (RCM), which ranges from monthly savings in sustainable security funds up to individual Raiffeisen asset management. The RCM sustainable funds also include SFDR Article 8 and 9 funds.

In addition to these products, RLB NÖ-Wien offers wide-ranging consulting services for federal and provincial subsidies to supplement and optimize investment decisions.

Significant progress was made this year in improving the analysis of the product portfolio. Special division keys were generated for the impact-financing to achieve a more precise analysis. They form the basis for an automated evaluation that can be depicted on an internal dashboard, which is explained in detail in section ESRS E1-3. The improvement of the analysis logic led to fluctuations in the products compared to the prior year values, and comparability is therefore no longer possible.

Consulting services

RLB NÖ-Wien advises and supports the Niederösterreichischen Raiffeisenbanken with its expertise and experience in the preparation and processing for subsidy applications in the areas of energy savings measures, residential construction and home renovation. This service is provided to private customers free of charge. The Raiffeisen NÖ-Wien banking group submitted 1,058 applications in 2024 (2023: 1,090 applications). That represents a slight decline of 2.9% compared to 2023, which resulted primarily from new construction and reflect the implementation of stricter lending guidelines for private residential property financing.

Awareness for the subject of energy was strengthened by the Energy Savings Day in the spring. At 49 branch offices (2023: 63 branch offices) in Lower Austria and Vienna, customers were able to receive free advising on energy, refurbishment, new construction and heating. The staff in RLB NÖ-Wien together with Wien Energie and, for the first time, the Vienna City contact point for renovation provided information and assistance on renewable energies (photovoltaics, heat pumps, heating with wood), sun protection and thermal renovation.

In December 2024, a cooperation was started with Baurettungsgasse – a contact point for sustainable building and renovation which is staffed by independent and experienced experts. The renovation expert provides support for extensive refurbishment, e.g. with the preparation of a customized renovation plan and energetic modernization. The ecological effect of sustainable building renovation has great potential because it can dramatically reduce energy demands and make the complete conversion to renewable energy possible. The homebuilding expert helps, among others, with the development of sustainable energy concepts for new construction and, in that way, prevents economic and ecological mistakes in housing construction.

Investment business

The market recovery was reflected in an increase in the investment volume to EUR 10.2 billion in 2023. Of this total, 11% (2023: 11.5%) were invested in RCM funds.

Of the RCM investments, 39.8% were directed to funds which are screened according to ecological and social criteria and which meet the RCM exclusion and positive criteria for investments with an ecological or social claim. Following the implementation of the Taxonomy Regulation and the Disclosure Regulation, all product producers now describe and market their funds according to standardized criteria – which have made statements over investments in third-party products possible since 2022. In 2024, 5% of the investments were classified as compliant with ecological and social criteria. Advising discussions include questions to every customer concerning their preference for sustainable investment products, and customers with a preference for sustainability are offered at least one sustainable investment product. RLB NÖ-Wien customers also invested EUR 2.95 billion in Artikel 8 und EUR 0.09 billion in Artikel 9 Fonds according to SFDR.

In order to respond to customer needs in a demand-oriented manner, comprehensive training measures were again implemented in 2024. Internal „sustainable finance days“ created a greater awareness among the relationship managers for corporate ecological and social responsibility. Risk managers and reporting experts also received ESG trainings. Sustainability issues were also integrated in basic bank training and experienced investment advisors were able to choose from certification measures by the Austrian Society for Environment and Technology (ÖGUT) and, in cooperation with the BFI technical college, a sustainable finance course that focused on advising for commercial customers. In 2024, 21 employees completed this course. E-learning options and web-based trainings are also offered by the L@RA learning management system.

To improve data quality, the definition of impact-financing was updated and revised to reflect the RLB NÖ-Wien Sustainable Finance Lending Framework, i.e. the various definitions were standardized and eligible financing was relabelled. Due to the change in the methodology used to evaluate impact-financing, the published data from the previous year (as of 31 December 2023) is not comparable with the data as of 31 December 2024. The prior year table is therefore presented separately, and the 2024 table does not include any comparative data from the previous year. The same changes apply to the investment business because the logic for the definition of sustainable investments is based on the sustainability data published by providers (funds etc.), i.e. comparative data is not available as of 31 December 2024.

Sustainability in core business

In thousand EUR	31.12.2024
Impact-financing	
Total customer loans	16,275,255.8
Share of other customer loans in %	76.2
Share of impact-financing in %	23.8
thereof social impact in %	83.8
thereof ecological impact in %	16.2
Green impact-financing	629,054.7
thereof going green loans in %	8.2
thereof EIB green in %	20.9
thereof renewable energy in %	14.2
thereof KPI linked financing in %	3.2
thereof OeKB Green in %	19.4
thereof other impact-financing	34.1
Social impact-financing	3,243,048.3
thereof social housing in %	87.7
thereof social impact loan in %	1.9
thereof EIB Social in %	10.4
IMPACT securities investments	
Total securities investments	10,249,109.2
Share of ESG investments	5.0
Share of other securities investments	95.0
Total (securities) investments	10,249,109.2
thereof institutional clients* in %	81.2
thereof private customers in %	18.8
Total RCM funds	1,118,995.4
thereof RCM funds	60.2
thereof RCM funds (ESG share) in %	39.8
thereof institutional clients* in %	20.0
thereof private customers in %	80.0
Total external funds	454,612.2
thereof external funds	85.2
thereof third-party funds (ESG share) in %	14.8
thereof institutional clients* in %	24.0
thereof private customers in %	76.0
Bonds and certificates (ESG share)	103.9

Sustainability in core business

In thousand EUR	31.12.2023
Impact-financing	
Total customer loans	17,862,411.4
Share of other customer loans in %	75.5
Share of impact-financing in %	24.5
thereof social impact in %	20.4
thereof ecological impact in %	4.0

Social and environmental impact of corporate loans and refinancing

Financing with funding components (federal/state)	852,749.0
thereof SMEs in %	9.3
thereof large companies in %	90.7

Agricultural subsidies	1,408.7
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Loans to non-profit housing developers	2,782,048.7
thereof in Vienna in %	28.6
thereof in Lower Austria in %	71.4

EIB framework loans to non-profit housing developers in %	3.8
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EIB refinancing	287,395.4
thereof social impact in %	21.0
thereof ecological impact in %	79.0
thereof EIB individual loans for renewable energy in %	61.6
thereof EIB global loans for Climate Action in %	38.4
Project financing for renewable energies	296,290.0
Going Green Loan	103,651.0
Social Impact Loan	53,167.4
OeKB Export Invest Green	
OeKB Equity Financing Green	85,565.2
Environmental subsidies KPC	7,303.2
Other customer loans	13,494,332.7

Investments assessed according to environmental and social aspects EIB financing

Total (securities) investments	9,787,398.4
invested by companies, institutions, local authorities in %	81.9
invested by private customers in %	18.1

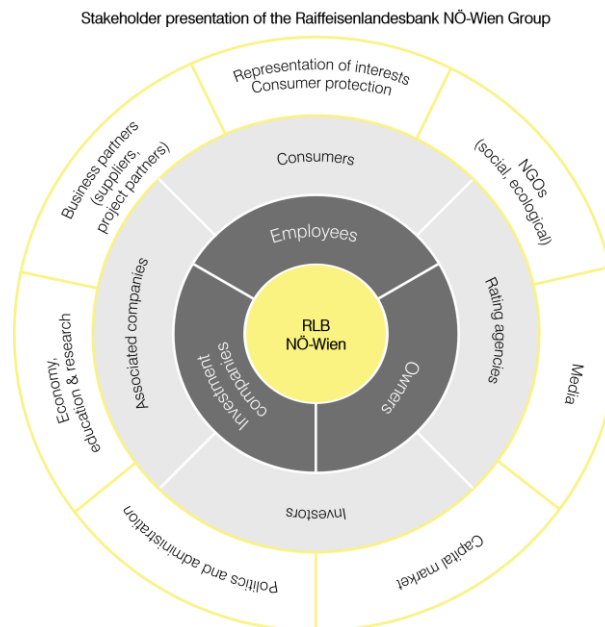
Raiffeisen Investment Products (RCM / RBI)

RCM Funds	1,124,153.5
invested by companies, institutions, local authorities in %	31.5

invested by private customers in %	68.5
of total RCM Funds, RCM N-/S-Funds (ESG/SFDR) in %	50.6
Certificates and certificate-like bonds (issuer Raiffeisen)	78,458.5
invested by companies, institutions, local authorities in %	10.4
invested by private customers in %	89.6
Investment products of other issuers	
Third-party funds (ESG-screened)	139,398.1
invested by companies, institutions, local authorities in %	20.3
invested by private customers in %	79.7
Shares screened according to ESG criteria/N-Ratings (according to Raiffeisen Research)	162,909.3
invested by companies, institutions, local authorities in %	8.7
invested by private customers in %	91.3

Disclosure Requirement SBM 2 – Interests and views of stakeholders

The focus of the RLB NÖ-Wien-Group lies on the identification and inclusion of the interests of key stakeholders in decision and management processes. The following illustration shows the Group's most important stakeholders:



The prioritization of the stakeholder group is based on the following factors: influence, information flow, expertise, impact and relevance. The key stakeholder groups are listed below:

- > **Employees:** The interests of employees are identified and represented, where possible through staff councils and employee surveys.
- > **Owners:** Raiffeisen NÖ-Wien is synergistically managed and organized. They form the central parts of the Group and the Raiffeisen-Holding NÖ-Wien Financial Institutions Group. A general description of the common management approach based on the values, principles and conduct standards is provided on the following pages.
- > **Investments:** To ensure a common strategic focus, the supervisory bodies of the respective investments include representatives of RLB NÖ-Wien. A committee focused specifically on sustainability was also established for these investments.
- > **Customers:** The most important methods and means to anticipate and include the needs and interests of our customers are customer surveys, events and market monitoring.
- > **Rating agencies and investors:** Continuous exchange and a cooperative dialogue with various rating agencies and investors as well as the resulting inputs serve as an orientation benchmark for the strategic focus of the RLB NÖ-Wien-Group.

Regular exchange in the form of networks, events and committees is an integral part of activities for the other stakeholder groups.

Cooperations, ratings and certifications

The RLB NÖ-Wien-Group relies on partnerships with nationally and internationally recognized organisations and initiatives to include the needs and interest of stakeholders regarding sustainability in the strategy and business models:

The RLB NÖ-Wien-Group is active in numerous networks and participates in organizations and initiatives that focus on the advancement of the sustainability approach in companies. Raiffeisen-Holding NÖ-Wien supports the following initiatives:

- > **Diversity Charter:** RLB NÖ-Wien signed the Diversity Charter in April 2021. The goal of this initiative is to advance the recognition, regard for and inclusion of diversity in the working world. The Diversity Charter is a cornerstone for the strategic interaction with antidiscrimination and diversity in RLB NÖ-Wien.
- > **respACT:** As a corporate platform for responsible management, respACT supports a dialogue between business, politics and civil society to advance future-oriented business actions, social innovation and sustainable development in Austria. Participation in network events like the CSR day facilitates the exchange of knowledge with other companies and the further development of strategic considerations related to biodiversity.
- > **UN Global Compact (UNGC) – Austrian network:** RLB NÖ-Wien signed a declaration of commitment to the UN Global Compact in May 2021 and thereby officially confirmed its support for the implementation of the ten principles on human rights, labour standards and environmental protection – including the precautionary principle and the fight against corruption. The UNGC principles are integrated in the preparation of the human rights position.
- > **Partnership for Carbon Accounting Financials (PCAF):** In November 2022, RLB NÖ-Wien made a commitment to reliably assess the climate impacts of its portfolio. The PCAF international standard is used to calculate the greenhouse gas emissions associated with financing and investment activity and to disclose this information at the latest within three years. This standard provides a basic method for the calculation of financed emissions. Especially for RLB NÖ-Wien, the PCAF method and other recommendations by this initiative are initial for decarbonization of the portfolio.
- > **Austrian Sustainable Building Council (ÖGNI):** Raiffeisen-Holding NÖ-Wien has been a member of ÖGNI since 2024. Its goal is to support the long-term transformation to environmentally friendly and resource conserving buildings that have a positive effect on health and well-being. ÖGNI issues building certificates for sustainable property financing and acts as a technical expert.
- > **Raiffeisen Sustainability Initiative (RNI):** RNI acts as a platform, service and representation body for all activities by its members in the area of sustainability. The Raiffeisen sustainability initiative serves as a central hub for sustainability agendas in the Raiffeisen sector.

In addition to financial indicators, investors are increasingly focusing their investment decisions on sustainability aspects and risks. The analyses and ratings of specialized sustainability rating agencies provide guidance for these decisions. The ESG strategies, guidelines and measures implemented by RLB NÖ-Wien were evaluated by two rating agencies (ISS ESG and Sustainalytics) in 2023. In 2024, the sustainable business activities of RLB NÖ-Wien were confirmed by various national and international ratings and certifications.

- > ISS ESG: In October 2023, ISS ESG awarded RLB NÖ-Wien a “Level C” rating which means Prime Status. This international rating agency is a global leader in the sustainable investment segment. An extensive catalogue of criteria is used to develop the ESG rating and includes the objective evaluation of issues like environmental management, the inclusion of ESG criteria in the customer business, strategies in dealing with climate change and corporate governance.
- > Sustainalytics: RLB NÖ-Wien AG received an ESG risk rating of 22.3 in August 2023 and was therefore rated by Morningstar Sustainalytics as “medium risk” concerning the material financial impacts of ESG factors.
- > ISO 14001 and ISO 45001: An environmental (ISO 14001) and occupational safety management system (ISO 45001) was successfully implemented in RLB NÖ-Wien and certified by TÜV Austria in 2023.

Focus issue: Strategic focus on sustainability

Another central element of the double materiality analysis is the stakeholder survey. Its goal is to identify and evaluate the financial and non-financial impacts of the company on the environment and society. An important step in this process is the inclusion of stakeholders – the various groups that are directly or indirectly affected by the company’s activities. In the context of double materiality, the analysis not only asks which issues are financially important for the company but also which social and ecological aspects play a role for stakeholders. The comprehensive and honest inclusion of these perspectives requires the direct survey of stakeholders. The double materiality approach uses the dialogue with stakeholders not only to identify the impacts of business activities on society and the environment, but also to define the issues that are important for the company’s long-term creation of value. As a result, reporting will cover the most important and relevant issues for all participants.

Direct questioning was used as the dialogue format because it represents a particularly intensive and target-oriented method for stakeholder surveys. This format allows for the direct exchange between the company and its stakeholders through personal discussions and interviews.

Proxy stakeholders are queried for concerned parties like the environment and climate, which are classified as silent stakeholders. The environment and climate are not direct actors in the classical sense of the term because they have no voice, but they are significantly influenced by the company’s activities.

Disclosure Requirement SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The double materiality analysis forms the starting point for the identification of the material impacts, risks and opportunities which result from the strategy and decisions of the Raiffeisen-Holding NÖ-Wien-Group. It supports the comprehensive assessment of opportunities and risks which are relevant from a financial as well as a non-financial perspective.

Impacts

The impact analysis carried out in connection with the materiality analysis identified the material impacts in the Raiffeisen-Holding NÖ-Wien-Group.

Climate change is classified as material for the upstream and downstream value chain in the RLB NÖ-Wien-Group and also for the locations under the Group’s operating control. Energy consumption represents a central factor for

climate protection and the basis for the preparation of a greenhouse gas emission balance. Efficient energy consumption has a significant influence on production processes, services and the entire value chain. It is therefore an integral part of the strategic focus of the RLB NÖ-Wien-Group due to its ecological and economic impacts. In order to do justice to the interests of all stakeholders, this issue is considered material from the Group's viewpoint and relevant measures are implemented.

An extensive analysis of the actual and potential (short, medium and long term) material impacts and measures expected in connection with climate protection is provided in the table on "Material impacts, risks and opportunities".

Environmental pollution in the value chain is considered material. Impacts were identified, among others from the own motor pool and commuting by employees. An extensive analysis of the actual and potential (short, medium and long term) material impacts and measures expected in connection with environmental pollution is provided in the table on "Material impacts, risks and opportunities".

Biodiversity is viewed as a material topic for the entire RLB NÖ-Wien-Group. The loss of biodiversity and the progress of climate change are twin crises that reinforce one another and, consequently, require an integrated approach. A broad examination of the loss of biodiversity creates valuable synergies with climate change measures and strengthens the sustainability of business activities. Dependencies between functioning ecosystems and biodiversity are a given fact, especially in financial service value chains. They form the basis for important ecosystem services which are essential for the business models of the RLB NÖ-Wien-Group. An extensive analysis of the actual and potential (short, medium and long term) material impacts and actions expected in connection with biodiversity and ecosystems is provided in the table on "Material impacts, risks and opportunities". Both negative and positive impacts were identified in connection with the Group's business activities concerning resource consumption and the circular economy. The impact of resource consumption through the use of renewable raw materials is considered material. An extensive analysis of the actual and potential (short, medium and long term) material impacts and actions expected in connection with resource consumption and the circular economy is provided in the table on "Material impacts, risks and opportunities".

RLB NÖ-Wien views compliance with human rights and human rights due diligence as a priority and has therefore classified the impacts related to human rights as material for all S-topics. Guidelines – so-called blueprints for a code of conduct, a human rights guideline and a code of conduct for suppliers – have been issued to facilitate human rights due diligence obligations for the entire Group and are recommended for adoption by the fully consolidated subsidiaries. These documents are intended to serve as guiding principles to anchor human rights in the Group and in all stakeholder groups (own workforce, suppliers, customers and end users as well as other affected communities). RLB NÖ-Wien provides solution approaches for concrete, necessary implementation measures which include, among others, support for the preparation of a supplier questionnaire or the organization of supplier audits. These approaches are based on the OECD Guidelines and the UN Guidelines for Multinational Enterprises and Human Rights. Each company and investment supplies the data on human rights required for publication.

For G1 governance, the double materiality analysis identified the issue of combating corruption and bribery as a material topic for the Group. A complete and detailed overview of the actual and potential material impacts and actions (short, medium and long term) is provided in the table on "Material impacts, risks and opportunities".

Topic-related disclosures can be found in the respective sections.

Impacts on people and the environment were identified from RLB NÖ-Wien business activities and the upstream and downstream value chains. A detailed list of the material impacts is provided in the following table:

Material impacts, risks and opportunities						
Company	Sub-topic	Sub-sub-topic	Impact	Value chain	Actual/potential	Time horizon
E1 – Climate change						
RLB NÖ-Wien	Climate protection		(-) GHG (greenhouse gas) emissions caused by energy consumption in own buildings	own operation	actual	
RLB NÖ-Wien	Climate protection		(+) Contribution to decarbonization and the attainment of European and Austrian climate goals (reduction of at least 55% in GHG by 2030 versus 1990) through int-house energy generation from renewable energies	own operation	actual	
RLB NÖ-Wien	Climate protection		(-) GHG emissions caused by the use of fossil fuel-based motor vehicles	own operation	actual	
RLB NÖ-Wien	Climate protection		(-) GHG emissions caused by the use of fossil fuel-based motor vehicles for commuting by employees	downstream	actual	
RLB NÖ-Wien	Climate protection		(+) Contribution to the reduction of GHG emissions through support for the use of public transportation by employees	own operation	actual	
RLB NÖ-Wien	Climate protection		(-) GHG emissions in the supply chain (e.g. through the purchase of products)	upstream	actual	
RLB NÖ-Wien	Climate protection		(-) Contribution to GHG (greenhouse gas) emissions through energy consumption in finance buildings	downstream	actual	
RLB NÖ-Wien	Climate protection		(+) Contribution to the energy transformation and GHG reduction through the marketing of Article 8 and 9 funds* (support from Raiffeisen Capital Management)	downstream	actual	
RLB NÖ-Wien	Energy		(+) Reduction of energy consumption through awareness creation among customers for energy efficiency measures (e.g. at customer events on the subject of energy savings and thermal renovation, together with Wien Energie)	downstream	actual	

RLB NÖ-Wien	Energy		(+) Support for renewable energies through cooperation with the accredited subsidy partner of Kreditanstalt für Wiederaufbau	downstream	actual	
RLB NÖ-Wien	Energy		(-) The digitalization of bank processes leads to an increase in electronic data traffic as more information is transmitted over the Internet. Data traffic creates an additional burden for networks and infrastructures that are operated with energy. In addition, the storage and processing of large data volumes in computing centres requires physical storage capacity which, in turn, requires resources and energy.	own operation	potential	short term
NAWARO	Climate protection		(-) GHG emissions caused by energy consumption in own buildings/equipment	own operation	actual	
NAWARO	Climate protection		(-) GHG emissions caused by plants through the combustion of wood	own operation	actual	
NAWARO	Climate protection		(+) Contribution to decarbonization and the attainment of European and Austrian climate goals through energy generation from renewable energy sources (and supplies of renewable energies for households)	own operation	actual	
NAWARO	Climate protection		(+) Reduction of GHG emissions in the transport of raw materials/thinnings (e.g. by limiting the distance of suppliers to a maximum of 100km from the plant)	upstream	actual	
NAWARO	Climate protection		(-) GHG emissions caused by the use of fossil fuel-based motor vehicles for commuting by employees	downstream	actual	
NAWARO	Climate protection		(-) GHG emissions in the supply chain (e.g. through the purchase of products)	upstream	actual	
NAWARO	Climate protection		(+) Contribution to and the attainment of European and Austrian climate goals through a sustainable product portfolio und support for the energy transformation	own operation	actual	
NAWARO	Energy		(+) Reduction of energy consumption through awareness creation among employees for energy efficiency measures	own operation	potential	short term

NAWARO	Energy		(+) Increase in energy efficiency through the higher effectiveness of biomass (and the resulting reduction in losses during energy generation)	own operation	actual	
NAWARO	Energy		(-) Renewable energy sources emit less greenhouse gases during operation, but the production, installation and maintenance of the infrastructure for renewable energies can have an environmental impact. Raw materials, energy and water are required for the production of solar cells and wind turbines, and this can contribute to resource consumption and environmental pollution. IN addition, the large-scale use of renewable energy technologies in certain areas can disrupt habitats or cause land use conflicts.	own operation	potential	short term
E2 - Pollution						
RLB NÖ-Wien	Air pollution		(-) Emission of fine dust through the use of motor vehicles by employees for commuting	upstream	actual	
RLB NÖ-Wien	Air pollution		(+) Contribution to reducing fine dust emissions through subsidies/support for use of public transportation by employees	upstream	actual	
RLB NÖ-Wien	Pollution of living organisms and food resources		(-) Contribution to pollution through the impacts on living organisms and food resources through the financing of polluting companies or projects (e.g. construction, agriculture, industry)	downstream	potential	short term
RLB NÖ-Wien	Pollution of living organisms and food resources		(+) Contribution to the improvement & protection of air, water and soil quality through the marketing of Article 8 and 9 funds* (supported by Raiffeisen Capital Management).	downstream	actual	
RLB NÖ-Wien	Soil pollution		(-) Contribution to soil pollution through the financing of construction activities	downstream	potential	short term
E3 – Water and Marine Resources						
No material impacts, risks and opportunities						
E4 – Biodiversity and Ecosystems						
Group	Impacts on the extent and condition of ecosystems (e.g. land		(-) Contribution to ground sealing through the purchase/use of own buildings and sites	own operation	actual	

	degradation, desertification, soil sealing)					
RLB NÖ-Wien	Direct causes of biodiversity loss	Climate change	(-) Contribution to the loss of biodiversity through financed GHG emissions (consequences of climate change)	downstream	actual	
RLB NÖ-Wien	Impacts on the state of species (e.g. species population size, species global extinction risk)		(-) Contribution to disruption / loss of species or reduction in the size of their populations through financing for construction activities and companies (e.g. industry, energy generation, agriculture)	downstream	actual	
RLB NÖ-Wien	Impacts on the extent and condition of ecosystems (e.g. land degradation, desertification, soil sealing)		(-) Contribution to ground sealing through financing for construction projects (e.g. residential construction, shopping centres)	downstream	actual	
RLB NÖ-Wien	Impacts and dependencies on ecosystem services		(-) Contribution to the loss of ecosystem services (availability of, Wasser, etc.) through negative impacts on natural resources through financed companies and their supply chains (e.g. through the extraction of raw materials, changes in ecosystems)	downstream	actual	
RLB NÖ-Wien	Impacts and dependencies on ecosystem services		(+) Contribution to the protection of biodiversity through Article 8 and 9 funds* (supported by Raiffeisen Capital Management)	downstream	actual	
RLB NÖ-Wien	Direct causes of biodiversity loss	Land-use change, fresh water-use change and sea-use change	(-) The increasing availability of mortgage loans can increase the demand for housing, which leads to urban sprawl and the exhaustion of natural resources. It can also contribute to the transformation of green areas into built-up areas with a corresponding impact on ecosystems and biodiversity.	downstream	potential	medium term
NAWARO	Direct causes of biodiversity loss	Climate change	(-) Contribution to the loss of biodiversity through GHG emissions (consequences of climate change) (GHG emissions and the related consequences (climate change/global warming) have a significant influence on biodiversity and	own operation	actual	

			ecosystems. Changing conditions can lead to a loss of biodiversity.)			
NAWARO	Direct causes of biodiversity loss	Climate Change	(+) Contribution to protection of biodiversity through CO ₂ storage in the ground	own operation	actual	
NAWARO	Direct causes of biodiversity loss	Land-use change, fresh water-use change and sea-use change	(+) More conscious land use through the use of sustainable resources (tree thinnings and damaged wood)	upstream	actual	
NAWARO	Direct causes of biodiversity loss	Land-use change, fresh water-use change and sea-use change	(-) Contribution to forestry use through corporate partners in the forestry sector	upstream	actual	
NAWARO	Impacts on the extent and condition of ecosystems (e.g. land degradation, desertification, soil sealing)		(+) Contribution to forest management through the use of tree thinnings and damaged wood	own operation	actual	
NAWARO	Impacts on the state of species (e.g. species population size, species global extinction risk)		(+) Support for tree stocks through the use of by-products instead of solid wood	own operation	actual	
NAWARO	Direct causes of biodiversity loss	Land-use change, fresh water-use change and sea-use change	(-) The use of solar panels regularly leads to the mining of rare earths and silicium for their production, which has a negative influence on biodiversity and can lead to the disruption of habitats or to land use conflicts.	upstream	potential	short term
E5 – Resource Use and Circular Economy						
RLB NÖ-Wien	Waste		(-) Contribution to waste through the financing of construction activities (demolition material)	downstream	potential	short term

RLB NÖ-Wien	Waste		(-) Contribution to waste through the financing of waste-intensive companies (e.g. construction, industry, packaging)	downstream	potential	medium term
RLB NÖ-Wien	Waste		(+) Contribution to the circular economy and relief for (natural) resources through Article 8 and 9 funds* (support from Raiffeisen Capital Management).	downstream	actual	
NAWARO	Resources inflows, including resource use		(-) Use of natural resources for energy generation (above all wood/biomass)	own operation	actual	
S1 – Own Workforce						
Group	Other work-related rights	Child labour	(+) Continuous control of the minimum age of 15 years prevents the risk of child labour.	own operation	actual	
Group	Other work-related rights	Child labour	(-) Child labour and the related educational deficits, health impairment, lack of age-adequate social contacts and development possibilities	own operation	potential	short term
Group	Working conditions	Collective bargaining, including rate of workers covered by collective agreements	(+) Fair treatment and financial security for employees through opportunities for social dialogue, freedom of association and inclusion in decisions through employee representation (e.g. staff council)	own operation	actual	
Group	Equal treatment and opportunities for all	Employment and inclusion of persons with disabilities	(+) Persons with physical or mental disabilities are part of the company and do an adequate job	own operation	potential	long term
Group	Other work-related rights	Forced labour	(-) Influence on the mental health of employees through incidents of modern slavery or human rights violations (esp. forced labour)	own operation	potential	short term
Group	Working conditions	Health and safety	(+) Contribution to occupational health and safety through safety and/or health training	own operation	actual	
Group	Equal treatment and opportunities for all	Measures against violence and harassment in the workplace	(-) Influence on the mental health of employees through discriminating behaviour and the misuse of power	own operation	potential	short term

Group	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	(+) Contribution to the fight against any form of discrimination	own operation	potential	long term
Group	Working conditions	Social dialogue	(-) The existence of employee representatives and workers' rights to information, consultation and participation can lead to legal conflicts. When the company does not appropriately respect these rights or violates legal regulations, workers can undertake legal steps. Legal disputes and the related costs for attorneys, claims for damages and potential fines can create a significant financial burden for companies.	own operation	potential	medium term
Group	Working conditions	Working time	(+) Influence on employees' health and well-being through working time (sufficient rest periods, flexible working hours etc.)	own operation	actual	
Group	Working conditions	Adequate wages	(+) Guaranteed income and increase in employees' satisfaction and motivation through appropriate remuneration to safeguard an appropriate standard of living.	own operation	actual	
Group	Working conditions	Work-life balance	(+) Relief for employees through part-time and flexible working models that contribute to the work-life balance and work and leisure	own operation	actual	
RLB NÖ-Wien	Equal treatment and opportunities for all	Diversity	(+) Increase in employees' satisfaction and motivation through diversity in the company (every person is evaluated and employed according to their qualifications & talents)	own operation	potential	short term
RLB NÖ-Wien	Equal treatment and opportunities for all	Diversity	(+) Support for respect, appreciation, diversity and inclusion in the working world as a fixed part of the corporate culture through support for initiatives (e.g. Diversity Charter)	own operation	actual	
RLB NÖ-Wien	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	(-) Contribution to (financial) disadvantages for women through a gender pay gap in the company	own operation	potential	short term

RLB NÖ-Wien	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	(-) Strengthening of society's perception of gender roles (and the male leadership role) through a low share of women in management positions in the own company	own operation	actual	
RLB NÖ-Wien	Equal treatment and opportunities for all	Measures against violence and harassment in the workplace	(+) Contribution to preventing discriminating behaviour through awareness creation, creation of an environment in which employees feel empowered to communicate incidents	own operation	potential	short term
RLB NÖ-Wien	Other work-related rights	Data protection	(+) Protection of employees' privacy through compliance with the Austrian Data Protection Act	own operation	actual	
NAWARO	Working conditions	Work-life balance	(+) Relief for employees through part-time and flexible working models that contribute to the work-life balance and work and leisure	own operation	actual	
S2 – Workers in the Value Chain						
Group	Working conditions S	Working time	(-) Inhumane working conditions, e.g. through a lack of sufficient rest periods, along the value chain	upstream	potential	short term
Group	Working conditions	Adequate wages	(+) Guaranteed income for employees in the value chain through appropriate remuneration to safeguard an appropriate standard of living, e.g. housing, sanitary facilities etc.)	upstream	potential	short term
Group	Working conditions	Freedom of association, including the existence of work councils	(+) Fair treatment and financial security for employees in the value chain through opportunities for social dialogue, freedom of association and inclusion in decisions through representation	upstream	potential	short term
Group	Working conditions	Health and safety	(-) Potential lawsuits/fines and reputational damage due to cooperation with suppliers who violate safety measures/norms which lead to injuries or temporary or permanent damage to health or the death of employees in the value chain as the result of work accidents or work-related illnesses	own operation and upstream	potential	medium term

Group	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	(+) Demands to fight any form of discrimination along the value chain can significantly improve the company's reputation and contribute to a sustainable value chain	upstream, downstream and own operation	potential	long term
Group	Equal treatment and opportunities for all	Measures against violence and harassment in the workplace	(-) Influence on the mental health of employees through discriminating behaviour and the misuse of power along the value chain	upstream and downstream	potential	short term
Group	Other work-related rights	Child labour	(+) The commitment of suppliers to the respective code of conduct can increase the awareness for human rights due diligence along the supply chain	upstream	potential	long term
Group	Other work-related rights	Child labour	(-) Failure to comply with regulations for human rights due diligence along the supply chain can lead to reputational damage.	own operation and upstream	potential	long term
Group	Other work-related rights	Child labour	(-) Violation of human rights regarding child labour along the value chain	upstream	potential	short term
Group	Other work-related rights	Forced labour	(-) Violation of human rights regarding forced labour along the value chain	upstream	potential	short term
Group	Other work-related rights	Forced labour	(-) Failure to comply with regulations for human rights due diligence along the supply chain can lead to reputational damage.	own operation and upstream	potential	long term
RLB NÖ-Wien	Other work-related rights	Adequate housing	(+) Contribution to income security for workers in the value chain through fair contract conditions and the resulting provision of adequate compensation to safeguard a fair standard of living (in the sense of adequate housing)	upstream	actual	
RLB NÖ-Wien	Working conditions	Adequate wages	(+) Income security for workers in the value chain through adequate compensation to safeguard a fair standard of living of living, e.g. housing, sanitary facilities etc.	upstream	actual	
RLB NÖ-Wien	Working conditions	Collective bargaining	(+) Fair treatment and financial security for workers in the value chain through collective agreements and bargaining	upstream	actual	

RLB NÖ-Wien	Working conditions	Health and safety	(-) Contribution to long term health impacts for workers in the value chain through working conditions that endanger health (e.g. from inhaling gases, dust) (e.g. mining, industry, agriculture)	upstream	actual	
RLB NÖ-Wien	Working conditions	Secure employment	(-) Strict contractual requirements can have an undesired impact and limit supplier diversity and innovation in the supply chain. Suppliers who fail to meet specific criteria or standards are excluded, and this can possibly lead to a smaller pool of potential suppliers. This reduced diversity limits competition, access to new ideas and approaches and possibly impair the resistance of the entire supply chain.	downstream	potential	short term
RLB NÖ-Wien	Other work-related rights	Water and sanitation	(+) Contribution to income security for workers in the value chain through fair contract conditions and the resulting provision of adequate compensation to safeguard a fair standard of living (adequate sanitary facilities)	upstream	actual	
S3 – Affected Communities						
Group	Communities' civil and political rights	Freedom of expression	(+) Open consultation channels with affected communities can lead to high acceptance of the company's business activities, significantly strengthen its reputation and prevent conflicts	own operation	potential	medium term
Group	Communities' civil and political rights	Impacts on human rights defenders	(-) The failure to include affected communities or their representatives in decision processes can lead to a loss of reputation or, in connection with serious conflicts, to expensive court proceedings.	own operation	potential	medium term
Group	Rights of indigenous peoples	Free, prior and informed consent	(+) Including the concerns of affected stakeholders can create synergies and contribute to the common good of business activities	own operation	actual	
Group	Rights of indigenous peoples	Cultural rights	(-) A lack of review possibilities can endanger the rights of indigenous peoples and other affected communities, despite appropriate efforts, or to insufficient inclusion along the value chain.	upstream and downstream	actual	
Group	Rights of indigenous peoples	Cultural rights	(+) Including the needs of affected stakeholders can create synergies and contribute to the common good of business activities	upstream and downstream	actual	

RLB NÖ-Wien	Communities' civil and political rights	Impacts on human rights defenders	(+) Contribution to the education of children in Lower Austria through donations in cash or kind to schools (e.g. laptop donations)	downstream	potential	short term
NAWARO	Communities' economic, social and cultural rights	Water and sanitation	(+) Provision of warm water through electricity and heat supplies	downstream	actual	
S4 – Consumers and end users						
Group	Information-related impacts for consumers and/or end-users	Privacy S4	(-) Failure to comply with data protection regulations and requirements or the failure to protect the private sphere of customer data can lead to severe financial penalties and significant reputational damage.	downstream	potential	medium term
Group	Information-related impacts for consumers and/or end-users	Freedom of expression	(+) An anonymous whistle-blower system and complaint mechanism allow customers to express their opinions without negative impacts.	downstream	actual	
Group	Personal safety of consumers and/or end-users	Health and safety S4	(-) Insufficient control of products and services can endanger the health and safety of customers and / or end users.	downstream	actual	
Group	Personal safety of consumers and/or end-users	Protection of children	(+) An offering of special services tailored to the needs of families and children can expand the customer base and develop new business relationships.	downstream	actual	
Group	Social inclusion of consumers and/or end-users	Access to products and services	(-) The lack of access to products and services due to barriers created by age, gender, physical condition, disability etc. can reinforce social prejudices and make the everyday activities of customers and / or end users more difficult.	downstream	potential	medium term
RLB NÖ-Wien	Information-related impacts for consumers and/or end-users	Data protection	(-) Influence on customers' privacy through data misuse or cyberattacks, see Article 12 – No interference in privacy	own operation	potential	
G - Governance						
RLB NÖ-Wien	Corporate culture		(+) Contribution to a fair / sustainable economic system and society through a corporate culture	downstream	potential	

			and processes that guarantee compliance with legal regulations and the Code of Conduct			
RLB NÖ-Wien	Management of relationships with suppliers including payment practices		(+) Contribution to social and ecological sustainability through the application of sustainability criteria for the selection and support of suppliers to improve their sustainability performance	upstream	actual	
RLB NÖ-Wien	Management of relationships with suppliers including payment practices		(-) Influence on the economic performance /development of suppliers /business partners through contractual conditions that support social and ecological sustainability	upstream	potential	
RLB NÖ-Wien	Corruption and bribery	Incidents	(-) Lack of transparency, inefficiency and loss of trust in business and society through incidents of corruption and bribery	own operation	potential	
NAWARO	Corporate culture		(+) Contribution to a fair / sustainable economic system and society through a corporate culture and processes that guarantee compliance with legal regulations and the Code of Conduct	downstream	potential	short term
NAWARO	Corporate culture		(+) Creation of transparency and complaint possibilities for stakeholders concerning corporate responsibility	downstream	potential	short term
NAWARO	Protection of whistle-blowers		(+) Prevention of reprisals for persons who report violations or incidents over the whistle-blowing-system through the implementation of protective measures and effective whistle-blowing systems (compliance with the whistle-blowing guideline)	own operation	actual	
NAWARO	Political engagement and lobbying activities		(+) Membership in the branch association IG Holzkraft	own operation	actual	
NAWARO	Management of relationships with suppliers including payment practices		(+) Contribution to social and ecological sustainability through the application of sustainability criteria for the selection and support of suppliers to improve their sustainability performance	upstream	actual	
NAWARO	Management of relationships with suppliers including payment practices		(+) Influence on the economic performance /development of suppliers /business partners through contractual conditions that support social and ecological sustainability	upstream	potential	short term

NAWARO	Management of relationships with suppliers including payment practices		(+) Contribution to a fair and functioning economic system through the fair interaction with business partners (RLB), incl. timely payment procedures	own operation	actual	
NAWARO	Corruption and bribery	Prevention and detection, including training	(+) Reduction/ prevention of corruption through employee training	own operation	potential	short term

An identified material impact cannot be disclosed as it is classified and confidential information in accordance with ESRS 1, Section 7.7.

Risks

The risk inventory and financial materiality analysis did not identify any material risks or opportunities in the RLB NÖ-Wien-Group. An excerpt of the most important risks is provided under ESRS 2 GOV-5.

No financial impacts were identified in connection with the risks which would indicate a need to adjust the liabilities or an enterprise value in the investment portfolio of the Raiffeisen-Holding NÖ-Wien-Group.

The short-, medium- and long-term financial impacts on the bank as a whole are established annually as part of the ESG stress test and show over time, above all in the long-term scenarios, an involvement with appropriate impacts on the CET1 ratio. These impacts are considered manageable due to the time components. The early implementation of countermeasures or measures for the portfolio transformation are viewed as central to minimize the future impacts.

Additional information on risks and opportunities and on ESG risk management is provided in section ESRS 2-GOV 5 "Risk management and internal controls in sustainability reporting".

Opportunities

In addition to the above-mentioned risks, the RLB NÖ-Wien-Group believes the transformation of the economy and society towards greater sustainability and climate protection will open significant market opportunities through new technologies, innovative ideas and new working methods. Companies in all branches and sizes can develop new business opportunities with products and services that make a positive contribution to greater sustainability. The demand for financial services to accompany this transformation holds important development opportunities for the RLB NÖ-Wien-Group, which will be utilized in accordance with the social responsibility of the RLB NÖ-Wien-Group consistent with the by-laws and the current business model.

No financial impacts or opportunities were identified which would indicate a need to adjust the liabilities or an enterprise value in the investment portfolio of RLB NÖ-Wien.

The basis for the integrated risk management is formulated and approved by the management of Raiffeisen-Holding NÖ-Wien and the Managing Board of RLB NÖ-Wien based on the following policy principles defined by the risk management of the Raiffeisen-Holding NÖ-Wien-Group. These principles form the central and binding rules for handling risks in the Raiffeisen-Holding NÖ-Wien-Group.

The management of Raiffeisen-Holding, the Managing Board of RLB NÖ-Wien and all employees are committed to these risk policy principles and take all business decisions in compliance with these principles. The Raiffeisen-Holding NÖ-Wien-Group relies on risk management and controlling which reflects its business and risk structure. Risk management according to the "good practice principle" forms the basis for the banking group's handling of the main risk types.

- > Business activities, as a whole, are evaluated (risk identification) and analysed (risk analysis) under risk aspects.
- > The principle of prudence is followed if the risk situation is not transparent or operationally doubtful.
- > The risks are assessed as part of the annual risk inventory based on these analyses and evaluated to determine whether they are material or immaterial for the Raiffeisen-Holding NÖ-Wien-Group.

The risk policy principles form the basis for a Group-wide, standardized understanding of the corporate goals regarding risk management.

These principles are coordinated with the

- > business strategy,

- > equity base,
- > business experience in the individual risk-taking organizational units and
- > general risk appetite of the Raiffeisen-Holding NÖ-Wien-Group.

The subsidiaries of the Raiffeisen-Holding NÖ-Wien-Group actively enter into counterparty risk (credit, credit spread, investment and real estate risks), country, CVA and market risks including the related ESG risks/opportunities in the respective risk types based on the *strategy* and *business models*. The principle of risk minimization is followed through the active monitoring of operational and other non-financial risks. The management of liquidity risk receives special and detailed attention due to its significance for the continued existence of a bank. Risk analysis also covers concentration, macroeconomic and other risks. The banking group essentially concentrates on business fields in which its employees have the necessary know-how to evaluate the specific risks. In this connection, particular attention is given to complete compliance with the fit & proper requirements.

In accordance with the ICAAP Guideline, the adequacy of the *capital base* must be safeguarded from several perspectives. Regular stress tests contribute to the protection of an adequate capital base. These stress tests place the Raiffeisen-Holding NÖ-Wien-Group in a position to evaluate the influence of specific – self-defined – scenarios on the capital base or liquidity. ESG risks are included in the risk capacity analysis (overall risk situation) by integrating their assessments in individual steps for risk identification and evaluation. The impacts of these sustainability risks, where they are relevant, into the assessment of the respective main risk type. A separate buffer for potential ESG risks as a flat-rate add-on is not calculated at the present time. In this way, the ICAAP contributes to the continued existence of the Raiffeisen-Holding NÖ-Wien-Group. Risk diversification is based on a normative and economic perspective (risk capacity calculation). Both perspectives are applied to all material business activities and interact with each other. The normative perspective covers business development over a planning period of five years under normal and adverse conditions and ensures that all supervisory metrics can be met in the coming years, also under adverse conditions.

The *risk appetite* must, consequently, be based on the respective personnel and technical resources of the Raiffeisen-Holding NÖ-Wien-Group. The higher the risk appetite, the higher the requirements on the risk controlling and risk management system of the financial institutions group. The risk-compliant and -adequate formulation and implementation of all strategic goals and measures is a strict additional condition in the strategic management process. The management of Raiffeisen-Holding NÖ-Wien and the Managing Board members of RLB NÖ-Wien and the Raiffeisen-Holding NÖ-Wien-Group are responsible for the definition of well-founded economic risk measurement and monitoring procedures and their implementation in a risk controlling and risk management system.

IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities

As part of the continuous efforts in the interests of sustainable development and responsible management, the Group carried out a comprehensive analysis of the material impacts, risks and opportunities (IRO) of its business activities. The starting point was formed by a double materiality analysis that covers both the financial and non-financial dimensions of business activities. This methodology permits the evaluation of relevant topics from two perspectives: “inside-out”, or “impact materiality” which shows the impacts of the company on the environment, society and governance, and “outside-in”, or “financial materiality”, which shows the impacts of external factors on the company. This holistic approach ensures that the expectations of stakeholders and the sustainable values of the company are met over the long term.

Two perspectives of the double materiality assessment



The ESG-Transformation Department, together with external support, carried out a double materiality analysis based on the inside-out and outside-in perspectives in 2023. In May 2024, the European Financial Reporting Advisory Group (EFRAG) issues the Implementation Guidance – Materiality Assessment which requires a detailed breakdown or differentiation of the identified IROs. The double materiality analysis was subsequently adapted and expanded in several points.

- > The differentiation of all identified IROs to indicate whether they relate to own operations or to the upstream or downstream value chains.
- > The subdivision of impacts between actual and potential.
- > The categorization of the identified climate and environmental risks (ESRS E1-E5) in physical or transitory risks.
- > The assignment of identified risks to the risk categories used in risk management by the respective companies (e.g. ICAAP risks in RLB).
- > The connections (where possible) of the identified opportunities and risks to the corresponding impacts.
- > A comparison of the identified climate risks with the results of the climate stress test and the impact analysis/risk inventory.
- > Information as to whether the identified risks were reflected in an IFRS provision or impairment allowance, together with the reason if this was not the case.

Impact materiality

Impact materiality covers the positive and negative sustainability aspects along a company's value chain. A sustainability aspect is considered material under impact materiality when it involves an actual or potential positive or negative impact by the company on society or the environment (environment, social and governance issues). The impacts are examined from a short, medium or long term viewpoint and, classified as material if applicable.

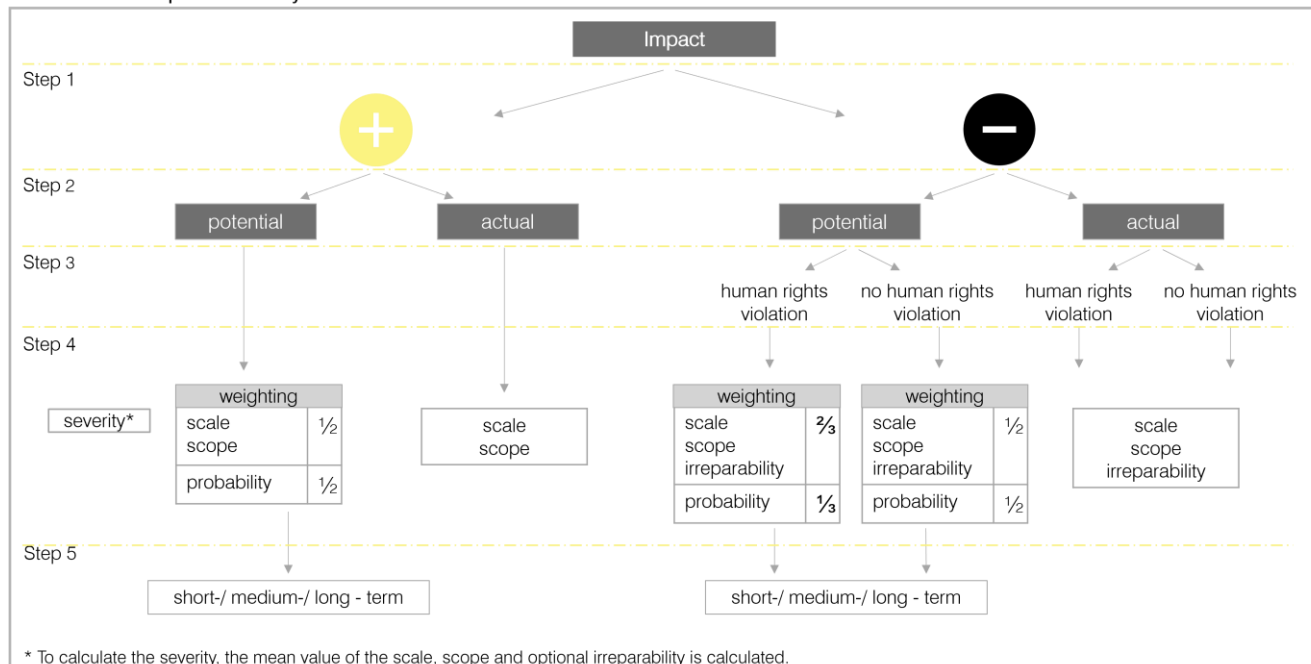
Within the framework of the impact definition, the goal is to create and evaluate a long list of impacts for each assessment group. Positive and/or negative impacts along the value chain are defined, where available, for each topic, sub-topic and sub-sub-topic. These impacts are assigned to the respective level in the value chain prior to their quantitative evaluation:

- > Impacts in the upstream value chain are related to suppliers, upstream transport and raw materials production.
- > Impacts are assigned to the downstream value chain when they involve end consumers or downstream transport.
- > Impacts are assigned to own operations / production when they are related to the location and there is own control over the impacts. For example: GHG emissions from heat and electricity consumption at the location.

The impact analysis basically differentiates between potential and actual impacts. The probability of occurrence is not required for an actual impact because the event has already occurred, and the assignment to a particular time horizon (short, medium, long term) is also not necessary. The score for a positive actual impact equals the mean value of intensity and scope, while the score for a positive potential impact is calculated as the mean value of intensity/scope and the probability of occurrence, each weighted at 50%. If an impact is negative and actually occurs, the score equals the mean value of irreparability, intensity and scope. The calculation for a negative potential impact distinguishes between the occurrence or non-occurrence of human rights violations. In such cases, the mean value of irreparability, intensity (=5) and scope is weighted at 66% and the probability of occurrence at 33.3%. In other cases, the mean value of irreparability, intensity and scope is weighted at 50% and the probability of occurrence at 50%.

Topic-related disclosures can be found in the respective sections.

Decision tree: impact materiality



Financial materiality

Financial impacts are subdivided into financial risks and opportunities; they can arise from identified impacts as well as external influencing factors. Due to the possible dependence between the impact and financial analysis, financial risks and opportunities are defined in a first step based on the impact analysis and then linked to the impacts. Further analyses – climate stress tests and the risk inventory – are used to evaluate whether financial risks should be included for RLB NÖ-Wien. Identified risks are assigned immediately to the existing ICAAP risk types, and climate and environmental risks are broken down into transitory and physical risks. ESG risks are included in risk management within the framework of risk identification based on the ESG questionnaire, whereby each main risk type and selected sub-risk types is dealt with. This evaluation flows into the banking group's risk inventory and is reflected in total

through scores and individually in the risk inventory (see ESRS 2 GOV 5). Details on the risk inventory can be found in ESRS 2 GOV 5 on the risk drivers and risk assessment. Potential long-term risks are identified and assessed in connection with the ESG stress test (see point ESRS 2 GOV) – ESG stress test).

Risks and opportunities are also differentiated according to their impact on own operations or on the upstream and downstream value chain.

Financial materiality examines all sustainability aspects that have or could have a financial and/or other impacts on the future viability of the company's business model. A sustainability aspect is considered material from a financial viewpoint when it triggers or, in the future, could trigger material financial impacts on the company. This is the case when a sustainability aspect triggers, or could trigger, risks or opportunities that have a material influence on the company's development, financial or earnings performance, cash flow, access to financing or the cost of capital or when this material influence can be expected over the short, medium or long term. Risks and opportunities can result from past or future events. The financial materiality of a sustainability aspect is not limited to facts or circumstances that are under the company's control but also include information on material risks and opportunities attributable to business relations with other companies or stakeholders outside the scope of consolidation used to prepare the financial statements.

The aggregation of the individual subsidiaries with a different risk profile at the Group level is based on a weighting of EBIT (earnings before interest and taxes) and the number of employees. The mean value from the 2021 to 2023 financial years was used for this calculation to determine the EBIT and number of employees as a percentage of the total Group. In a final step, EBIT was weighted with a factor of 70% and the number of employees at 30%. The priority weighting given to EBIT is explained by the fact that this partial analysis involves the financial risks and opportunities for the company.

Scope of consolidation of RLB NÖ-Wien

The Non-Financial-Reporting Directive (NFRD) required the Raiffeisen-Holding NÖ-Wien-Group to prepare a sustainability report. The enactment of the Corporate Sustainability Reporting Directive (CSRD) eliminated the group exemption created by Accounting Directive Article 29a for RLB NÖ-Wien. Consequently, the group of companies under the Raiffeisen-Holding NÖ-Wien-Group and the group of companies under the RLB NÖ-Wien-Group must each prepare a separate consolidated sustainability report for integration in the annual report. The decision tree and defined criteria for the scope of consolidation in the respective report is based on the corporate group. The starting point for the decision tree in the scope of consolidation for the sustainability report is formed by the scope of consolidation for financial reporting (reference: Accounting Directive 2023/34/EU Article 2 para. 9). The decision tree is reviewed at the start of every reporting period and is used to define the final scope of consolidation for sustainability reporting. The decisive parameters for evaluating inclusion in sustainability reporting are based on the number of employees, locations, ecological impact and complexity of the value chain.

Bottom-up / top-down: scope of materiality analysis

The goal of the double materiality analysis is to identify the material impacts, risks and opportunities and, in turn, the qualitative datapoints that are material for the RLB NÖ-Wien-Group. The identification of the material sustainability topics was based on two approaches: bottom-up and top-down. They operate with different perspectives and ways to prioritize the relevant issues. Due to the heterogeneity of the investments in the scopes of consolidation, a bottom-up approach was used for the double materiality analysis. The bottom-up approach starts with a decentralized impact and financial materiality assessment of the most important investments with significantly deviating impacts, risks and opportunities. A decision tree was prepared to identify the investments with a deviating risk profile. The starting point for the assessment of a deviating risk profile is the scope of consolidation for sustainability reporting, whereby the value chain provides a good starting basis for a decision tree evaluation.

Based on the decision tree, the following scopes were defined for the bottom-up double materiality analysis:

- > NAWARO
- > Raiffeisenlandesbank NÖ-Wien*

* The risk profile of smaller investments is similar to RLB NÖ-Wien based on the decision tree. The subsidiaries are service companies with their main corporate headquarters located in the central Raiffeisenhaus. This location is operated by Raiffeisen-Holding NÖ-Wien, which rents out office spaces. As a result, infrastructural changes fall under the responsibility of Raiffeisen NÖ-Wien. Furthermore, the business model, such as insurance brokerage, is very similar to that of RLB NÖ-Wien. The IROs for these smaller subsidiaries are derived from the double materiality analysis of Raiffeisenlandesbank NÖ-Wien. The smaller subsidiaries include the following: the Aktuell Group (Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H., Raiffeisen Versicherungs- und Bauspar-Agentur GmbH, "AKTUELL" Raiffeisen Versicherungs-Maklerdienst Gesellschaft m.b.H.), Raiffeisen Liegenschafts- und Projektentwicklungs GmbH.

In a next step, the top-down approach was used to determine which sustainability topics are of the greatest importance for the RLB NÖ-Wien-Group from a strategic perspective. The goal is to synchronize the material sustainability topics with the primary corporate strategy and, from the Group's viewpoint, to provide important information for the sustainability report users. All sustainability topics identified as material by the bottom-up approach were tested for their materiality from the Group's viewpoint. A topic not classified as material from the overall perspective is only reported by the involved subsidiary on a quantitative and/or qualitative basis - depending on whether the upstream, downstream or own business operations are involved (EFRAG IG 1: Materiality Assessment Implementation Guidance, RZ 227 "subsidiary exemption").

Impacts, risks and opportunities in the RLB NÖ-Wien portfolio

To identify and assess the material impacts, risks and opportunities for the portfolio of RLB NÖ-Wien, a specialized tool was used in connection with an external consultant. This tool is based on the consultant's well-founded expertise, extensive market analyses and the ESRS guidelines. The goal of the analysis was to identify the topics that are material for the company itself and for its stakeholders. It considers in detail the influence of the company on the environment and society as well as the impacts of external factors on the bank. Sustainability aspects are always viewed from two perspectives in this double materiality analysis: inside-out, or impact materiality, and outside-in, or financial materiality. A sustainability aspect meets the double materiality criteria when it is material from one or both perspectives. The identification of the material sustainability topics was based on two approaches: bottom-up and top-down. They operate with different perspectives and ways to prioritize the relevant issues. Due to the heterogeneity of the investments in the scopes of consolidation, a bottom-up approach was used for the double materiality analysis. The bottom-up approach starts with a decentralized impact and financial materiality assessment of the most important investments with significantly deviating impacts, risks and opportunities.

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Threshold 3.2 on a five-level scale was used to determine the materiality of the impacts. A risk or an opportunity (financial materiality) was classified as material when the score reached the threshold of 9 – this was derived from the probability and scope. If the materiality of the impact and/or the financial materiality exceeded this level, it was considered material.

Annex B: List of datapoints in cross-cutting and topical standards that derive from other EU legislation

Disclosure Requirement and related datapoint	SFDR (1) reference	Pillar 3 (2) reference	Benchmark Regulation (3)reference	EU Climate Law (4) reference	Reference to the information in the report
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	Indicator number 13 of Table #1 of Annex 1		Commission Delegated Regulation (EU) 2020/1816 (5), Annex II		5ff.
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)			Delegated Regulation (EU) 2020/1816, Annex II		5ff.
ESRS 2 GOV-4Statement on due diligence paragraph 30	Indicator number 10 Table #3 of Annex 1				16ff.
ESRS 2 SBM-1Involvement in activities related to fossil fuel activities paragraph 40 (d) i	Indicators number 4Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation(EU) 2022/2453 (6) Table 1: Qualitative information on Environmental risk and Table 2:Qualitative information on Social risk	Delegated Regulation(EU) 2020/1816,Annex II		Not applicable
ESRS 2 SBM-1Involvement in activities related to chemical production paragraph 40 (d)ii	Indicator number 9Table #2 of Annex 1		Delegated Regulation(EU) 2020/1816,Annex II		Not applicable
ESRS 2 SBM-1Involvement in activities related to controversial weapons paragraph 40 (d) iii	Indicator number 14Table #1 of Annex 1		Delegated Regulation(EU) 2020/1818 (7), Article 12(1)Delegated Regulation (EU) 2020/1816, Annex II		Not applicable
ESRS 2 SBM-1Involvement in activities related to cultivation and production of tobacco paragraph 40 (d) iv			Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II		Not applicable
ESRS E1-1Transition plan to reach climate neutrality by 2050paragraph 14				Regulation(EU) 2021/1119,Article 2(1)	84ff.

ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book-Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 12.1 (d) to (g), and Article 12.2	84ff.
ESRS E1-4 GHG emission reduction targets paragraph 34	Indicator number 4 Table #2 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6	106f.
ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	Indicator number 5 Table #1 and Indicator n. 5 Table #2 of Annex 1			108
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ESRS E1-6 Gross Scope 1, 2, 3 and Total GHG emissions paragraph 44	Indicators number 1 and 2 Table #1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)	109
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	Indicators number 3 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 8(1)	109ff.

ESRS E1-7 GHG removals and carbon credits paragraph 56		Regulation(EU) 2021/1119,Article 2(1)	120
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66		Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II	Phase-in approach
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a)ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c).	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Template 5:Banking book - Climate change physical risk: Exposures subject to physical risk.		Phase-in approach
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34; Template 2: Banking book -Climate change transition risk: Loans collateralised by immovable property -Energy efficiency of the collateral		Phase-in approach
ESRS E1-9 Degree of exposure of the portfolio to climate- related opportunities paragraph 69		Delegated Regulation(EU) 2020/1818,Annex II	Phase-in approach
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register)emitted to air, water and soil, paragraph 28	Indicator number 8Table #1 of Annex 1Indicator number 2Table #2 of Annex 1Indicator number 1Table #2 of Annex 1Indicator number 3Table #2 of Annex 1		Not material
ESRS E3-1 Water and marine resources paragraph 9	Indicator number 7Table #2 of Annex 1		Not material
ESRS E3-1Dedicated policy paragraph 13	Indicator number 8Table 2 of Annex 1		Not material

ESRS E3-1 Sustainable oceans and seas paragraph 14	Indicator number 12 Table #2 of Annex 1	Not material
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	Indicator number 6.2 Table #2 of Annex 1	Not material
ESRS E3-4 Total water consumption in m3 per net revenue on own operations paragraph 29	Indicator number 6.1 Table #2 of Annex 1	Not material
ESRS 2- IRO 1 - E4 paragraph 16 (a) i	Indicator number 7 Table #1 of Annex 1	125
ESRS 2- IRO 1 - E4 paragraph 16 (b)	Indicator number 10 Table #2 of Annex 1	125
ESRS 2- IRO 1 - E4 paragraph 16 (c)	Indicator number 14 Table #2 of Annex 1	125ff.
ESRS E4-2 Sustainable land / agriculture practices or policies paragraph 24 (b)	Indicator number 11 Table #2 of Annex 1	129
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	Indicator number 12 Table #2 of Annex 1	Not applicable
ESRS E4-2 Policies to address deforestation paragraph 24(d)	Indicator number 15 Table #2 of Annex 1	Not applicable
ESRS E5-5 Non-recycled waste paragraph 37 (d)	Indicator number 13 Table #2 of Annex 1	Not applicable
ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	Indicator number 9 Table #1 of Annex 1	Not material

ESRS 2- SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	Indicator number 13 Table #3 of Annex I		Not material
ESRS 2- SBM3 - S1 Risk of incidents of childlabour paragraph 14 (g)	Indicator number 12 Table #3 of Annex I		142f.
ESRS S1-1 Human rights policy commitments paragraph 20	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex I		144
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21		Delegated Regulation (EU) 2020/1816, Annex II	144
ESRS S1-1 processes and measures for preventing trafficking in human beings paragraph 22	Indicator number 11 Table #3 of Annex I		144
ESRS S1-1 workplace accident prevention policy or management system paragraph 23	Indicator number 1 Table #3 of Annex I		144ff.
ESRS S1-3 grievance/complaints handling mechanisms paragraph 32 (c)	Indicator number 5 Table #3 of Annex I		155ff.
ESRS S1-14 Number of fatalities and number and rate of work-related accidents paragraph 88 (b) and (c)	Indicator number 2 Table #3 of Annex I	Delegated Regulation (EU) 2020/1816, Annex II	177
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	Indicator number 3 Table #3 of Annex I		Phase-in approach
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	Indicator number 12 Table #1 of Annex I	Delegated Regulation (EU) 2020/1816, Annex II	177

ESRS S1-16 Excessive CEO pay ratio paragraph 97 (b)	Indicator number 8 Table #3 of Annex I		177
ESRS S1-17 Incidents of discrimination paragraph 103 (a)	Indicator number 7 Table #3 of Annex I		177
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD paragraph 104 (a)	Indicator number 10 Table #1 and Indicator n. 14 Table #3 of Annex I	Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)	177
ESRS 2- SBM3 – S2 Significant risk of child labour or forced labour in the value chain paragraph 11 (b)	Indicators number 12 and n. 13 Table #3 of Annex I		178ff.
ESRS S2-1 Human rights policy commitments paragraph 17	Indicator number 9 Table #3 and Indicator n. 11 Table #1 of Annex 1		181
ESRS S2-1 Policies related to value chain workers paragraph 18	Indicator number 11 and n. 4 Table #3 of Annex 1		181
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	Indicator number 10 Table #1 of Annex 1	Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	181
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8 paragraph 19		Delegated Regulation (EU) 2020/1816, Annex II	181f.
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	Indicator number 14 Table #3 of Annex 1		183

ESRS S3-1 Human rights policy commitments paragraph 16	Indicator number 9 Table #3 of Annex 1 and Indicator number 11 Table #1 of Annex 1		191ff.
ESRS S3-1 non-respect of UNGPs on Business and Human Rights, ILO principles or and OECD guidelines paragraph 17	Indicator number 10 Table #1 Annex 1	Delegated Regulation(EU) 2020/1816, Annex II Delegated Regulation(EU) 2020/1818, Art12 (1)	191ff.
ESRS S3-4 Human rights issues and incidents paragraph 36	Indicator number 14 Table #3 of Annex 1		193ff.
ESRS S4-1 Policies related to consumers and end-users paragraph 16	Indicator number 9 Table #3 and Indicator number 11 Table #1 of Annex 1		199
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	Indicator number 10 Table #1 of Annex 1	Delegated Regulation(EU) 2020/1816, Annex II Delegated Regulation(EU) 2020/1818, Art12 (1)	199ff.
ESRS S4-4 Human rights issues and incidents paragraph 35	Indicator number 14 Table #3 of Annex 1		202ff.
ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	Indicator number 15 Table #3 of Annex 1		208
ESRS G1-1 Protection of whistleblowers paragraph 10 (d)	Indicator number 6 Table #3 of Annex 1		208

ESRS G1-4 Fines for violation of anticorruption and anti-bribery laws paragraph 24 (a)	Indicator number 17 Table #3 of Annex 1	Delegated Regulation (EU) 2020/1816, Annex II)	215
ESRS G1-4 Standards of anti-corruption and anti-bribery paragraph 24 (b)	Indicator number 16 Table #3 of Annex 1		215

Appendix C - List of phased-in Disclosure Requirements

Disclosure Requirement	Full name of the Disclosure Requirement	Phase-in or effective date (including the first year)	Application of exemption	Reason
SBM-1	Strategy, business model and value chain	The company reports total revenue in accordance with ESRS 2 SBM-1 paragraph 40 (b) (breakdown of total revenue by significant ESRS sectors) and paragraph 40 (c) (list of other significant ESRS sectors) starting from the application date specified in a Commission Delegated Act to be adopted pursuant to Article 29b(1) third subparagraph, point (ii) of Directive 2013/34/EU.	Not applicable	
SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	The company can omit the information defined in ESRS 2 SBM-3 paragraph 48(e) (anticipated financial effects) in the first year's preparation of a sustainability statement. In agreement with ESRS 2 SBM-3 paragraph 48(e), the company can report only qualitative disclosures for the first three years' preparation of a sustainability statement if the preparation of quantitative disclosures is not practicable.	The RLB NÖ-Wien Group would make use of the exemption regulation	The first publication will only include a qualitative description of the expected financial effects.
E1-6	Gross Scopes 1, 2, 3 and Total GHG emissions	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the datapoints for Scope 3 emissions and total GHG emissions in the first year of their sustainability statement.		The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date, and the exception is therefore not relevant.
E1-9	Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	The company may omit the information required by ESRS E1- 9 for the first year of its sustainability statement. The company may comply with ESRS E1-9 by reporting only qualitative disclosures for the first three years of its sustainability statement, if the preparation of quantitative disclosures is not feasible.	The RLB NÖ-Wien Group would make use of the exemption regulation	Based on the double materiality analysis, no risks or opportunities were identified as material. The datapoint is therefore not relevant for disclosure.

E2-6	Anticipated financial effects from pollution-related risks and opportunities	The company may omit the information required by ESRS E2- 6 for the first year of its sustainability statement. Apart from the information required by paragraph 40 (b) on the operating and capital expenditures incurred during the reporting period in connection with major incidents and deposits, the company may comply with ESRS E2-6 by reporting only qualitative disclosures for the first three years of its sustainability statement.	The RLB NÖ-Wien Group would make use of the exemption regulation	Based on the double materiality analysis, no risks or opportunities were identified as material. The datapoint is therefore not relevant for disclosure.
E3-5	Anticipated financial effects through risks and opportunities from water and marine resources	The company may omit the information required by ESRS E3-5 for the first year of its sustainability statement. In agreement with ESRS E3-5, the company can report only qualitative disclosures for the first three years of its sustainability statement.	The RLB NÖ-Wien Group would make use of the exemption regulation.	Based on the double materiality analysis, no risks or opportunities were identified as material. The datapoint is therefore not relevant for disclosure.
ESRS E4	All Disclosure Requirements	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the disclosure requirements for ESRS E4 in the first two years of their sustainability statement.		The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date. The exemption is therefore not relevant.
E4-6	Anticipated financial effects through risks and opportunities in connection with biodiversity and ecosystems	The company may omit the information required by ESRS E4-6 for the first year of its sustainability statement. In agreement with ESRS E4- 6, the company can report only qualitative disclosures for the first three years of its sustainability statement.	The RLB NÖ-Wien Group would make use of the exemption regulation.	Based on the double materiality analysis, no risks or opportunities were identified as material. The datapoint is therefore not relevant for disclosure.
E5-6	Anticipated financial effects through risks and opportunities in connection with resource use and the circular economy	The company may omit the information required by ESRS E5-6 for the first year of its sustainability statement. In agreement with ESRS E5- 6, the company can report only qualitative disclosures for the first three years of its sustainability statement.	The RLB NÖ-Wien Group would make use of the exemption regulation.	Based on the double materiality analysis, no risks or opportunities were identified as material. The datapoint is therefore not relevant for disclosure.
ESRS S1	All Disclosure Requirements	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the disclosure requirements for ESRS S1 in the first year of their sustainability statement.		The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date. The exemption is therefore not relevant.

S1-7	Characteristics of external employees in the company's workforce	The company may omit reporting for all datapoints in this Disclosure Requirement for the first year of its sustainability statement.	
S1-8	Collective bargaining coverage and social dialogue	The company may omit this Disclosure Requirement for its own employees in non-EEA countries for the first year of its sustainability statement.	
S1-11	Social security	The company may omit the information required by ESRS S1-11 for the first year of its sustainability statement.	The RLB NÖ-Wien Group elected to use the exemption.
S1-12	Percentage of persons with disabilities	The company may omit the information required by ESRS S1-12 for the first year of its sustainability statement.	The RLB NÖ-Wien Group elected to use the exemption.
S1-13	Training and skills development	The company may omit the information required by ESRS S1-13 for the first year of its sustainability statement.	The RLB NÖ-Wien Group elected to use the exemption.
S1-14	Health and safety	The company may omit the datapoints on work-related illnesses and the number of days lost to injuries, accidents, fatalities and work-related illnesses for the first year of its sustainability statement	The RLB NÖ-Wien Group presents the subpoints ESRS S1-14 88 a, b, c.
S1-14	Health and safety	The company may omit reporting on external employees for the first year of preparation of its sustainability statement.	The RLB NÖ-Wien Group presents the subpoints ESRS S1-14 88 a, b, c.
S1-15	Work-life balance	The company may omit the information required by ESRS S1-15 for the first year of its sustainability statement	The RLB NÖ-Wien Group elected to use the exemption.
ESRS S2	All Disclosure Requirements	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the disclosure requirements for ESRS S2 in the first two years of their sustainability statement.	The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date. The exemption is therefore not relevant.

ESRS S3	All Disclosure Requirements	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the disclosure requirements for ESRS S3 in the first two years of their sustainability statement.	The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date. The exemption is therefore not relevant.
ESRS S4	All Disclosure Requirements	Companies or groups whose workforce does not exceed 750 employees on the balance sheet date of the financial year (where applicable, on a consolidated basis) may omit the disclosure requirements for ESRS S4 in the first two years of their sustainability statement.	The RLB NÖ-Wien Group had over 750 employees as of the balance sheet date. The exemption is therefore not relevant.

ESRS E1 – Climate change mitigation

The RLB NÖ-Wien Group helps to shape the region in which it is active and contributes to climate change mitigation in the region through its business activities and its responsibility for the environment and society. The traditional Raiffeisen values – regionality and sustainability – have always been a cooperative and integral part of daily activities.

Consistent with the decentralized organization of the RLB NÖ-Wien Group, climate change mitigation is seen as a cross-sector issue by management and is the responsibility of a wide variety of interfaces in the company, e.g. risk management, sales and infrastructure management in each of the respective areas. They are also responsible, as part of their duty of care, for taking appropriate measures to counteract potential topic-specific risks.

ESRS 2 GOV-3 – Integration of sustainability-related performance in incentive schemes

In order to anchor the climate ambitions of the RLB NÖ-Wien Group in management, a remuneration target for climate change mitigation was established for the Managing Board of RLB NÖ-Wien for financial year 2025. The target connected with climate change mitigation and greenhouse gas reduction includes the preparation of a comprehensive climate strategy along the decarbonization path together with manageable measures and targets.

Disclosure Requirement E1- 1 Transition plan for climate change mitigation

The RLB NÖ-Wien Group fulfils its responsibility for climate change mitigation. As part of the ESG strategy, the RLB NÖ-Wien Group has set ambitious GHG emission reduction targets for Scope 1 and 2 in accordance with the Science Based Target Initiative. These goals are consistent with the Paris Climate Agreement, which calls for limiting global warming to a maximum of 1.5°C.

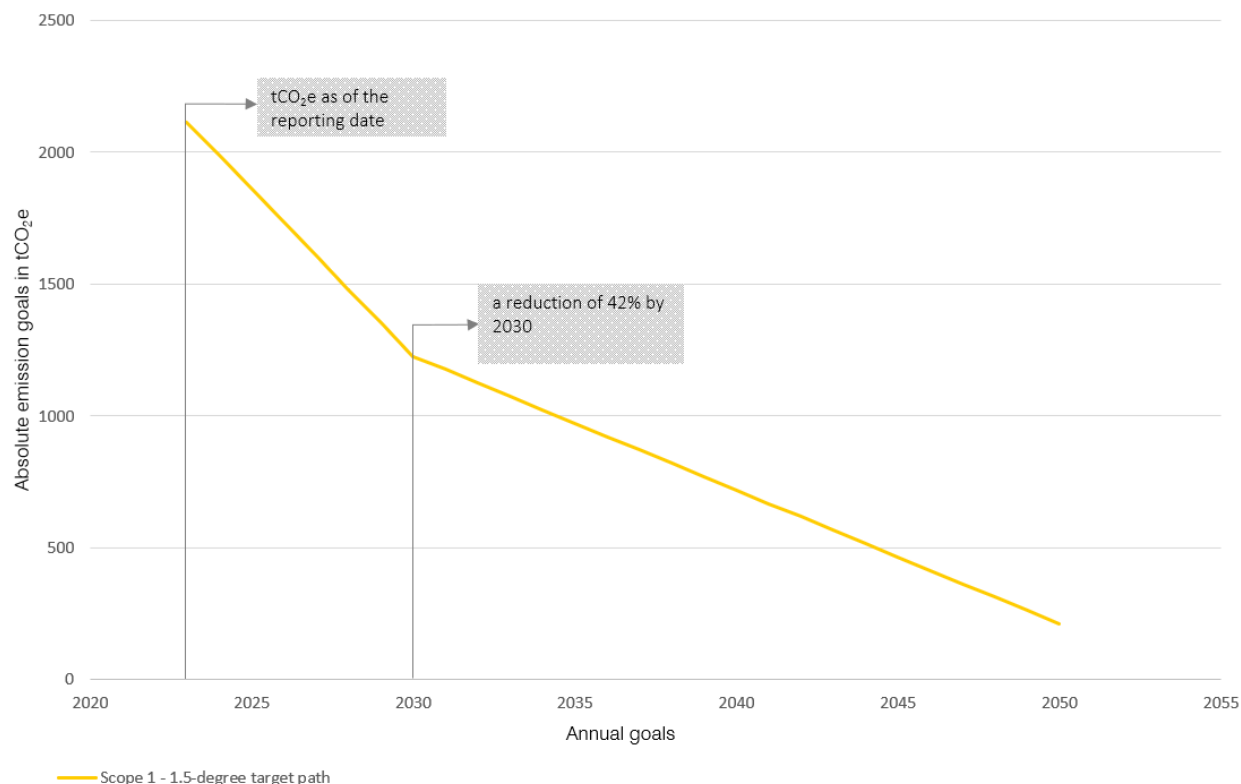
The RLB NÖ-Wien Group has set ambitious goals for Scope 1:

- > > by 2030 a reduction of 42% in Scope 1 emissions (baseline 2023)
- > > by 2050 a reduction of 90% in Scope 1 emissions (Baseline 2023)

The objective is set by the top management of the group, while the implementation of measures to achieve the target is the responsibility of each individual subsidiary. Starting with the 2025 financial year, the top management of the group plans to continuously monitor target achievement through the implementation of measures. Top management has not yet prepared an investment plan for reaching Scope 1 and 2 goals. Integration into financial planning will be carried out by the respective subsidiaries in the coming years. The targets will cover 100% of Scope 1 emissions. The target for Scope 2 is to purchase 100% of electricity requirements from renewable sources by 2030 and reflects the SBTi benchmark. The target is in line with the SBTi. According to SBTi, a target of 100% electricity from renewable energy sources can be set for Scope 2. This has an impact on market-related emissions. The following measures will be implemented in the coming years for the comprehensive management of Scope 3 emissions:

- > Improvement of the data basis and standardized methods for emission tracking
- > Monitoring and development of innovative solutions along the value chain

Decarbonization path Scope 1 – RLB NÖ-Wien-Group



The reduction of Scope 1 emissions in the RLB NÖ-Wien Group is also based on the SBTi initiative. The main Scope 1 emissions are chiefly attributable to RLB NÖ-Wien and NAWARO. To decarbonise Scope 1, RLB NÖ-Wien is focusing on converting its vehicle fleet to electric cars and an additional concept for new locations that are free of heating oil and gas. UZ-46 certified green electricity is purchased at all RLB NÖ-Wien locations.

An analysis of locked-in GHG emissions is not carried out at the present time but will possibly follow in the coming years. The KPIs for non-financial companies are not applicable to RLB NÖ-Wien. There are no comprehensive CapEx plans for the Group. Raiffeisen NÖ-Wien discloses Template 1 according to Article 449a CRR, which is based on the regulatory scope of consolidation (financial institutions group). The Benchmark Regulation is also reflected in the disclosure under Article 449a CRR as of 31 December 2024 for the evaluation of the risk position. There were no material CapEx or OpEx funds for implemented or planned measures in 2024. The base values were not yet normalized for the definition of the GHG emission reduction targets. For the first time, a greenhouse gas inventory including all relevant emissions has been recorded for the 2024 financial year.

There is currently no valid quantification of the decarbonization levers. The most relevant decarbonization lever in the Group involves lending and investments, which are listed in the related MDR-A disclosure.

The financial sector can support innovative solutions through lending and investments, but is dependent on the development of the respective financed branch.

NAWARO follows the decarbonization path defined by top management, which calls for zero emissions by 2050. The planned expansion of wood-fired power plants will initially lead to an increase in emissions, especially in Scope 1 through the use of raw materials. NAWARO already uses 100% renewable electricity and resource-conserving operations to reduce emissions as far as possible. The new projects will also contribute to significant CO₂ savings, and the baseline must therefore be reevaluated in the coming years.

RLB NÖ-Wien – Own operations

Based on a GHG emissions inventory that includes all relevant emissions from the company's own operations, decarbonization pathways have been defined for internal operations. The long-term target of RLB NÖ-Wien is the conversion to climate friendly operations. The greatest decarbonization levers in own operations lie in mobility management and the changeover to renewable energies. Top management has already approved a set of measures and targets, which will be reviewed and finetuned during the coming year. The core elements of the set of measures are:

- > Electrification of employees' company fleet
- > Mobility potential analyses for employee commuting
- > Securing the purchase of 100% renewable electricity
- > Engagement process with building owners in connection with renewable energies
- > ESG criteria catalogue for the selection of new branch locations

The decarbonization path of RLB NÖ-Wien

As part of the commitment to limit global warming to 1.5-degree in accordance with the Paris Agreement, RLB NÖ-Wien has set a goal to develop a clear and scientifically based decarbonization path for the portfolio. The focal point of the transition plan in 2024 was to define specific reduction goals for the real estate portfolio because these properties, in total, represent a significant part of the total portfolio of RLB NÖ-Wien. The real estate sector therefore represents a central lever to reduce greenhouse gas emissions. Intermediate reduction goals were set for 2030 as a means of reaching the net zero goal and the 1.5-degree goal by 2050. These decarbonization goals will be implemented in the overall bank strategy in 2025, and their implementation will be anchored in the respective business areas.

Segmentation of the real estate portfolio

The real estate portfolio was grouped under the following three customer segments for the definition of decarbonization goals to optimize portfolio management:

- > Private customers and private banking
- > Corporate clients
- > Small and medium-sized businesses

Specific target paths were developed for each of these groups based on the SBTi real estate tool and different reduction goals were set. This segmentation is essential for the derivation of customer group-specific measures that can be allocated to the different requirements and structures of these individual groups. The goal is to develop approaches for these three customer groups that support a targeted reduction in GHG emissions.

Preparation of customer group-specific decarbonization goals and reduction paths for the RLB NÖ-Wien real estate portfolio

The decarbonization goals for the real estate portfolio are based on the CO₂ intensity (kgCO₂e/m²) in the base year. This indicator was calculated on the basis of financed Scope 1 and Scope 2 emissions and according to the methodology of the Partnership for Carbon Accounting Financials (PCAF). The external Climcycle tool was used for the calculations. The PCAF method represents a standardized approach for the consistent and comparable calculation of financed emissions. Its application guarantees that the base year reference value is derived from reliable and transparent data which meet the requirements of recognized international standards. Subsequently, the emissions were compared with the financed square metres to determine the CO₂ intensity of the real estate portfolio.

Estimates were required in some cases because complete square metre data is not available for all properties. RLB NÖ-Wien used Climcycle estimates that were based on statistical data (e.g. per capita average values for living space, the average per capita household size and the urbanization level) to derive the necessary square metre data.

The SBTi real estate tool was used to develop the real estate decarbonization path. It was designed for the real estate sector and permits the definition of scientifically based emission reduction goals that reflect the 1.5 degree Paris Agreement. The tool includes a variety of branch-specific parameters like the type of building, emission intensity, building size and regional differences to develop reduction paths for various countries and building sectors. The path calculated by the Science-Based Targets Initiative (SBTi) for Austria was selected as the reference path because the greater part of the RLB NÖ-Wien real estate portfolio is located in Austria. The SBTi path is based on the CRREM path (Carbon Risk Real Estate Monitor) which, in turn, is based on the scientific findings for global warming and the political agreement of the Paris Agreement and evaluates country-specific as well as sector-specific paths.

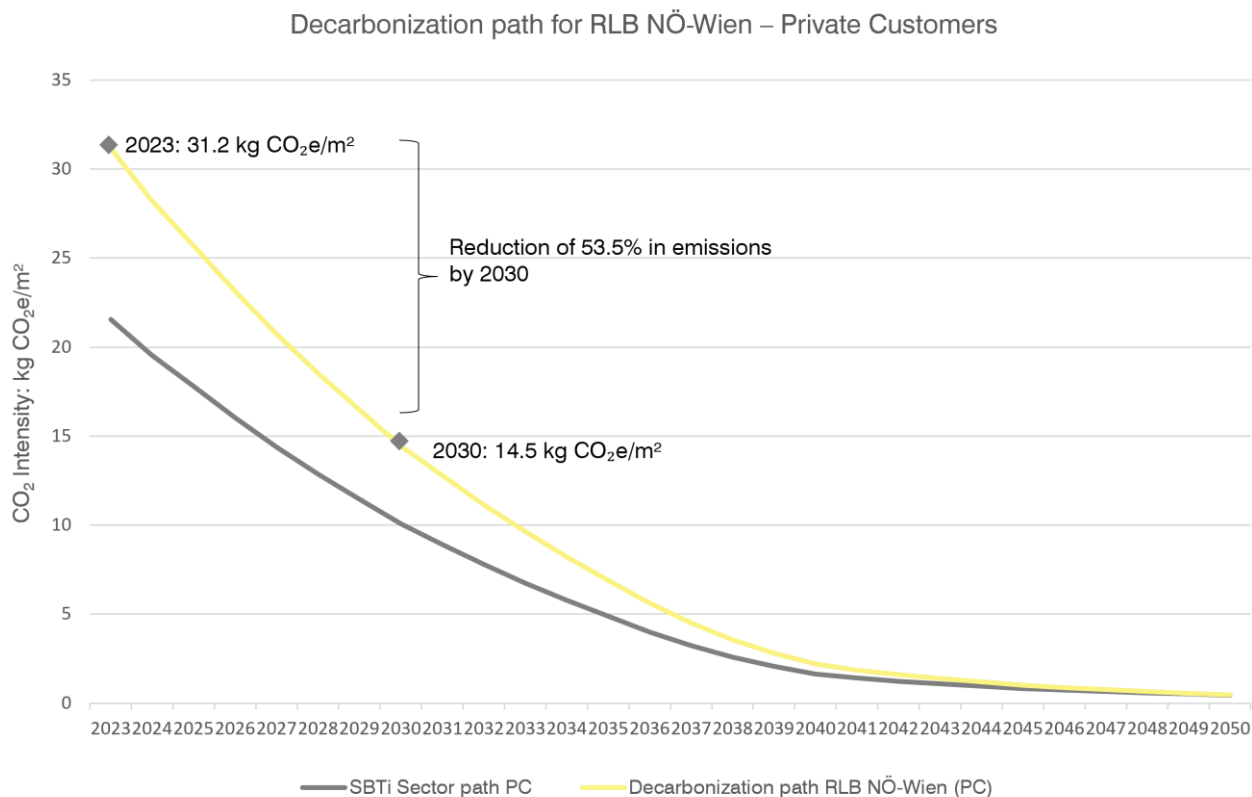
This tool uses the Sectoral Decarbonization Approach (SDA), a method to determine physical intensity goals, whereby the emission intensity approaches a sector-specific target. The physical CO₂ intensity of the portfolio is measured for each sector at a starting point, which permits the determination of a target path up to 2050.

For the above-mentioned customer groups, appropriate goals to reduce emission intensity were set with the SBTi real estate tool initially up to 2030. However, SBTi has not yet validated the goals due to incomplete coverage of the portfolio. The specific CO₂ reduction paths for the RLB NÖ-Wien real estate portfolio are shown in the following table and the relevant customer groups are explained in greater detail.

Customer group	Emissions Scope	Goal	Base year	Base year YE 2023 kgCO ₂ e/m ²	Value YE 2024 kgCO ₂ e/m ²	Target2030 kgCO ₂ e/m ²	Reduction in % by 2030 (from base year)
Private customers and private banking	Scope 1+2	1.5°C	2023	31.2	32.46	14.5	53.5%
SMEs	Scope 1+2	1.5°C	2023	31.0	31.40	14.7	52.5%
Corporate customers	Scope 1+2	1.5°C	2023	36.5	36.85	17.0	54.1%

Private customers and private banking

The financing recorded in this area is directed to private customers and represents 28% of the real estate portfolio for the SBTi goal. The focal point here is almost exclusively on financing for private residential construction, above all for the construction and purchase of single-family homes and apartments. This segment also includes financing for multifamily houses, which represent a comparatively low share of the private customer portfolio. In total, this area mainly reflects individual housing design for private households and forms a material part of the total portfolio that was integrated in the SBTi goal.

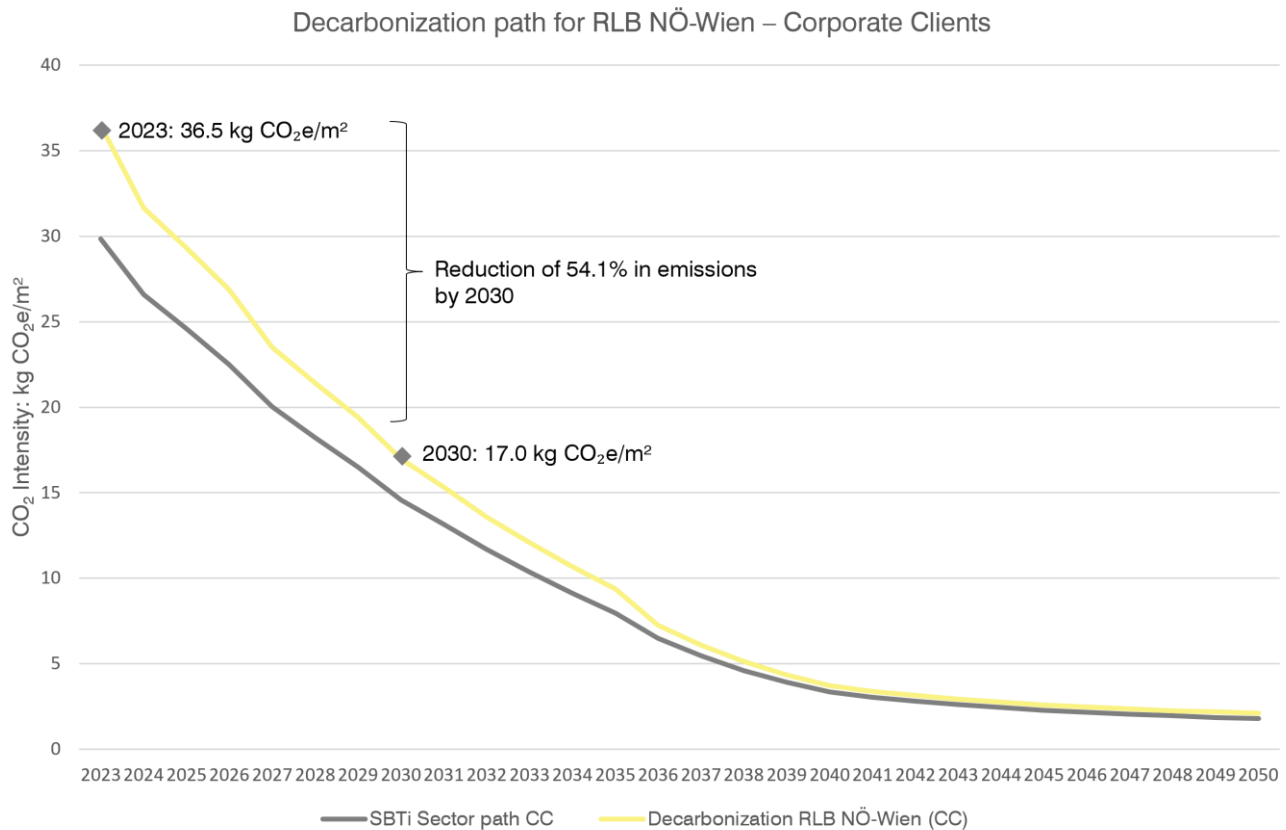


This graph shows the decarbonization path of RLB NÖ-Wien (private customers) compared to the 1.5 degree target path that is based on the SBTi guidelines. The sector path that serves as a reference was weighted according to the portfolio composition of the private customer group of RLB NÖ-Wien and is based solely on the path defined by SBTi (CRREM path) for Austria.

The target set by RLB NÖ-Wien calls for a 53.3% reduction in emissions by 2030, from 31.2 kgCO₂e/m² in 2023 to 14.5 kgCO₂e/m² in 2030. The RLB NÖ-Wien decarbonization path currently exceeds the sector path but is approaching this level over the long term and shows a clear goal for the reduction of emissions in agreement with Paris climate goals.

Corporate clients

The financing recorded in this area is directed to corporate customers and represents 55% of the real estate portfolio for the SBTi goal. The real estate portfolio for corporate customers consists primarily of a few central building categories. The largest share covers residential buildings in the residential multi-family segment, which includes multi-family houses, apartment buildings and row houses. Also included are commercial and office space and accommodation facilities like vacation homes, hotels, and guesthouses.

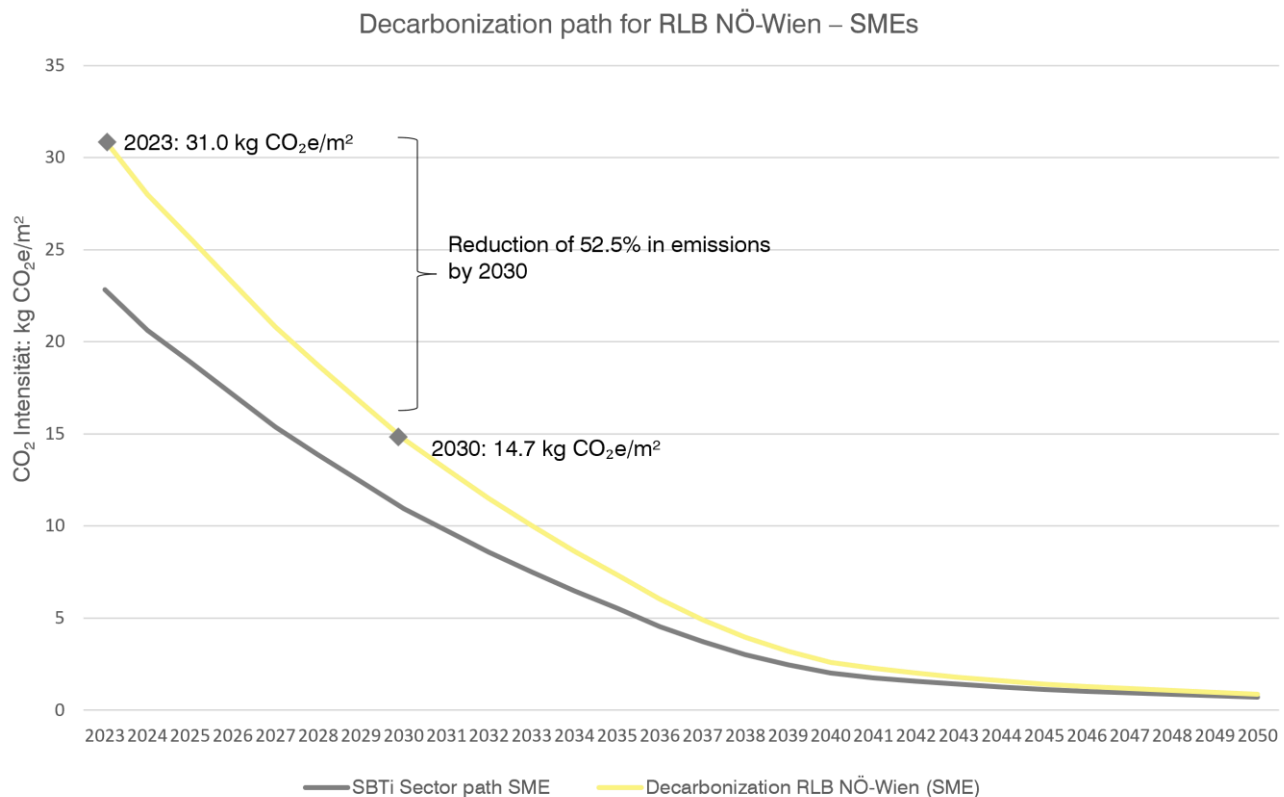


This graph shows the decarbonization path of RLB NÖ-Wien for commercial customers compared to the 1.5 degree target path that is based on the SBTi guidelines. The sector path that serves as a reference was weighted according to the portfolio composition of the commercial customer group of RLB NÖ-Wien and is based solely on the path defined by SBTi (CRREM path) for Austria.

The target set by RLB NÖ-Wien calls for a 54.1% reduction in emissions by 2030, from 36.5 kgCO₂e/m² in 2023 to 17.0 kgCO₂e/m² in 2030. The RLB NÖ-Wien decarbonization path currently exceeds the sector path but is approaching this level over the long term and shows a clear goal for the reduction of emissions in agreement with Paris climate goals.

Small and medium-sized companies

The financing recorded in this area is directed to small and medium-sized companies (SMEs) and represents 17% of the real estate portfolio for the SBTi goal. The SME portfolio is concentrated on a few major building categories, with hotels and certain commercial properties like retail warehouses playing an important role. These building types form the core of the SME portfolio and represent the largest part of financed real estate.



This graph shows the decarbonization path of RLB NÖ-Wien for the SME portfolio compared to the 1.5 degree target path that is based on the SBTi guidelines. The sector path that serves as a reference was weighted according to the portfolio composition of the commercial customer group of RLB NÖ-Wien and is based solely on the path defined by SBTi (CRREM path) for Austria.

The target set by RLB NÖ-Wien calls for a 52.5% reduction in emissions by 2030, from 31.0 kgCO₂e/m² in 2023 to 14.7 kgCO₂e/m² in 2030. The RLB NÖ-Wien decarbonization path currently exceeds the sector path but is approaching this level over the long term and shows a clear goal for the reduction of emissions in agreement with Paris climate goals.

Measures to reach decarbonization goals

Special emphasis will be placed on monitoring the credit portfolio in 2025 to reach the decarbonization goals by 2030. The focus will be placed on the recording and analysis of CO₂ intensity based on energy certificates, detailed information on energy consumption and the related emissions.

A central element of these actions is the increased collection of energy certificates to improve the database and enable a more precise evaluation of the portfolio. An increased focus will also be placed on creating a greater awareness among customers and customer representatives for the importance of decarbonization goals and requiring energy certificates as part of new lending procedures. Extensive training for the involved staff is planned for the coming year as support for these measures.

The current data situation does not permit any statements on the bound greenhouse gas emissions, and this information will be provided in the coming years. The improvement in the data situation will also help to expand

taxonomy alignment evaluations. This will be achieved, above all, through the increased collection of energy certificates and other relevant documents like confirmation of compliance with minimum social safeguards.

The decarbonization path for the real estate portfolio was approved by the Managing Board on 27 February 2025. RLB NÖ-Wien is a financial services company and the conversion of the portfolio does not require the adaptation of any production processes. A CapEx/OpEx plan is therefore not provided. The decarbonization strategy will be gradually expanded to cover additional branches in the coming years, and the business strategy will be adapted to include measures to support the decarbonization path.

The following table shows the total emissions covered by the decarbonization goals.

	Share of Scope 3.15	Share of Scope 3	Share of total Scope 1+2+3 emissions
Decarbonization goals real estate portfolio	2.0%	2.0%	2.0%

Raiffeisen NÖ-Wien discloses Template 1 according to Article 449a CRR, which is based on the regulatory scope of consolidation (financial institutions group). The Benchmark Regulation is also reflected in the disclosure under Article 449a CRR as of 31 December 2024 for the evaluation of the risk position. The decarbonization goals in the CRR template vary from the comparable goals in the sustainability report due to the scope of consolidation and the different allocation logic in the portfolio.

Disclosure Requirement related to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The risk assessment which is part of the risk management process (financial materiality analysis and risk inventory process) did not identify any material climate-related risks. In addition to the risk inventory, the stress test programme also plays a role in the overall risk assessment. For orientation, the climate scenarios from the Network for Greening the Financial System (NGFS) were used. The results of the double materiality analysis did not identify any material risks for the portfolio of RLB NÖ-Wien. The company does not carry out a resilience analysis at the present time, but the resistance of the strategy and business model for their ability to master material impacts and risks and to utilize material opportunities are identified by the stress test. Detailed descriptions of the risk management process can be found in section ESRS 2 GOV 5.

Disclosure Requirement related to ESRS 2 IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities

The most important decarbonization levers identified in the RLB NÖ-Wien Group are the emissions financed through the loan portfolio and own investments as defined by Scope 3.15 as well as the purchase of goods and services as defined by Scope 3.1.

The impacts connected with the effects of climate change were assessed by technical experts (real estate management, sustainability department) based on the current greenhouse gas balances. Empirical values from the greenhouse gas balances of comparable branch companies were also used where necessary. A first greenhouse

gas balance with all relevant emissions from the respective investments was developed for the entire Group in 2024 and will form the basis for the next preparation and assessment procedures.

The risk management process (risk inventory process and financial materiality analysis) includes the assessment of climate-related physical risks and transition risks as well as the impacts of these physical and transition risks on the loan portfolio of RLB NÖ-Wien (also see ESRS 2 - GOV 5). The results of the financial materiality analysis are also compared with the climate stress test and checked for plausibility under climate scenarios RCP 2.6, 4.5, 6.0, 8.5m. These scenarios evaluate climate risk up to 2100 and therefore cover short, medium and long term physical risks and transition risks.

The risk inventory analyses do not identify any increased sustainability risks or any increased climate and environmental risks for credit risk in general and for the commercial real estate portfolio in particular. Based on currently available information, the strategic perspective (over five years up to 2050) for the transitory risk connected with real estate shows a need to monitor existing legal regulations and to expand the data base to support well-founded analyses in the future.

To assess climate risks, chronic and acute climate hazards are evaluated based on four categories shown in the illustration.

Classification of climate hazards

	Temperature	Wind	Water	Solids
Chronic	Temperature change (air, fresh water, sea water)	Change in wind conditions	Change in precipitation patterns and types (rain, hail, snow/ice)	Coastal erosion
	Heat stress		Variability of precipitation or hydrology	Soil degradation
	Temperature variability		Acidification of the oceans	Soil erosion
	Defrosting permafrost		Saltwater intrusion	Solifluction
			Sea level rise	
			Water scarcity	
Acute	Heatwave	Cyclone, hurricane, typhoon	Drought	Avalanche
	Cold wave/frost	Storm (including snow, dust and sand storms)	Heavy precipitation (rain, hail, snow/ice)	Landslide
	Forest and wildfires	Tornado	Floods (coastal floods, river floods, pluvial floods, base floods)	Ground lowering
			Overflow of glacial lakes	

ESRS E1-2 - Policies related to climate change mitigation and adaptation

In the 2024 reporting year, the focus was on establishing a solid foundation through a GHG inventory that includes all relevant emissions from the respective subsidiaries within the RLB NÖ-Wien Group. The baseline from the 2023 financial year will be used for setting GHG emission reduction targets. In a joint process, the goal for 2025 is to prepare a coordinated decarbonization path with the individual investments for each business area and to reinforce

this path with realistic and manageable measures. Several concepts or strategies have already been implemented in the Group independent of the GHG inventory project in 2024.

Aktuell Group, RLB NÖ-Wien	
Policy	Operational mobility management – company cars
Material topics	<ul style="list-style-type: none"> ○ Energy efficiency ○ Use of renewable energies x Climate change mitigation ○ Climate change adaptation
Material content	Corporate mobility management is anchored in the climate strategy of RLB NÖ-Wien as a stream. The guideline for company cars regulates the assignment of company vehicles (company cars, motor pool vehicles, company bicycles). It also clearly regulates the maximum standardized consumption for new vehicle purchases (CO ₂ emissions as defined by the Worldwide Harmonised Light Vehicles Test Procedure). Employees can also use company cars for their personal use.
General goals	The goal of RLB NÖ-Wien is to convert the motor vehicle fleet to 100% electric cars by 2030.
Material IROs	The most important impacts addressed by the guideline are the GHG emissions caused by the use of fossil fuel-based vehicles in the motor pool and by employees commuting to work which also has negative impact on air pollution.
Monitoring process	/
Scope of application	The guideline applies to all employees of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien, at all locations.
Responsible organizational level	Responsibility for the guideline in Raiffeisen NÖ-Wien lies with infrastructure management and was approved at the top management level. In the Aktuell Group, it was prepared and approved by management.
Reference to third-party standards	Taxonomy Regulation
Inclusion of material stakeholder interests	Most important stakeholders of RLB NÖ-Wien: employees
Available for stakeholders	The guideline is available to the employees of RLB NÖ-Wien in the Intranet.

NAWARO	
Policy	Corporate strategy
Material topics	<ul style="list-style-type: none"> x Energy efficiency x Use of renewable energies x Climate change mitigation x Climate change adaptation

Material content	The business model and corporate strategy of NAWARO is the generation of energy from renewable energy carriers. In wood plants, wood gas-fired power plants and a pellets plant, NAWARO produces heat and electricity - primarily uses wood that cannot be utilized materially, such as branch material and wood infested by bark beetles. 90% of the raw material wood comes from suppliers in the region. A pellets plant produces pellets from sawmill by-products.
General goals	<ul style="list-style-type: none"> > 100% of the generated energy from renewable energy carriers > Procurement from regional suppliers – at least 80% of suppliers with a radius of 100 km > Conversion of company cars to 100% electric cars by 2030
Material IROs	The corporate strategy makes a substantial contribution in connection with material identified impacts like the (+) contribution to decarbonization in support of European and Austrian climate goals; (+) Increasing energy efficiency through the high efficiency of biomass; (-) GHG emissions in the supply chain.
Monitoring process	/
Scope of application	The corporate strategy is the basis for all business activities, it covers the entire value chain.
Responsible organizational level	The corporate strategy must be supported and lived by all employees. The final responsibility lies with the top management level.
Reference to third party standards	/
Inclusion of material stakeholder interests	The business philosophy is developed through the inclusion of material stakeholders: employees, customers, shareholders and legal framework conditions.
Available for stakeholders	The basis business philosophy is available for review on the company's website.

RLB NÖ-Wien portfolio

RLB NÖ-Wien	
Policy	Sustainable finance manual
Material topics	<ul style="list-style-type: none"> x Energy efficiency x Use of renewable energies x Climate change mitigation x Climate change adaptation
Material content	<p>RLB NÖ-Wien is aware of the impacts of its business activities on society and the environment. As a responsible company, RLB NÖ-Wien does everything within the scope of its operations to minimize the negative impacts of its business activities – especially in the lending business – and to actively improve social and ecological conditions.</p> <p>The Sustainable Finance Framework of RLB NÖ-Wien defines clear standards, principles and criteria for responsible financing and underscores the bank's commitment to sustainable business practices. This framework serves as a guideline to ensure a consistent approach and structure in the integration of sustainable aspects in the sustainable finance product offering.</p>

	<p>The related Sustainable Finance Manual specifies the purposes of the bank's sustainable product offering. Central issues are addressed, including energy efficiency, the use of renewable energies, climate change mitigation and climate change adaptation.</p> <p>The manual defines clear standards for relevant areas to guarantee a sustainable and responsible financing strategy.</p> <ul style="list-style-type: none"> > Energy efficiency: Support for the production, development, installation, maintenance or repair of products and technologies to reduce energy consumption. > Renewable energies: Definition of standards for the financing of renewable energies like wind power, hydropower and solar energy, bioenergy and geothermic energy. This also includes the financing for the construction, operation, maintenance or refurbishment of district heating pipelines and the related infrastructure. > Green buildings: The goal is to reduce greenhouse gas emissions in financed buildings, e.g. through lower energy consumption. The focus here is on the financing of environmentally friendly commercial, plant and residential buildings. The criteria for more favourable credit conditions include building certification, compliance with specific energy consumption standards, refurbishment projects to improve energy efficiency, and individual measures like the installation of charging stations or electric heat pumps.
General goals	<p>The general goals of the Sustainable Finance Manual are:</p> <ul style="list-style-type: none"> > The development of a clear definition of "ESG" relevant financing and its uses > Definitions for the assignment of credits to financial products and the clear classification of financing in green and social product categories
Material IROs	<p>The corporate strategy makes an important contribution in connection with the material identified impacts like (-) greenhouse gas emissions through energy consumption in financed buildings.</p>
Monitoring process	<p>The Sustainable Finance Manual covers the customer lending business and is applied to all financing in the corporate clients business with the exception of special purpose vehicles (SPV).</p>
Scope of application	<p>Responsibility for the implementation of the Sustainable Finance Manual lies with the Managing Board member in charge of the corporate clients segment. Operational responsibility for the products described in the manual is assigned to the Sustainable Finance, Financing & Subsidy Consulting Department (SFS). A Sustainable Finance Consultant (SFS-Consultant) is included in the lending process for all sustainable finance products to guarantee compliance with internal and external guidelines.</p>
Responsible organizational level	<p>The Sustainable Finance Manual is based on the following standards:</p> <ul style="list-style-type: none"> > Green Loan Principles (GLP), > Social Loan Principles (SLP), > Sustainability-Linked Loan Principles (SLLP).
Reference to third party standards	<p>The Sustainable Finance Manual supports the growing interest of customers in sustainable and social financing and also offers attractive conditions.</p>
Inclusion of material stakeholder interests	<p>Customer representatives provide customers with information on the current offering of sustainable and social products in direct consultations.</p>

RLB NÖ-Wien

Policy	Sustainable positioning
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Material topics	<ul style="list-style-type: none"> O Energy efficiency x Use of renewable energies x Climate change mitigation O Climate change adaptation
Material content	<p>Sustainable positioning includes the definition of positive and negative criteria which establish a framework for business relationships and, in particular lending. Positive factors are desirable activities that create positive added value for the environment or society. In contrast, negative activities involve branches or governance practices that are considered problematic and are not supported. An additional internal guideline ensures that the implementation of projects and pursuit of business relations follow the sustainability claim. Every new business relationship is evaluated: The relevant customer groups are gradually expanded in line with the respective customer segmentation and mandatory guidelines are prepared for all business areas. The goal is to establish and maintain agreement between the guideline content and legal requirements and our Raiffeisen values.</p> <p>As regards climate change, the material topic areas of climate change mitigation and the use of renewable energies are covered under sustainable positioning.</p> <p>Sustainable positioning sets clear standards for the following areas:</p> <ul style="list-style-type: none"> > The definition of standards for the financing of renewable energy projects, e.g. photovoltaic equipment, wind power or dams and hydropower, sustainable positioning establishes specific exclusion criteria to minimize critical impacts on the environment and society. For example: The results of an environmental impact assessment are included in the lending decision for the financing of wind power turbines. > An orderly phasing out of transactions in the crude oil/natural gas and coal branches with existing customers is targeted by 2030, and no new loans are granted in these sectors. We also avoid business relationships related to nuclear power, whereby this includes production, trading, construction and operation as well as the dismantling and disposal infrastructure for nuclear energy.
General goals	<p>General goals for sustainable positioning:</p> <ul style="list-style-type: none"> > Minimize the negative impacts of our business activities – especially in the lending business – on society and the environment and contribute actively to their improvement. > Definition of positive and negative criteria as a framework for business relations, especially in the lending business > Clear criteria for the integration of ESG factors in lending decisions > Evaluation of the current portfolio for conformity with our sustainable positioning and branch policies (detailed criteria catalogue for financing in certain branches)
Material IROs	The corporate strategy makes an important contribution in connection with the material identified impacts like (-) greenhouse gas emissions through energy consumption in financed buildings.
Monitoring process	Compliance with the criteria in the lending process is analysed and evaluated by relationship managers (first line of defence) and, above a defined relevance threshold, by risk management (second line of defence). If the assessments of the relationship managers and risk management units are different, the transaction can be referred to a higher approval level. Specially trained technical and product experts are available to assist the relationship managers units in such cases.
Scope of application	Sustainable positioning is applicable for the entire lending business.

Responsible organizational level	Sustainable positioning was implemented following a resolution by the full Managing Board. The relationship managers are responsible for the operational implementation.
Reference to third party standards	Sustainable positioning is based on the following standards: > UN Global Compact > Diversity Charter
Inclusion of material stakeholder interests	Sustainable positioning reflects the growing interest of investors, external stakeholders and rating agencies in sustainable and social financing.
Available for stakeholders	Sustainable positioning is available to all stakeholders on the website of RLB NÖ-Wien.

ESRS E1-3 - Actions and resources in relation to climate change policies

NAWARO, Aktuell Group, RLB NÖ-Wien	
Action	Transition to an electric fleet
Material topics	<input type="radio"/> Energy <input checked="" type="radio"/> Climate change mitigation <input type="radio"/> Climate change adaptation
Material IROs	Emission of GHG emissions from the use of fossil-fuel-based vehicles; Emission of GHG emissions from employees' use of fossil-fuel-based vehicles for commuting; Contribution to the reduction of GHG emissions by promoting/supporting public transportation tickets for employees.
Topicality	<input checked="" type="radio"/> Actions taken <input checked="" type="radio"/> Current actions <input type="radio"/> Planned actions
Expected results	> Conversion of the entire motor vehicle pool to electric cars > Reduction of CO ₂ e in Scope 1 and 3.6 and 3.7
Extent of actions measures	> NAWARO: Conversion to 100% electric cars completed by 2030 > RLB NÖ-Wien: Conversion to 100% electric cars completed by 2030
Time horizon	Current actions will be continued without a time limitation.
Mitigation measures	/
Progress on actions	/
Funding	NAWARO: € 400,000; no OpEx or CapEx identified RLB NÖ-Wien: no information on funds possible; no OpEx or CapEx identified Aktuell Group: no information on funds possible; no OpEx or CapEx identified
E1 – Specific Disclosures MDR-A	
Decarbonization lever	Own motor vehicle pool – Scope 1

Reduction of greenhouse gas emissions	Actions established before the greenhouse gas balance project 2024, impacts only measurable in the coming years
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NAWARO

Actions	Regional sourcing of raw materials (generally within a radius of 100 km)
Material topics	<ul style="list-style-type: none"> x Energy x Climate change mitigation x Climate change adaptation
Material IROs	Reduction of GHG emissions in the transportation of raw materials/thinning wood (primarily by limiting supplier distances to a maximum of 100 km from the plant); Emission of GHG emissions in the supply chain (e.g., through the procurement of products)
Topicality	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	<ul style="list-style-type: none"> > Support for the regional economy > Short delivery routes reduce the GHG emissions from transport – reduction of Scope 3 GHG emissions > Short delivery routes reduce the impacts from air pollution
Extent of actions measures	<ul style="list-style-type: none"> > Upstream value chain: procurement > Actions cover all locations > Locations near the border to the Czech Republic, part of the upstream value chain (approx. 50%) is located here – suppliers are located 100 km on average in the surrounding area
Time horizon	Current actions will be continued without a time limitation.
Mitigation measures	/
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.

E1 – Specific Disclosures MDR-A

Decarbonization lever	Upstream value chain; Scope 3.4 Upstream transport
Reduction of greenhouse gas emissions	Actions established before the GHG inventory project 2024, impacts only measurable in the coming years

RLB NÖ-Wien

Actions	Corporate mobility management
Material topics	<ul style="list-style-type: none"> O Energy x Climate change mitigation O Climate change adaptation
Material IROs	Emission of GHG emissions from the use of fossil-fuel-based vehicles; Emission of GHG emissions from employees' use of fossil-fuel-based vehicles for commuting; Contribution to the

	reduction of GHG emissions by promoting/supporting public transportation tickets for employees
Topicality	x Actions taken x Current actions O Planned actions
Expected results	Reduction of CO ₂ e in Scope 1, 3.6 and 3.7 Reduction of impact on air pollution
Extent of actions measures	> Employees of Raiffeisen NÖ-Wien are entitled to a subsidy for an annual ticket for the Vienna public transportation system or a subsidy for public transport tickets / climate tickets for daily commuters. This subsidy serves as an incentive for employees to use public transportation for commuting, to make this means of transport more attractive and thereby reduce CO ₂ emissions on the way to work. > Company bicycles are also available for use by employees.
Time horizon	Current actions will be continued without a time limitation.
Mitigation measures	/
Progress of actions	/
Funding	No information on funds possible; no OpEx or CapEx identified

E1 – Specific Disclosures MDR-A

Decarbonization lever	Own motor vehicle pool – Scope 1, 3.6 Business travel and 3.7 Commuting
Reduction of greenhouse gas emissions	Actions established before the GHG inventory project 2024, impacts only measurable in the coming years

RLB NÖ-Wien

Actions	Conversion to UZ-46 certified green electricity
Material topics	O Energy x Climate change mitigation O Climate change adaptation
Material IROs	Emission of GHG (greenhouse gas) emissions from energy consumption in company-owned buildings.
Topicality	x Actions taken x Current actions O Planned actions
Expected results	Reduction of CO ₂ emissions in Scope 2
Extent of actions measures	> At the central Raiffeisenhaus at Schwedenplatz and in all Stadtbank branches, UZ-46 electricity is sourced from NATURKRAFT. > The measure pertains to the company's own operations.
Time horizon	Current actions will be continued without a time limitation.
Mitigation measures	/

Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.
E1 – Specific Disclosures MDR-A	
Decarbonization lever	Contribution to Scope 2 reduction market-based
Reduction of greenhouse gas emissions	Actions established before the GHG inventory project 2024, impacts only measurable in the coming years

RLB NÖ-Wien portfolio

RLB NÖ-Wien	
Actions	Sustainable product portfolio – financing with an ecological or social effect
Material topics	<ul style="list-style-type: none"> x Energy x Climate change mitigation x Climate change adaptation
Topicality	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Material IROs	Contribution to GHG (greenhouse gas) emissions from energy consumption in financed buildings; Promotion of renewable energies through collaboration with the accredited funding partner of the Kreditanstalt für Wiederaufbau.
Expected results	These actions are based on the Sustainable Finance Manual of RLB NÖ-Wien, which is directed to the promotion of financing in sustainable products.
Extent of actions measures	The RLB NÖ-Wien offers a portfolio of sustainable financing products which are designed to make a positive contribution to the transformation of companies into a sustainable future. The product portfolio includes use-of-proceeds products with specific plans for use of the proceeds as well as general corporate financing with incentives for transition. Products from external providers are reviewed to verify the reputable standing of the respective partners and institutions. Included here, for example, are the European Investment Bank (EIB), Oesterreichische Kontrollbank AG (OeKB) and various other Austrian funding institutions like Austria Wirtschaftsservice Gesellschaft mbH (AWS) and Kommunalkredit Public Consulting GmbH (KPC). The wide-ranging ESG product offering is described in section ESRS 2 SBM1. The measure affects the downstream value chain.
Time horizon	The provision of sustainable financing products is designed to support a long term increase in compliant financing in the RLB NÖ-Wien credit portfolio, which is the reason the actions are not limited in time.
Mitigation measures	The actions focus on support for our sustainable product portfolio and financing offering and therefore make an indirect contribution to preventing negative impacts.
Progress on actions	ESG-eligible financing is described in detail in the NIK table in section ESRS 2- SBM 1. The goal is to reach a share of 30% for the portfolio by 2027.
Funding	No information on funds possible; no OpEx or CapEx identified.
E1 – Specific Disclosures MDR-A	
Decarbonization lever	The focus on the transformation of our portfolio to sustainable and social financing can lead to a reduction in Scope 3 emissions (financed emissions) in the RLB NÖ-Wien portfolio.

Reduction of greenhouse gas emissions	The sustainable product portfolio der RLB NÖ-Wien is designed to contribute to the reduction of GHG emissions and, in this way, reduce negative climate impacts.
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RLB NÖ-Wien	
Actions	Development of an ESG dashboard for portfolio management
Material topics	<ul style="list-style-type: none"> x Energy x Climate change mitigation O Climate change adaptation
Material IROs	Contribution to GHG (greenhouse gas) emissions from energy consumption in financed buildings; Promotion of renewable energies through collaboration with the accredited funding partner of the Kreditanstalt für Wiederaufbau.
Topicality	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	These actions are based on the Sustainable Finance Manual and the Sustainable Bond Framework of RLB NÖ-Wien, which are directed to the promotion of financing in sustainable products.
Extent of actions measures	<p>One focal point in the past year was to make the RLB NÖ-Wien green financing systematically analysable. For this purpose, the relevant transactions were marketed in the system through targeted flagging. An ESG dashboard was developed to support rapid analyses as well as the long term management of the ESG portfolio. This dashboard supports the monitoring and evaluation of ESG-aligned transactions.</p> <p>The dashboard provides a comprehensive description of ESG-eligible financing, classified by green, social and EIB/OeKB refinancing. An analysis by product category shows the weighting of the various products in the portfolio based on the respective volumes. In addition, the dashboard provides a detailed picture of the volume of ESG products in each business group. An additional assessment was added to break down the securitization capacity of the green and social financing products which also shows the respective maturity structures.</p> <p>The measure concerns the downstream value chain.</p>
Time horizon	These actions are designed to make the ESG- eligible financing faster and more efficiently analysable over the long term, which is why it is not limited in time.
Mitigation measures	The targeted evaluation of the sustainable product portfolio permits the more effective management of and support for the ESG product offering and makes an indirect contribution to preventing negative impacts.
Progress on actions	Progress is measured quarterly by the Sustainability Committee (SUCO) which reports to top management.
Funding	No information on funds possible; no OpEx or CapEx identified.
E1 – Specific Disclosures MDR-A	
Decarbonization lever	The focus on the transformation of our portfolio to sustainable and social financing can lead to a reduction in Scope 3 emissions (financed emissions) in the RLB NÖ-Wien portfolio.
Reduction of greenhouse gas emissions	The sustainable product portfolio der RLB NÖ-Wien is designed to contribute to the reduction of GHG emissions and, in this way, reduce negative climate impacts.

RLB NÖ-Wien	
Actions	Measurement of the number of customer discussions concerning ESG- eligible financing
Material topics	<ul style="list-style-type: none"> x Energy x Climate change mitigation x Climate change adaptation
Material IROs	Contribution to GHG (greenhouse gas) emissions from energy consumption in financed buildings; Promotion of renewable energies through collaboration with the accredited funding partner of the Kreditanstalt für Wiederaufbau
Topicality	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	The actions are not based on any policy.
Extent of actions	The introduction of measurement and reporting structures for discussions and appointments is intended to create incentives for customer representatives and specialists. This takes place through the tracking of communication performance (KOM) in visit reports, reporting by consultants and SME tracking via SFS. SFS focuses on volumes, the number of appointments and offers, and reports regularly on the results in a management update. There were 679 customer discussions on the subject of sustainable finance in 2024.
Time horizon	These actions are designed to increase ESG- eligible financing in the RLB credit portfolio over the long term, which is why they are not limited in time.
Mitigation measures	These actions are designed to support our sustainable product portfolio and financing offering and, in this way, contribute to preventing negative impacts.
Progress on actions	Progress is measured regularly by the department heads through management updates which are subsequently submitted to the Managing Board.
Funding	No information on funds possible; no OpEx or CapEx identified.
E1 – Specific Disclosures MDR-A	
Decarbonization lever	The focus on the transformation of the portfolio to sustainable and social financing can reduce Scope 3 emissions (financed emissions) in the RLB NÖ-Wien portfolio.
Reduction of greenhouse gas emissions	The sustainable product portfolio der RLB NÖ-Wien is designed to contribute to the reduction of GHG emissions and, in this way, reduce negative climate impacts.

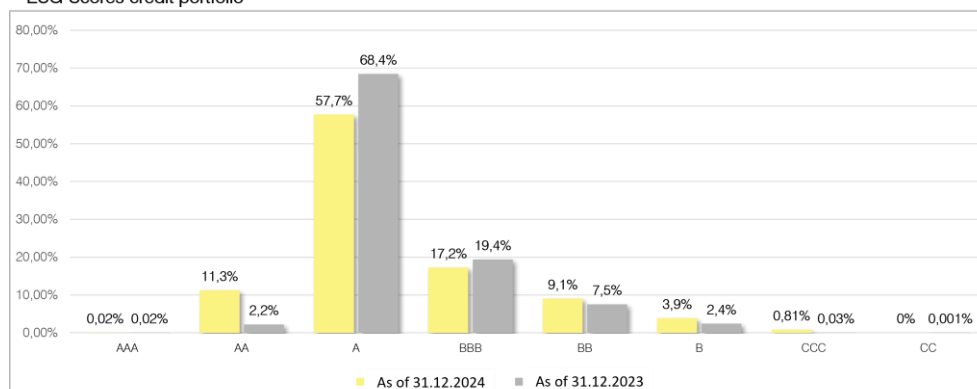
RLB NÖ-Wien	
Actions	ESG scoring to evaluate the credit portfolio
Material topics	<ul style="list-style-type: none"> O Energy efficiency x Use of renewable energy x Climate change mitigation x Climate change adaptation
Material IROs	Contribution to GHG (greenhouse gas) emissions from energy consumption in financed buildings; Promotion of renewable energies through collaboration with the accredited funding partner of the Kreditanstalt für Wiederaufbau
Topicality	x Actions taken

	x Current actions O Planned actions																
Expected results	ESG scoring permits the identification of focus customers or branches to provide targeted support for the transformation to a sustainable loan portfolio.																
Extent of actions measures	<p>ESG portfolio analysis and integration of ESG scoring in the lending process</p> <p>RLB NÖ-Wien uses an external ESG scoring tool for its portfolio analysis to assess customers' physical and transitory risks. The tool classified risk according to Environmental (E), Social (S) und Governance (G) criteria. The individual results are weighted and aggregated into a comprehensive ESG score, which is used as an indicator for the respective customer's ESG risk. A scale of 0 to 1 is used for the score, whereby 0 represents the best and 1 the worst results. Intervals from AAA (best) to C (worst) are used for labelling.</p> <p>Customer segmentation</p> <p>Six pre-defined customer groups were defined for precise customer segmentation. Different pre-sets with specific weighting were prepared for the bank's most important business segments to depict the individual risk of the RLB customers.</p> <ul style="list-style-type: none">> Project financing related to renewable energies> Real estate project financing> SME & Corporates> Financial companies> Private persons> Public sector <p>Risk categories</p> <p>ESG scoring includes various risk categories which cover environmental, social and governance risks. An overview of these categories is provided in the following table. Environmental risks receive the strongest weighting in all six customer groups. This reflects the more detailed database and better quantifiability.</p> <div><p>Weighting ESG-Scoring</p><table><tr><th></th><th>E</th><th>S</th><th>G</th></tr><tr><td>Transitory risk</td><td><ul style="list-style-type: none">> Transitory industry-related environmental risk> Transitory region-related environmental risk</td><td><ul style="list-style-type: none">> Transitory industry-related social risk> Transitory region-related social risk</td><td><ul style="list-style-type: none">> Transitory industry-related governance risk> Transitory region-related governance risk</td></tr><tr><td>Physical risk</td><td><ul style="list-style-type: none">> Physical sector-related environmental risk> Physical region-related environmental risk</td><td></td><td></td></tr><tr><td>Weighting</td><td>70%</td><td>15%</td><td>15%</td></tr></table></div> <p>The pre-sets finalized in 2024 cover the weightings defined for the individual risk categories in each customer segment. The definition also specifies the risk factors, e.g. physical environmental risks or transitory social risks, that have an influence on the overall ESG score.</p>		E	S	G	Transitory risk	<ul style="list-style-type: none">> Transitory industry-related environmental risk> Transitory region-related environmental risk	<ul style="list-style-type: none">> Transitory industry-related social risk> Transitory region-related social risk	<ul style="list-style-type: none">> Transitory industry-related governance risk> Transitory region-related governance risk	Physical risk	<ul style="list-style-type: none">> Physical sector-related environmental risk> Physical region-related environmental risk			Weighting	70%	15%	15%
	E	S	G														
Transitory risk	<ul style="list-style-type: none">> Transitory industry-related environmental risk> Transitory region-related environmental risk	<ul style="list-style-type: none">> Transitory industry-related social risk> Transitory region-related social risk	<ul style="list-style-type: none">> Transitory industry-related governance risk> Transitory region-related governance risk														
Physical risk	<ul style="list-style-type: none">> Physical sector-related environmental risk> Physical region-related environmental risk																
Weighting	70%	15%	15%														

Portfolio analysis

The ESG risk profile is evaluated quarterly as part of the portfolio analysis.

ESG-Scores credit portfolio



Integration in the lending process

ESG scoring was successfully integrated in the lending process for KOM and SME customers in 2024. For credits above the defined risk relevance limits, the customer representatives prepare an ESG score with the Climcycle tool which flows into the ESG opinion. Depending on the results of the ESG scoring, the customer is analysed concerning targeted measures to reduce risk. The identification of a high ESG risk results in the transfer of the lending decision to a higher management decision level for more extensive examination and assessment.

This measure involves the downstream value chain.

Time horizon	ESG scoring was successfully integrated in the lending process in 2024 through a step-by-step procedure. Scoring for SME and KOM customers was also introduced, with the exception of project financing and lending below the risk relevance threshold (RRG).
Mitigation measures	Plans for 2025 include the extension of ESG scoring to also include project financing in order to guarantee more comprehensive application and evaluation.
Progress on actions	The focus of these actions is to analyse the ESG risk associated with the customers of RLB NÖ-Wien and to carefully evaluate financing for high-risk customers to minimize ESG risks.
Funding	No information on funds possible; no OpEx or CapEx identified.

E1 – Specific Disclosures MDR-A

Decarbonization lever	By focusing the ESG scoring on the transformation of the RLB NÖ-Wien portfolio towards more sustainable and social financing, emission hotspots within the loan portfolio can be identified and specifically addressed.
Reduction of greenhouse gas emissions	The ESG scoring of RLB NÖ-Wien aims to specifically promote sustainable financing and thereby contribute to the reduction of greenhouse gas emissions and negative climate impacts.

ESRS E1-4 - Targets related to climate change mitigation and adaptation

NAWARO	
Goals	Ecological supply chain
Material topics	<ul style="list-style-type: none"> x Energy efficiency O Use of renewable energies x Climate change mitigation O Climate change adaptation
Relationship between goals and targets in the strategy	The relationship between the target and target specification shows that the target specifications are clearly derived from the corporate strategy or philosophy. The focus on regional suppliers within an average radius of 100 km is a pragmatic approach to achieve both the ecological and economic goals of NAWARO and supports the company's long-term vision regarding sustainability and local economic development.
Target level	The goal is absolute because it is based on a fixed, measurable geographic distance that may not be exceeded. Specifically that means all suppliers should remain within the defined radius of 100 km, where possible, especially those dependent on the raw material offering.
Scope of goal	NAWARO is working to make logistics and biomass transport efficient. Short transport routes are given priority to minimize costs and emissions.
Reference value - and year	Roughly 80% of suppliers were located within a radius of 100 km at the beginning of 2024. This value represents the starting point for measuring progress.
Time period (milestones and intermediate goals)	The target implementation period remains flexible. However, the aim is for at least 80% of existing suppliers to remain permanently within the 100 km radius, with a trend towards increasing this proportion. In addition, all new suppliers should be located within this defined radius to meet the target over the long-term.
Methods to determine goals	<ul style="list-style-type: none"> > Stability of the regional supplier base: This scenario assumes that there is a stable number of regional biomass suppliers who are capable of supplying NAWARO with the required volume of biomass over the long-term without exceeding the geographical radius. > Data sources: transport routes are also evaluated as part of the annual GHG emission calculation. > The focus on regional suppliers was selected not only for ecological reasons but also to support the local economy and protect jobs in the region. > NAWARO actively participates in regional environmental and social projects to strengthen the company's impacts on the community. Regional sourcing contributes to the perception of the company as a responsible actor in the region.
Science-based approach	/

Inclusion of stakeholders	<ul style="list-style-type: none"> > Employees: They play a central role as the main target group for training. Their commitment and awareness directly influence the implementation of measures in support of biodiversity. > Management: They serve as role models and multipliers to communicate the meaning of targets and to integrate biodiversity aspects in decision processes.
Changes in the goals	An important assumption for the original goal was the existence of sufficient raw material suppliers with a 100 km radius to meet NAWARO's requirements. However, experience has shown that there are no regional sources for several specialized materials or raw materials. This was reflected in the extension of the radius to 150 km for certain products.
Goal monitoring, progress and changes	<ul style="list-style-type: none"> > Data sources: transport routes are also evaluated as part of the annual GHG emission calculation. > Comparison to target: A significant increase in suppliers outside the planned radius could indicate the need for a realignment or review of the targets.

At this point, the Aktuell Group has not yet established measurable targets for the identified impacts. The effectiveness of the implemented concepts and measures is continuously evaluated qualitatively by experts in the Sustainability Committee.

ESRS E1-5 - Energy consumption and mix

Energy consumption and the energy mix in the RLB NÖ-Wien-Group represent a core element of the climate topic area.

Energy consumption and mix	Total
Total fossil energy consumption (MWh)	1,389.7
Share of fossil sources in total energy consumption (%)	8.6%
Consumption from nuclear sources (MWh)	0.0
Share of consumption from nuclear sources in total energy consumption (%)	0.0%
Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh)	38.0
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)	14,818.1
The consumption of self-generated non-fuel renewable energy (MWh)	0.0
Total renewable energy consumption (MWh)	14,856.1
Share of renewable sources in total energy consumption (%)	91.4%
Total energy consumption (MWh)	16,245.8

An energy mix consisting of both fossil energy and renewable sources was fully allocated to the total consumption of fossil energy.

Only energy consumption from processes owned or controlled by the company was considered. The same scope as the greenhouse gas balance for Scope 1 and Scope 2 was applied, excluding individual substances and fuels that were not burned for energy purposes.

Energy production	Total
non-renewable energy production (MWh):	0.0
renewable energy production (MWh):	9,717.9

Energy intensity based on net revenue

The RLB NÖ-Wien-Group, through its investments, is active in the following climate-intensive sectors as defined by Delegated Regulation (EU) 2022/1288 Chapter A to H and Chapter L:

- ENERGY SUPPLY
- LAND USE AND HOUSING

The energy intensity from the total energy consumption connected with activities in climate-intensive sectors is as follows:

Energy-intensive sector: energy consumption and energy mix	Total
Fuel consumption from coal and coal products (MWh)	0.0
Fuel consumption from crude oil and petroleum products (MWh)	156.1
Fuel consumption from natural gas (MWh)	0.0
Fuel consumption from other fossil sources (MWh)	0.0
Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources (MWh)	0.0
Total fossil energy consumption (MWh)	156.1
Share of fossil sources in total energy consumption (%)	1.9%
Consumption from nuclear sources (MWh)	0.0
Share of consumption from nuclear sources in total energy consumption (%)	0.0%
Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh)	38.0
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)	7,926.5
The consumption of self-generated non-fuel renewable energy (MWh)	0.0
Total renewable energy consumption (MWh)	7,964.4
Share of renewable sources in total energy consumption (%)	98.1%
Total energy consumption (MWh)	8,120.6

The energy intensity from the total energy consumption through activities in climate-intensive sectors is shown below:

Energy intensity per net revenue	Total
Total energy consumption from activities in high climate impact sectors per net revenue (MWh/EUR)	0.5

The denominator is based on the net sales revenue of the subsidiary companies operating in climate-intensive sectors.

ESRS E1-6 - Gross Scopes 1, 2, 3 and Total GHG emissions

The RLB NÖ-Wien-Group started a project in 2024 together with its fully consolidated subsidiaries to determine the GHG emission inventory. This goal of this project, which was integrated in a project by the Raiffeisen-Holding NÖ-Wien-Group, was to calculate a complete GHG emission inventory for all fully consolidated subsidiaries based on the 2023 financial year. The relevant categories and datapoints for each company were determined in an identification process.

Scope 3 categories	RLB NÖ-Wien	NAWARO	Aktuell Group	RLP
3.1 Purchased goods and services	Emission category is relevant due to the value chains for these investments.			Not relevant for RLP, no goods or services purchased for properties.
3.2 Capital goods	Emission category is relevant due to the value chains for these investments.			Not relevant for RLP, no investment made.

3.3 Fuel- and energy-related activities	Emission category is relevant for all investments due to the value chains.			
3.4 Upstream transportation and distribution	Not relevant for RLB NÖ-Wien – no material transport.	Emission category only relevant for NAWARO due to the supply of wood.	Not relevant for Aktuell Group - no relevant transport.	Nicht relevant für die RLP - kein Transport notwendig.
3.5 Waste generated in operations	Emission category is relevant due to the value chains for these investments.			Not relevant for RLP, - staff is employed by RLB NÖ-Wien.
3.6 Business travel	Emission category is relevant due to the value chains for these investments.			Not relevant for RLP, - staff is employed by RLB NÖ-Wien.
3.7 Employee commuting	Emission category is relevant due to the value chains for these investments.			Not relevant for RLP, - staff is employed by RLB NÖ-Wien.
3.8 Upstream leased assets	Used, leased buildings, machinery or vehicles are recorded in Scope 1 and 2 in line with the operating control principle.			
3.9 Downstream transportation	Not relevant for RLB NÖ-Wien – no material transport.	Emission category only relevant for NAWARO due to transportation to the customer.	Not relevant for Aktuell Group - no relevant transport.	Nicht relevant für die RLP, kein Transport notwendig.
3.10 Processing of sold products	The investments do not produce any intermediate products.			
3.11 Use of sold products	The investments do not produce any material goods.	The use of produced pellets and biochar is accounted for.	The investments do not produce any material goods.	Die Beteiligung erzeugt keine materiellen Güter.
3.12 End-of-life treatment of sold products	The investments do not produce any material goods.			
3.13 Downstream leased assets	The other investments do not lease any assets.			RLP rents properties to private persons.
3.14 Franchise	Emission category not relevant for the entire group, no franchise operations.			
3.15 Investments	Raiffeisenlandesbank NÖ-Wien has financed emissions from at equity investments and lending.	No relevant investments identified - scope category not relevant.		

In cases where current activity data or emissions from companies in the value chain were not available for the reporting period at the time this report was prepared, the comparable activity data / emissions from the last available financial year were extrapolated based on suitable indicators (number of employees, area, revenue or production volumes).

The following section describes the methods, significant assumptions and emission factors for the relevant scopes or categories that are used to calculate the gross GHG emissions for the Scope 1, 2 and 3 categories.

Scope 1 - Stationary or mobile installations and refrigerants

The calculation of the emissions from stationary heating equipment and diesel and petrol consumption were based on the emission factors drawn from the *Harmonisierte Österreichische direkte und indirekte GHG-Emissionsfaktoren für relevante Energieträger & Technologien* (publication by the Austrian Federal Environmental Agency, 2024). The mileage listed in km was linked with the current emission factors from the list of transport modes published by the Austrian Federal Environmental Agency (data as of 2022).

Scope 2 - Purchased energy and district heat

The energy carrier mix based on electricity invoices for numerous sites was submitted to the Austrian Federal Environmental Agency to confirm the disclosure of GHG emissions according to the market-based method. The specific emission factors for each electricity product were calculated and supplied by the Austrian Federal Environmental Agency based on the *Harmonisierte Österreichische direkte und indirekte GHG-Emissionsfaktoren für relevante Energieträger & Technologien* published by the Austrian Federal Environmental Agency (2024). The calculation of emissions according to the location-based method was based on the Emission factor for Austrian electricity procurement published by the Austrian Federal Environmental Agency. The respective emission factor for district heat in Vienna was obtained from Climcalc 2024 (emission factors for 2022). For other district heating products, the average emission factor for Austrian district heating production was used for the calculation.

3.1 und 3.2 – Purchased goods and services as well as capital goods

The expenditures for services and investments in buildings and machinery are linked with the emission factors for material positions or economic sectors from EXIOBASE, e.g. computer and related activities (0.082 kg CO₂-eq/€). The emission factors in EXIOBASE 3.8 for the respective materials or sectors are based on 2019, and the resulting prices were therefore adjusted downward according to the Consumer Price Index (CPI) to eliminate any overestimation of the emissions due to the increase in inflation from 2019 to 2023. The CPI rose from 106.7 to 130.1 during this period, which represents a price increase of roughly 22%.

For volume-based disclosures in pieces or kg, the emission factors were drawn from the following data sources:

- > Ecoinvent 3.10 cut off, calculation of GHG emissions according to the IPCC 2021 method
- > Agribalyse 3.1.1
- > Information sheet CO₂-Faktoren Bundesförderung für Energie- und Ressourceneffizienz in der Wirtschaft - Zuschuss, Version 3.1, BMWK (2024)
- > DIE ÖKOBILANZ VON PERSONENKRAFTWAGEN, Bewertung alternativer Antriebskonzepte hinsichtlich CO₂-Reduktionspotential und Energieeinsparung (Austrian Federal Environmental Agency, 2021)
- > Carbon Cloud

For individual capital goods (self-service equipment used by RLB NÖ-Wien), an estimate of the production-related emissions was prepared based on weight and material composition together with an external consultant. The emission factors from Ecoinvent 3.10 and the information sheet CO₂-Faktoren Bundesförderung für Energie- und

Ressourceneffizienz in der Wirtschaft – Zuschuss, Version 3.1 (Austrian Ministry for Climate Protection, Energy, Mobility, Innovation and Technology, 2024) were used.

3.15 Investments

At equity

In the RLB NÖ-Wien Group, the GHG emissions classified under Scope 3.15 result from equity investments and from lending by RLB NÖ-Wien.

The calculation of the GHG emissions from the equity investments was based on the disclosures in the respective published annual reports for the companies with an available GHG balance. For the other equity investments, an estimate was prepared based on the PCAF method.

Credit portfolio

The PCAF standard forms the methodological basis for financial institutions to value and disclose the greenhouse gas emissions from its credits and investments (= financed emissions, Scope 3 emissions).

Financed emissions are calculated according to the proportional share of loan or investment volume in relation to the balance sheet total. This also applies to listed companies at the present time because an enterprise value including cash (EVIC) is not available for most of these customers. The calculated shares are then multiplied by the respective emission values, whereby relevant CO₂ data is regularly collected or required from customers as needed. Verified emissions as well as non-verified emissions are used for the calculation. An approximation is used if emission data is not available and can be based on physical activity data, e.g. energy consumption. If only general information on the customer is available, like the ISO or NACE code, standard values (proxies) are used for the calculation.

The data quality is measured on the basis of method scores (quality scores). Score five is the worst and includes only the ISO code, NACE code and customer's account balance. The score improves when more data is supplied. Score one is the best and is attained when verified emissions are available. However, it is important to note that the score does not provide any statement over the scope emissions. Emissions can still be high if the company is rated with score one. The score method is calculated for each transaction.

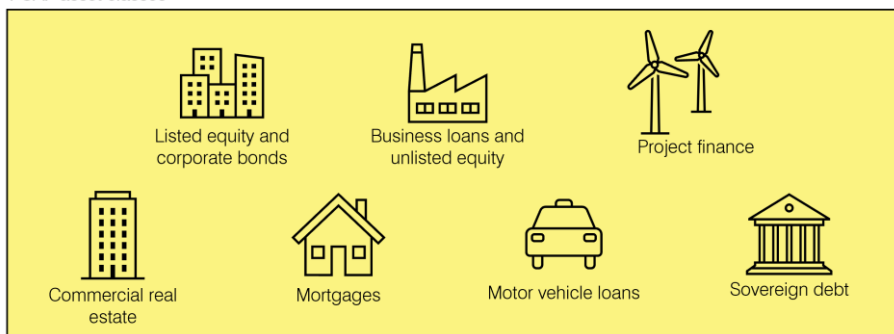
Weighted data quality (1=High, 5=Low)	Covered credit risk exposure (in million EUR)	Financed emissions (in thousand t CO ₂ e)	Share 2024	Share 2023
1	1,390.6	434.8	6%	22%
2	468.3	431.9	2%	
3	2,967.6	23.7	13%	
4	15,380.4	2,313.9	67%	70%
5	2,862.0	1,952.6	12%	8%
Total	23,068.9	5,156.8	100%	100%

Over 21% of the covered credit volume is currently rated with a quality score between one and three according to the PCAF standard. Work is proceeding to further improve the data situation through a more precise calculation of Scope-1-3 emissions in the credit portfolio. This gives RLB NÖ-Wien a very good starting point to move the credit portfolio towards net zero emission in the coming years.

An important part of the PCAF is the classification of the portfolio into seven asset classes, but only six of these classes are relevant for the company. "Motor vehicle loans" drops out as an asset class because it is not material for

RLB NÖ-Wien. The approximative calculation of financed emissions is different for each asset class because the inputs are not identical.

PCAF asset classes



The 2023 base year for the calculation of financed emissions was recalculated in 2024. The adjustment to the method improves the recording and allocation of emissions. It also creates a sound foundation for the monitoring and management of climate goals. The disclosure as of 31 December 2024 marks the end of a phase-in approach for the PCAF standard in the calculation of financed Scope 3 emissions. This leads to changes in the financed greenhouse gas emissions because all Scope 3 emissions are included in a recalculation of the 2023 base year to show comparable numbers for 2023 and 2024. The positions from the sovereigns asset class were also included. The Scope 3 emissions from customers in the commercial real estate asset class and mortgages are immaterial, as described in the PCAF standard.

Asset class according to PCAF	Covered credit risk exposure (in million EUR)		Financed emissions (in thousand t CO ₂ e)				CO ₂ intensity (t CO ₂ e/million EUR)				Weighted data quality (1 = high, 5 = low)	
			Scope 1 + 2		Scope 3		Scope 1 + 2		Scope 3		Scope 1 + 2 + 3	
	2024	2023*	2024	2023*	2024	2023*	2024	2023*	2024	2023*	2024	2023*
Corporate loans	7,391	9,597	259.0	289.1	2,102.9	2,393.0	35.0	30.1	285	284.5	4.1	4.1
Commercial real estate	5,944	5,698	106.1	103.7	-	-	17.9	18.2	-	-	3.7	3.8
Listed equity and corporate bonds	3,566	3,094	101.0	95.5	1,566.4	950.8	28.3	30.9	439	439.3	4.2	4.3
Project finance	2,523	1,061	66.9	69.9	551.6	600.5	26.5	65.9	219	218.7	4.0	3.9
Mortgage loans to private customers	2,264	2,210	22.3	21.4	-	-	9.8	9.7	-	-	3.8	3.9
Sovereign debt	1,381	1,883	239.6	317.4	141.1	194.7	173.5	168.6	102	102.2	1.0	1.0
Total	23,069	23,543	794.9	897.1	4,361.9	4,138.9	34.5	38.1	189	189.1	3.8	3.8

Asset class according to PCAF	Covered credit risk exposure (in billion EUR)		Financed emissions (in million t CO ₂ e)		CO ₂ intensity (t CO ₂ e/million EUR)	
			Scope 1 + 2 + 3		Scope 1 + 2 + 3	
	2023*	2023	2023*	2023	2023*	2023
Corporate loans	9.6	12.0	2.7	1.0	279.0	84.0
Commercial real estate	5.7	5.9	0.1	0.1	18.0	21.0
Listed equity and corporate bonds	3.1	3.1	1.1	0.1	338.0	23.0
Mortgage loans to private customers	2.2	2.3	0.0	0.0	10.0	14.0
Sovereign debt	1.9	-	0.5	-	272.0	-
Project finance	1.1	1.1	0.7	0.1	632.0	71.0

Total	23.5	24.3	5.0	1.3	214.0	54.0
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* The 2023 base year for the calculation of financed emissions was recalculated in 2024.

Industry	Covered credit risk exposure (in million. EUR) 2024	Covered credit risk exposure (in million. EUR) 2023	Financed emissions (in thousand t CO ₂ e) 2024		Financed emissions (in thousand t CO ₂ e) 2023		CO ₂ intensity (t CO ₂ e/million EUR) 2024		CO ₂ intensity (t CO ₂ e/million EUR) 2023	
			Scope 1 + 2	Scope 3	Scope 1+2	Scope 3	Scope 1 + 2	Scope 3	Scope 1+2	Scope 3
Real estate and housing	6,831.1	6,590.0	122.9	317.1	124.1	324.9	18.0	46.4	18.8	49.3
Financial and insurance services	3,477.5	4,061.2	2.8	1,720.2	2.4	1,447.0	0.8	494.7	0.6	356.3
Public administration	3,187.6	3,620.4	347.2	920.4	408.9	856.8	108.9	288.7	112.9	236.7
Production of goods	1,685.2	1,714.2	138.3	613.8	161.3	570.4	82.1	364.2	94.1	332.7
Dependent employees	1,165.8	1,191.9	20.3	0.2	18.8	0.5	17.4	0.2	15.8	0.4
Private households	1,149.6	1,066.1	20.3	0.0	19.0	0.0	17.7	0.0	17.9	0.0
Extraterritorial organisations	978.4	720.0	29.3	212.0	41.0	297.2	29.9	216.7	57.0	412.7
Commerce	918.4	934.4	25.4	159.0	25.8	166.6	27.6	173.1	27.6	178.3
Construction	891.7	770.4	8.5	36.9	10.3	34.4	9.5	41.4	13.3	44.7

Accommodation and food services	633.3	746.7	8.5	36.4	8.2	33.3	13.4	57.4	11.0	44.5
Freelance/technical services	382.9	422.7	3.8	11.9	4.4	15.3	9.8	31.1	10.3	36.2
Healthcare and social services	376.5	364.7	6.4	25.1	5.7	19.4	17.0	66.6	15.5	53.2
Others	1,390.9	1,340.3	61.3	309.2	67.3	373.3	44.1	222.3	50.2	278.5
Other business services	281.5	280.7	8.2	57.0	7.6	52.4	29.0	202.4	27.2	186.7
Energy supply	280.1	254.4	5.7	5.6	6.6	6.6	20.2	20.1	25.8	25.8
Other services	231.0	194.1	8.8	44.0	7.7	41.6	38.1	190.5	39.7	214.2
Information and communication	184.2	183.3	1.6	6.1	2.0	9.4	8.6	33.0	10.8	51.1
Transport	161.6	175.0	12.0	8.7	11.4	7.3	74.0	53.9	65.4	41.5
Art, entertainment and recreation	125.6	119.1	2.7	9.6	3.0	10.4	21.7	76.8	24.8	87.4
Water supply and waste disposal	74.9	83.0	10.2	73.7	13.1	94.6	135.9	984.5	157.3	1,139.6
Agriculture and forestry	32.6	33.5	11.7	98.4	15.2	144.6	358.0	3,022.4	455.7	4,322.5
Education and teaching	16.5	14.3	0.2	1.3	0.3	1.6	14.0	79.9	18.6	114.6

Mining	2.8	2.9	0.4	4.7	0.4	4.8	144.1	1,650.9	144.4	1,654.3
	23,068.9	23,543	794.9	4,361.9	897.1	4,138.9	34.5	189.1	38.1	175.8

* The financed emissions for the 2023 base year were recalculated in 2024, excluding the phase-in approach.

Industry	Covered credit risk exposure (in billion. EUR)		Financed emissions (in million. t CO ₂ e)		CO ₂ intensity (t CO ₂ e /million. EUR)	
	Scope 1 + 2 + 3		Scope 1 + 2 + 3		Scope 1 + 2 + 3	
	2023*	2023	2023*	2023	2023*	2023
Financial and insurance services	4.1	6.6	1.4	0.0	356.9	0.0
Real estate and housing	6.6	6.6	0.4	0.1	68.1	18.0
Private households	2.3	2.3	0.0	0.1	17.0	20.0
Public administration	3.6	1.7	1.3	0.1	349.6	65.0
Production of goods	1.7	1.7	0.7	0.8	426.8	460.0
Commerce	0.9	0.9	0.2	0.0	205.9	31.0
Construction	0.8	0.8	0.0	0.1	58.0	70.0
Accommodation and food services	0.7	0.7	0.0	0.0	55.6	51.0
Extraterritorial organisations	0.7	0.7	0.3	0.0	469.7	12.0
Freelance/technical services	0.4	0.4	0.0	0.0	46.5	12.0
Healthcare and social services	0.4	0.4	0.0	0.0	68.7	14.0
Other business services	0.3	0.3	0.1	0.0	213.9	56.0
Others	1.1	1.1	0.4	0.1	359.1	82.0
Total	23.5	24.3	5.0	1.3	213.9	54.0

* The financed emissions for the 2023 base year were recalculated in 2024, excluding the phase-in approach.

The methodology revision led to an adjustment of the calculation base and, in turn, to a reduction in the reported covered credit volume. In the previous reporting period, the branches comprising private households and self-employed persons were reported together under private households. The current reporting period now presents these two categories separately to provide a better overview of the branches.

The public administration asset class was not included in 2023, and the initial inclusion of this category in the current reporting period increased the covered credit risk volume.

Total GHG emissions	Base year	Total
Scope 1 GHG emissions		
Gross Scope 1 GHG emissions (tCO ₂ eq)	2,060.8	2,087.6
Percentage of Scope 1 GHG emissions from regulated emission trading schemes (%)	0.0	-
Scope 2 GHG emissions		
Gross location-based Scope 2 GHG emissions (tCO ₂ eq)	2,051.3	2,699.5
Gross market-based Scope 2 GHG emissions (tCO ₂ eq)	1,487.7	1,920.5
Significant scope 3 GHG emissions		
Total Gross indirect (Scope 3) GHG emissions (tCO ₂ eq)	5,068,269.5	5,185,593.3
Total Gross indirect (Scope 3) GHG emissions (tCO ₂ eq) - location-based	5,068,177.4	5,185,449.1
1 Purchased goods and services	6,385.6	5,546.7
2 Capital goods	8,507.4	6,331.5
3 Fuel and energy-related Activities (not included in Scope1 or Scope 2)	706.7	799.1
3 Fuel and energy-related Activities (not included in Scope1 or Scope 2 - market-based)	614.6	655.0
4 Upstream transportation and distribution	537.0	247.8
5 Waste generated in operations	66.7	99.3
6 Business traveling	76.8	121.9
7 Employee commuting	666.6	704.1
8 Upstream leased assets	-	-
9 Downstream transportation	223.0	160.2
10 Processing of sold products	-	-
11 Use of sold products	1,335.0	959.1
12 End-of-life treatment of sold products	-	-
13 Downstream leased assets	48.7	48.7
14 Franchise	-	-
15 Investments	5,049,716.0	5,170,574.7
- PCAF	5,036,029.6	5,156,830.7
- At Equity	13,686.4	13,744.0
Total GHG emissions		
Total GHG emissions (location-based) (tCO ₂ eq)	5,072,381.6	5,190,380.4
Total GHG emissions (market-based) (tCO ₂ eq)	5,071,725.9	5,189,457.2

The emission factor for electricity generation in Austria which was defined by the Austrian Federal Environmental Agency (*Harmonisierte österreichische GHG-Emissionsfaktoren relevanter Energieträger*, 2023) was used to calculate emissions under the location-based method. Calculations under the market-based method were based on the energy carrier mix from the respective electricity product or electricity provider according to the electricity invoice and a product-specific emission factor specified in the publication *Harmonisierte österreichische GHG-Emissionsfaktoren relevanter Energieträger* (Austrian Federal Environmental Agency, 2023).

Scope 3 GHG emissions	Total
a) Consolidated group (parent and subsidiary)	5,171,849.2
b) invested companies (associated companies, joint ventures, non-consolidated subsidiaries) and contractual arrangements under operational control	13,744.0
Total	5,185,593.3

The denominator, net revenues in EUR, includes the following positions for the calculation of GHG intensity: fee and interest income, income from securities (dividends), commission income, net income from financial transactions, revenues, services from real estate and industrial investments, and other operating income (excluding real estate and industrial investments).

GHG intensity per net revenue	Total
Total GHG emissions (location-based) per net revenue (tCO ₂ eq/EUR)	3.2
Total GHG emissions (market-based) per net revenue (tCO ₂ eq/EUR)	3.2

ESRS E1-7 - GHG removals and GHG mitigation projects financed through carbon credits

Carbon credits are currently not purchased by RLB NÖ-Wien or. A GHG emission inventory which covers the relevant emissions from the respective investments was prepared for the first time in 2024. Plans for the 2025 financial year include the preparation of a decarbonization plan for all relevant emissions in the RLB NÖ-Wien Group. The further development of the climate strategy will include a strategy for neutralization and the purchase of carbon credits.

No relevant certificates were deleted in 2024. Currently, no natural sinks or technical solutions for removing GHG emissions from the atmosphere are being applied in the company's own operations.

ESRS E1-8 – Internal carbon pricing

The RLB NÖ-Wien Group currently has no internal carbon pricing.

ESRS E2 – Pollution

Disclosure Requirement related to ESRS 2 IRO-1

The analysis of the business activities and value chain related to air, water and soil pollution as well as substances of concern and very high concern forms the basis for the process to determine the material impacts of pollution. The sites of its own operation for which pollution must be measured and reported according to ESRS Disclosure Requirement E2-4 4 para. 28 letter a under the European Pollutant Release and Transfer Register (E-PRTR) would be considered material according to E-PRTR – this does not apply to any site. The analysis did not identify any direct consultations with the affected communities and was based on estimates by experts.

As described in more detail in chapter ESRS SBM 3, both positive and negative impacts have been identified as material. RLB NÖ-Wien includes service companies in which commuting by employees to work plays a relevant role, which explains the importance of financial support for employees to use public transportation for commuting. Additionally, the financing activities have been found to have material impacts on the pollution of living organisms and food resources, as well as soil contamination.

ESRS E2-1 – Policies related to pollution

Policies related to pollution and climate protection were adapted to better address climate change. Additional concepts related to pollution can be found under ESRS E1-2 (Policies related to climate change mitigation and adaptation):

- > **RLB NÖ-Wien and Aktuell Group:** operational mobility management – company vehicles to reduce the negative impacts related to pollution. The concept was not focused on the avoidance of incidents and emergency situations due to the materiality related to employees' commuting.

ESRS E2-2 – Actions and resources related to pollution

As described under ESRS E1-3 (Actions and resources in relation to climate change policies), Group-wide measures are currently in progress to significantly address the material topic of pollution:

- > **RLB NÖ-Wien, Aktuell Group:** Transition to an electric fleet in connection with air pollution to reduce air pollutants, addressing the following material impact: emission of fine particulate matter from employees' use of vehicles for commuting.
- > **RLB NÖ-Wien:** Corporate mobility management in connection with air pollution to reduce air pollutants, addressing the following material impacts: emission of fine particulate matter from employees' use of vehicles for commuting, and contribution to the reduction of fine particulate emissions through the promotion/support of public transportation tickets for employees.

ESRS E2-3 – Targets related to pollution

For both RLB NÖ-Wien and the Aktuell Group, there are currently no measurable targets for the identified impacts. The effectiveness of the implemented concepts and measures is continuously evaluated qualitatively by experts in the Sustainability Committee.

ESRS E2-4 – Pollution of air, water and soil

No material effects were identified in relation to key figures in connection with pollution.

ESRS E3 – Water and Marine Resources

ESRS 2 IRO-1 – Description of the process to identify and assess material impacts, risks and opportunities related to water and marine resources

An analysis of the company's own business activities and a site analysis with the WWF Water Risk Filter form the basis for the process to identify the material impacts, risks and opportunities related to water and marine resources. The extensive analysis of the company's business activities did not reveal any significant risks or opportunities related to water and marine resources, surface water or groundwater. This evaluation also covered water withdrawals and discharge. The RLB NÖ-Wien Group concentrates on financial services and on energy generation in biomass heating plants, and no material IROs were identified in these areas. Moreover, no dependence on key raw materials related to marine resources were found.

Similar to the analysis of business activities; a site analysis was carried out using the WWF Water Risk Filter. This filter evaluates the physical water risks (water shortage, risk of flooding, water quality, status of ecosystem services) also in connection with river basins, regulatory risks (e.g. institutions) and reputation risks (cultural, biodiversity, conflict risks) of companies starting with the industrial sector and including the geographical site on a scale of one to five (low to very high risk). The Water Risk Filter considers a global risk scoring and does not specifically include the EU Water Framework Directive; this will be incorporated in a future analysis. The physical and transitory water risks of the individual sites are evaluated with the WWF Water Risk Filter, whereby the Basin Physical Risk indicator is used to determine whether a site lies in a water stress area. This indicator combines all physical water risks and ranks them on a scale of one to five (one= very low risk, five = very high risk). A site with a Basin Physical Risk of four or higher or with a very high risk as a water stress area is classified as a water stress area. The upstream value chain of the RLB NÖ-Wien Group does not include any material resource inflows that are dependent on marine resources. The dependence on key raw materials in connection with marine resources is covered indirectly by the WWF Risk Filter. There are no further specific analyses in this connection. The analysis did not identify any sites with a high or very high risk as a water stress area.

Only one material downstream impact of RLB NÖ-Wien was identified through lending and fund products that are connected with water. This sustainability aspect was therefore classified as immaterial for RLB NÖ-Wien. No dependencies on marine resources were identified. In summary, no impacts, risks or opportunities were identified for the RLB NÖ-Wien Group in connection with water and marine resources.

ESRS E4 – Biodiversity and ecosystems

ESRS E4-1 – Transition plan on biodiversity and ecosystems in the strategy and business model

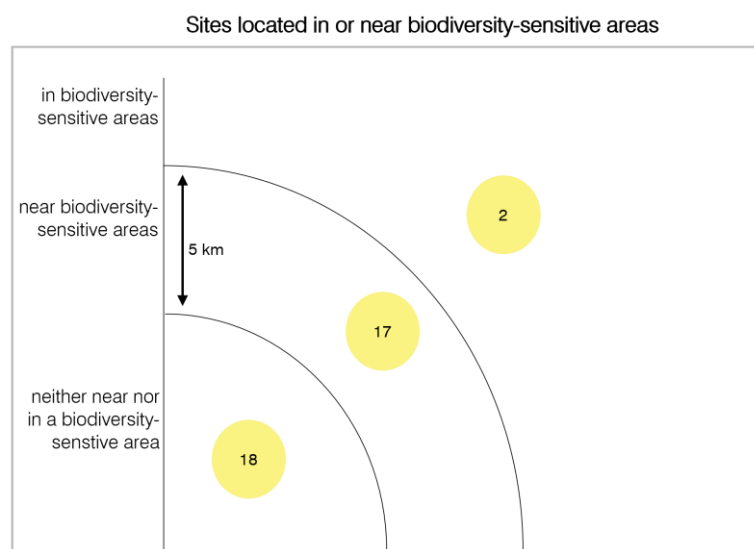
The strategy to manage mitigation measures is currently in preparation. There are currently no results relevant for disclosure, and a resilience analysis was not prepared for this reporting year.

The double materiality analysis identified and evaluated the physical risks, transition risks and opportunities related to biodiversity and ecosystems for the RLB NÖ-Wien Group (own business activities) and the banking portfolio (downstream value chain) (also see ESRS 2 SBM 3). In addition, the potential impacts and dependencies connected with biodiversity were assessed with the WWF Biodiversity Risk Filter v1.0, an online tool and value chain information from ENCORE v2.0 (see sections ESRS E4 SBM 3 and ESRS E4 IRO 1). Work will begin in spring 2025 on a resilience analysis of the business model as regards dependencies and the resulting risks for biodiversity and ecosystems in spring 2025.

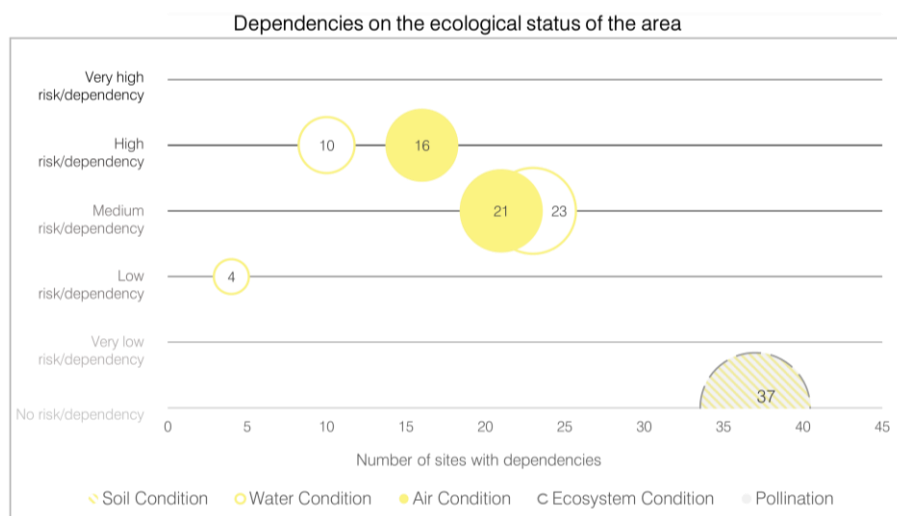
ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

As explained more closely in section E4 Management of impacts, risks and opportunities, the process to identify material impacts, risks and opportunities included an analysis of all sites (LEAP approach) under operational control. The RLB NÖ-Wien Group operates 37 sites. The branches in Vienna are under the operating control of Raiffeisen-Holding NÖ-Wien and are not part of RLB NÖ-Wien.

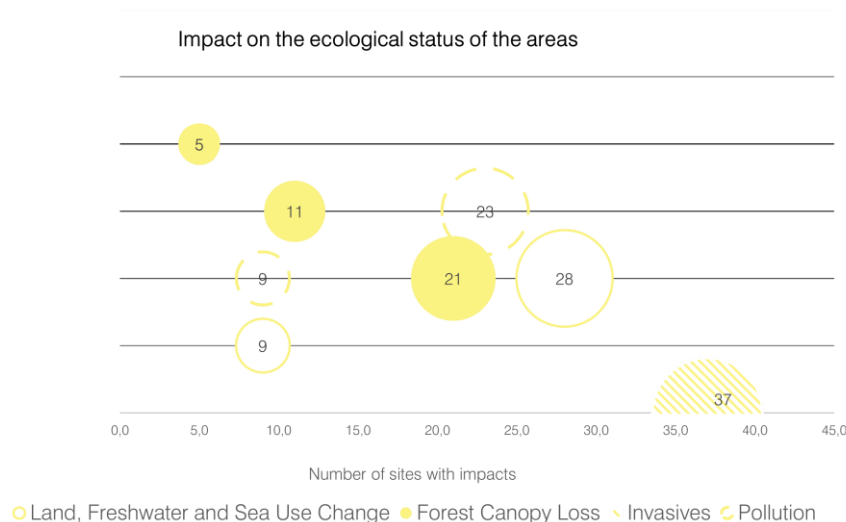
The analysis included a comprehensive evaluation of the sites concerning their positioning in or near biodiversity-sensitive areas. Vulnerable areas are defined according to the criteria published by Natura 2000 and Key Biodiversity Areas. The evaluation included identifying the sites in such areas or within a radius of five kilometres.



Seventeen sites of the RLB NÖ-Wien Group are located within a radius of five kilometres of biodiversity-sensitive areas, and two sites are in biodiversity-sensitive areas. Eighteen sites are neither within nor in a biodiversity-sensitive areas.



Based on the analysis with the WWF Biodiversity Risk Filter, the individual sites were evaluated to determine their dependence on the ecological status according to the categories of soil condition, water condition, air condition, ecosystem condition and pollination. As shown in the figure sites with dependencies on ecological status: Ten sites are considered to have a high dependence on the water status, and 16 sites are classified as high risk concerning their dependence on the status of the air. The focus for the RLB NÖ-Wien Group is therefore directed to the water and air condition.



Based on the analysis with the WWF Biodiversity Risk Filter, the individual sites were evaluated to determine their impacts on the ecological status according to land, freshwater and marine use, the loss of forest canopy, invasive species and pollution. As shown in the figure impact on the ecological status of the areas: Five sites are considered to have a high risk regarding their impact on the forest canopy, and five sites have a high risk for the impact of pollution.

Soil sealing was identified as the material impact on biodiversity due to the sealed areas at all sites under operating control. According to the German Federal Ministry for the Environment, Nature Conservation, Nuclear Safety and Consumer Protection, the destruction, fragmentation of natural habitats and land loss as a consequence of soil sealing represents an activity that has an impact on threatened species.

RLB NÖ-Wien – Portfolio

The downstream value chain (financed bank portfolio) was analysed using the tools ENCORE v2.0 and the WWF Biodiversity Risk Filters. The portfolio was divided into NACE sections to map the dependencies and impacts on biodiversity (see ESRS E4 IRO 1). Previous results at the aggregated level show the size of the exposure and the branch-specific dependencies and impacts.

A preliminary evaluation of the financed bank portfolio shows that the real estate sector represents the largest component of the portfolio. This sector does not have significant impacts on biodiversity at the aggregated level in contrast to its upstream value chain (construction branch). The real estate sector will therefore be analysed more closely in the future and measures will be implemented to reduce the negative impacts (ground sealing and the resulting interference or the loss of species). The results for the most relevant economic sectors of RLB NÖ-Wien are shown in the heat map.

ESRS 2 IRO-1 – Description of the process to identify and assess material impacts, risks and opportunities in relation to biodiversity and ecosystems

As explained and reported under E4 ESRS 2 SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model, the sites were analysed to determine their potential impacts on the ecological status of the respective area or ecosystem from the spread of invasive species, the loss of forest canopy, the impacts of land, freshwater and marine use change and pollution. The above section also identifies and evaluates the potential dependencies on biodiversity and its performance, specifically the potential dependencies on the status of the soil, ecosystem, pollination, air condition and water condition, with the WWF Biodiversity Risk Filter v1.0. There were no consultations between affected communities concerning the identified negative impacts.

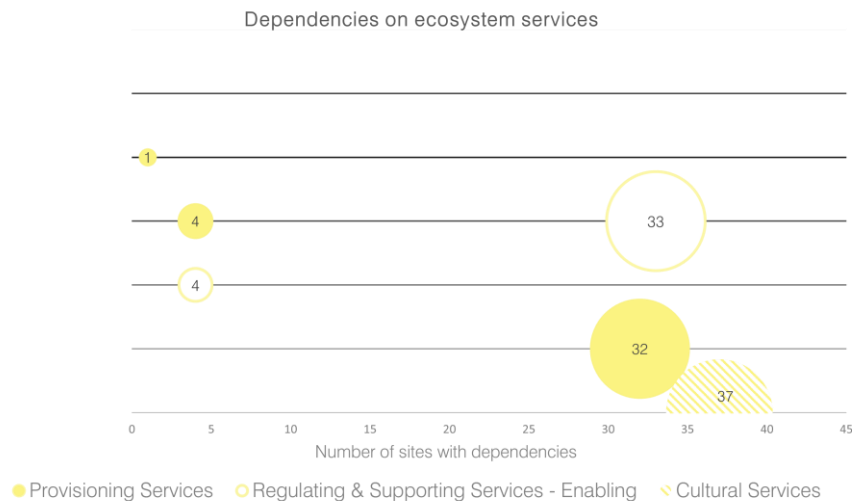
Location coordinates were uploaded into the WWF Biodiversity Risk Filter v1.0 for the evaluations. The WWF Biodiversity Risk Filter uses global datasets on biodiversity and ENCORE-based dependency and impact branch ratings to calculate potential physical and reputational risks. Location-specific results are produced with 33 indicators that are rated on scale of one to five (1=very low risk, 5=very high risk). The indicators are classified according to the following dependency and impact categories:

- > Provisioning services (water shortage, forest productivity, wild flora and fauna, marine fish availability)
- > Regulating and supporting services – Enabling (soil condition, water condition, air condition, ecosystem condition, pollination)
- > Regulating services – Mitigating (landslides, fire hazards, plant/forest/aquatic pests and diseases, herbicide resistance, extreme heat, tropical cyclones)
- > Cultural services (attractiveness for tourism)
- > Pressures on biodiversity (land, freshwater and sea use change, forest canopy loss, invasives, pollution)

In order to identify the impacts (actual and potential) of the business activities of the RLB NÖ-Wien Group on the ecological status of the area according to ESRS E4-SBM3, the values determined by the category "Pressures on biodiversity criterion" from the WWF Biodiversity Risk Filter were used. This criterion covers four parameters: land, freshwater and sea use change, forest canopy loss, invasives and pollution.

To identify the potential dependencies of the business activities of the RLB NÖ-Wien Group on ecological status, the values determined by the category "Regulating and supporting services – Enabling" were used. This criterion covers five parameters: soil condition, water condition, air condition, ecosystem condition and pollination)

In order to determine the ecosystem services on which the RLB NÖ-Wien Group's own business activities are potentially dependent, the values of the category 'Provisioning Services S1_1 - S1_4' were taken into account for the valuation of provisioning services. The categories 'Regulating & Supporting Services - Enabling: Soil, Water, Air Condition S2_1 - S2_3' were used for the valuation of regulating services, the categories 'Regulating & Supporting Services - Ecosystem Condition and Pollination S2_4 - S2_5' for supporting services and 'Cultural Services S4_1' for cultural services. Based on the analysis with the WWF Biodiversity Risk Filter, all sites under operating control were evaluated to determine their dependence on ecosystem services in accordance with the Common International Classification of Ecosystem Services (CICES). The assessment therefore covered provisioning, regulating and supporting as well as cultural ecosystem services.



The illustration on the dependencies on ecosystem services shows one site with high dependence on provisioning services. Cultural as well as regulating and supporting services are rated, at the most, as moderately dependent.

The analysis of business activities in line with the above site analysis forms the basis to identify the material impacts of biodiversity and ecosystems. In the RLB NÖ-Wien Group, the impacts on and dependencies of ecosystem services, impacts on the expansion and condition of ecosystems are considered material, among others, due to land degradation, desertification and soil sealing and also represent direct causes of biodiversity loss along the entire value chain.

Transitory and physical risks related to biodiversity and ecosystems were identified as part of the double materiality analysis (see ESRS 2 IRO 1 52 a). An in-depth analysis of the physical and nature-related risks in its own operation

was carried out with the WWF Risk Filter v1. Systemic risks result from a combination of multiple physical and transitory risks and were not investigated.

The Disclosure Requirement to ESRS E4 Biodiversity und ecosystems, in particular SBM3 – Material impacts, risks and opportunities and their interaction with strategy and business model, as well as the management of the impacts, risks and opportunities require the identification of sites in or near biodiversity-sensitive areas. If a site is located in a biodiversity-sensitive area, its activities that could have a negative impact on this area must be specified In connection with ESRS E4 “Biodiversity and ecosystems“, EFRAG refers several times to Directive 2009/147/EU “EU Birds Directive“ and 92/42/EEC “EU Habitats Directive“ (also see E4 Z 1 letter c ivv, no. 19 letter b, AR 1, AR 8 letter c i, of Appendix II of the Delegated Regulation 2023/2772).”).The EU Birds and Habitats Directives identify over 27,000 nature reserves that are protected by EU law. These areas form the Natura 2000 network. For over 30 years, the Wild Birds and Habitats Directives form the legal framework for the protection and management of Natura 2000 areas.

Based on the references specified by the European legislator, biodiversity-sensitive areas are designated in accordance with Natura 2000 (EU Birds and Habitats Directive). Any site in or near biodiversity-sensitive areas outside the EU are reported in accordance with Key Biodiversity Areas (KBAs) which, according to the sampling of our sites, are identical to the reported Natura 2000 areas. KBAs are also mentioned as a reference (among others, see Appendix II of Delegated Regulation 2023/2772). The term “near biodiversity-sensitive areas” is not defined more precisely in ESRS, and a distance of five kilometres to these areas was therefore assumed. The distances to biodiversity-sensitive areas can vary depending on the business model. The RLB Niederösterreich-Wien Group believes a radius of five km is appropriate for a standardized procedure. This represents the distance used by the Integrated Biodiversity Assessment Tool (IBAT) for reporting office space, warehouses and agriculture with minimal input. The applied thresholds will be reviewed in the coming financial year and adjusted, if necessary, by branch and sector.

As described in section E4 ESRS 2 SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model, two sites are situated in a vulnerable area, 17 sites within a radius of five kilometres, and 18 not near a vulnerable area.

A strategy to manage corrective measures is in preparation. There are no publishable results at the present time.

RLB NÖ-Wien Portfolio

The downstream IROs (loan portfolio) identified for RLB NÖ-Wien during the materiality analysis were tested for plausibility based on the underlying data. The analysis of the loan portfolio of RLB NÖ-Wien regarding potential impacts on biodiversity and the dependencies of biodiversity and ecosystems and their performance included the analysis of directly assignable impacts and dependencies for selected sectors as well as the value chains in the financed sectors. The information used for the portfolio analysis represented global data (based on ENCORE v2.0 and the WWF Biodiversity Risk Filter v1.0), and the individual involvement from a regional viewpoint and against the backdrop of the individual portfolio were analysed more closely to determine the actual relevance for RLB NÖ-Wien. Some impacts can be clearly identified at the global level (e.g. contribution to ground sealing through the financing of construction projects). Other impacts and, in particular, dependencies require a regional perspective and will be addressed more closely in the coming report as required.

The results are a sector heat map of the potential dependencies of biodiversity and the impacts on natural capital and biodiversity in the financed sectors. In preparing the heat map, RLB NÖ-Wien concentrated on real estate – and in this sector, also included the indirect impacts from the value chain.

Dependencies on biodiversity and ecosystems in the most relevant economic sectors

NACE Code	NACE Section	Per cent share of total credit portfolio	Encore v2 Impact categories												
			Disruptions (e. g. noise, light)	Freshwater consumption	Greenhouse gas emissions	Mining land use	Emissions of non-GHG air pollutants	Extraction of biotic resources (e.g. fish, wood)	Extraction of abiotic resources	Emissions of hazardous ground and water pollutants	Emissions of nutrient-rich ground and water pollutants	Production and release of solid waste	Land use area	Volume of water consumption	Introduction of invasive species
L	Real estate (commercial + private)	55%	2	0	1	0	1	0	0	2	0	1	5	2	0
C	Manufacture of goods	10%	5	0	4	0	4	0	0	5	0	3	2	3	0
G	Retail trade	5%	2	0	3	0	2	0	0	2	0	1	2	3	5
F	Construction	5%	5	5	3	3	2	0	0	4	0	3	5	2	2
O	Public administration	5%	2	0	2	0	2	0	0	2	0	3	3	3	0
0	No impact	1	Very low impact	2	Low impact	3	Medium impact	4	High impact	5	Very high impact				

Transitory and physical risks related to biodiversity and ecosystems were identified as part of the double materiality analysis (see ESRS 2 IRO 1 52 a). An in-depth analysis of the impacts and dependencies in the bank portfolio was carried out with the WWF Risk Filter v1.0 and ENCORE v2.0. Systemic risks result from a combination of multiple physical and transitory risks; they are complex and were not investigated in greater detail.

Reference to ESRS 2 IRO 1 Stakeholder engagement: The dialogue will include stakeholders, among others like the WWF and the Austrian Federal Environmental Agency as representatives for nature, as a silent stakeholder, to discuss the material impacts, risks and opportunities.

An analysis of the bank portfolio as regards financed sites in biodiversity-sensitive areas was not yet carried out due to an insufficient database. The improvement of data quality will be addressed in the coming years.

A strategy to manage corrective measures is in preparation. No publishable results are available at the present time.

ESRS E4-2 – Policies related to biodiversity and ecosystems

A concept for biodiversity and ecosystems is only available for RLB NÖ-Wien at the present time, i.e. not for the Aktuell Group or NAWARO. In 2024, concepts exceeding legal standards were not available for the sites in vulnerable areas.

RLB NÖ-Wien portfolio

As described under ESRS E1-2 (Policies related to climate change mitigation and adaptation), the Sustainable Finance Framework of RLB NÖ-Wien defines clear standards, principles and criteria for responsible financing and underscores the bank's commitment to sustainable and social business practices. Biodiversity as a topic area in this manual deals with the direct causes of biodiversity loss due to climate change and strategies for land use and agriculture. Other issues addressed in the manual include the scope and condition of ecosystems, the impacts and dependencies of ecosystem services, and the impacts on conditions.

The Sustainable Finance Manual defines clear standards for the following areas:

- > To counter the direct causes of biodiversity loss through climate change, the Sustainable Finance Manual establishes requirements for the financing of green buildings. Green buildings decrease fossil fuel consumption through the use of energy efficient technologies and therefore reduce greenhouse gas and pollutant emissions. In addition, the renovation of buildings contributes to resource conservation by lowering primary energy requirements.
- > A second material negative impact involves the condition of biodiversity, especially the size of individual species populations and the global risk of extinction. The contribution to the destruction or loss of species or the reduction in their populations is caused, above all, by the financing of construction projects and companies in the areas of industry, energy generation and agriculture. In order to minimize the negative consequences of these projects, environmental impact assessments (EIA) are required for the financing of certain construction and energy projects – in particular, the (re)financing of renewable energy projects. EIAs evaluate the possible influence on local flora and fauna and identify potentially endangered species whose populations could be impacted by the construction or operation of equipment and pinpoint, where possible, measures to reduce these negative consequences.
- > This guideline is also designed to minimize the negative impacts on and the dependencies of ecosystem services. The Sustainable Finance Manual therefore focuses on projects that support the transition to a circular economy. Projects like these reduce the consumption of primary materials which, in turn, lowers the use of natural resources and the burden on ecosystems. The circular economy approach also supports reuse, recycling and the efficient use of materials, which decrease the dependence on new raw material supplies and strengthens the sustainable handling of resources.

In addition to the above-mentioned concepts, RLB NÖ-Wien defines positive and negative criteria in its sustainable positioning – as described under ESRS E1-2 (Policies related to climate change mitigation and adaptation). These criteria serve as a framework for business relations and especially for lending. Positive criteria from the viewpoint of RLB NÖ-Wien include particularly desirable activities that create added value for the environment or society. In contrast, negative criteria include unfavourably rated branches or governance practices that are considered problematic and are not supported. The main topic areas for climate change covered by the sustainable positioning are climate change mitigation and the use of renewable energies.

The sustainable positioning sets clear standards for the following areas:

- > The standards for the financing of renewable energy projects, e.g. photovoltaic equipment, wind power or dams and hydropower include the definition of exclusion criteria that are intended to minimize the critical impacts on the environment and society. For example: The results of the environmental impact assessment are included in lending decisions concerning the financing of wind turbines.

- > An orderly phasing out of transactions in the crude oil/natural gas and coal sector with existing customers is targeted by 2030, and no new loans are granted in these sectors. We also avoid business relationships in connection to nuclear power, whereby this includes production, trading, construction and operation as well as the dismantling and disposal infrastructure for nuclear energy.

Lending is not directly linked to the consumption of ecosystems or the use of ecosystem services. No statements have been made to date on the social consequences related to biodiversity and ecosystems.

ESRS E4-3 – Actions and resources related to biodiversity and ecosystems

RLB NÖ-Wien	
Actions	Biodiversity training for employees
Material topics	<ul style="list-style-type: none"> x Direct impact drivers of biodiversity loss through climate change O Direct impact drivers of biodiversity loss through direct exploitation O Impacts on the states of species O Impacts on the extent and condition of ecosystems O Impacts and dependencies on ecosystem services <p>Additionally included:</p> <ul style="list-style-type: none"> x Biodiversity and ecosystems protection in relation to operational sites owned O Sustainable land / agriculture practices or policies O Policies to address deforestation
Material IROs	Contribution to biodiversity loss through financed GHG emissions (consequences of climate change).
Topicality	<ul style="list-style-type: none"> O Actions taken O Current actions x Planned actions
Expected results	<ul style="list-style-type: none"> > All employees complete biodiversity training > Awareness creation > Understanding of ecological correlations and protective measures > Improved decision processes in relation to biodiversity
Extent of actions	<ul style="list-style-type: none"> > Own operations > Actions include all employees
Time horizon	Completion of biodiversity training by 2030
Remedial actions	Prevention
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.
E4 – Specific Disclosures MDR-A	
Biodiversity offsets	<ul style="list-style-type: none"> > The actions do not include any biodiversity offsets > Biodiversity training does not include any indigenous knowledge or nature-based solutions

Actions	Recycling of residual materials
Material topics	<ul style="list-style-type: none"> ○ Direct impact drivers of biodiversity loss through climate change ○ Direct impact drivers of biodiversity loss through direct exploitation ○ Impacts on the states of species ○ Impacts on the extent and condition of ecosystems ○ Impacts and dependencies on ecosystem services <p>Additionally included:</p> <ul style="list-style-type: none"> X Biodiversity and ecosystems protection in relation to operational sites owned X Sustainable land / agriculture practices or policies X Policies to address deforestation
Material IROs	More conscious land use through sustainable resource utilization (thinning and waste wood); Contribution to forest management through the use of thinning and waste wood; Promotion of tree stock by using by-products instead of solid wood.
Topicality	<ul style="list-style-type: none"> x Actions taken x Current actions ○ Planned actions
Expected results	<ul style="list-style-type: none"> > The use of residual wood and tree thinnings as biomass in our plants represents a continuous, sustainable energy source and as a substitute for fossil fuels. > The purchase of tree thinnings supports forest maintenance and creates incentives for the sustainable management and maintenance of forest areas.
Extent of actions	<ul style="list-style-type: none"> > NAWARO purchases thinnings from sustainable forestry operations as well as residual wood assortment that results from timber processing, e.g. in sawmills. > The actions cover, above all, rural and heavily wooded regions with sustainable forestry management. Procurement takes place primarily in close geographic regions to minimize transport routes and the related emissions. Included here are local and regional forestry operations and sawmills. > Regional transport firms are also involved through the transportation of residual wood. This creates jobs and strengthens the regional logistics economy. The measure concerns the upstream value chain.
Time horizon	<ul style="list-style-type: none"> > The actions to utilize residual wood represent a long term project for NAWARO. The continuous use of thinnings, waste wood and sawmill by-products for sustainable energy production is an integral part of the corporate strategy. > This action is considered a long-term element of NAWARO's regular operations. The goal is to achieve stable, sustainable recycling of residual materials over many years, which is continuously optimized to reflect technological improvements and market changes.
Remedial actions	Avoidance of environmental impacts: Employee training is designed to increase environmental awareness and knowledge of biodiversity. Greater awareness can prevent potential negative impacts by the company on the environment in advance, for example through better planning decisions, more environmentally friendly working procedures and the integration of biodiversity aspects in all corporate decisions.
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.
E4 – Specific Disclosures MDR-A	
Biodiversity offsets	<ul style="list-style-type: none"> > The actions do not include any biodiversity offsets > Biodiversity training does not include any indigenous knowledge or nature-based solutions

Currently, there are no measures related to biodiversity and ecosystems in the Aktuell Group.

RLB NÖ-Wien portfolio

RLB NÖ-Wien plans to increase its efforts to create a greater awareness of biodiversity in the coming years. These activities will include facilitating customers' access to funding through targeted subsidy advising. This should create substantial synergies with E1 Climate change. Other steps to integrate biodiversity management in the portfolio involve the improvement of data quality and the inclusion of biodiversity as a separate section in the branch guidelines.

Additional biodiversity actions will be defined as part of a project in 2025. An action plan will be developed on the basis of an improved data situation and will include sector specific KPIs for monitoring the portfolio.

RLB NÖ-Wien	
Actions	Subsidy advising on biodiversity
Material topics	<ul style="list-style-type: none"> <input type="radio"/> Direct impact drivers of biodiversity loss through climate change <input type="radio"/> Direct impact drivers of biodiversity loss through direct exploitation <input checked="" type="radio"/> Impacts on the condition of species <input type="radio"/> Impacts on the extent and condition of ecosystems <input type="radio"/> Impacts and dependencies on ecosystem services Additionally included: <input type="radio"/> Biodiversity and ecosystem protection in relation to operational sites owned <input type="radio"/> Sustainable land / agriculture practices or policies <input type="radio"/> Policies to address deforestation
Material IROs	Contribution to biodiversity loss through financed GHG emissions (consequences of climate change); Contribution to species disruption/loss or population decline through the financing of construction activities and businesses (e.g., industry, energy production, agriculture); Contribution to soil sealing through the financing of construction projects (e.g., residential buildings, shopping centers).
Topicality	<ul style="list-style-type: none"> <input checked="" type="radio"/> Actions taken <input checked="" type="radio"/> Current actions <input type="radio"/> Planned actions
Expected results	> Growing interest and use of subsidy guidelines related to biodiversity (especially roof and facade greening)
Extent of actions	<ul style="list-style-type: none"> > Affected stakeholder groups: customers > Visitors to our website receive direct information on subsidies in Vienna (incl. KPC) as well as further links (transparency portal & KPC).
Time horizon	Implementation of subsidy consulting beginning in 2025
Remedial actions	Avoidance and reduction
Progress on actions	Progress will be measured annually based on the number of subsidy consultations.
Funding	No information on funds possible; no OpEx or CapEx identified.
E4 – Specific Disclosures MDR-A	
Biodiversity offsets	<ul style="list-style-type: none"> > The actions do not include any biodiversity offsets > Biodiversity training does not include any indigenous knowledge or nature-based solutions

Actions	Information collection and awareness creation in the new customer business (e.g. survey of brownfield or greenfield projects)
Material topics	<ul style="list-style-type: none"> <input type="radio"/> Direct impact drivers of biodiversity loss through climate change <input type="radio"/> Direct impact drivers of biodiversity loss through direct exploitation <input checked="" type="checkbox"/> Impacts on the condition of species <input checked="" type="checkbox"/> Impacts on the extent and condition of ecosystems <input checked="" type="checkbox"/> Impacts and dependencies on ecosystem services Additionally included: <ul style="list-style-type: none"> <input type="radio"/> Biodiversity and ecosystem protection in relation to operational sites owned <input type="radio"/> Sustainable land / agriculture practices or policies <input type="radio"/> Policies to address deforestation
Material IROs	Contribution to species disruption/loss or population decline through the financing of construction activities and businesses (e.g., industry, energy production, agriculture); Contribution to soil sealing through the financing of construction projects (e.g., residential buildings, shopping centers); The increasing availability of housing loans can drive demand for residential space, leading to urban expansion and the depletion of natural resources. It can also contribute to the conversion of green areas into built-up spaces, impacting ecosystems and biodiversity.
Topicality	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Actions taken <input checked="" type="checkbox"/> Current actions <input type="radio"/> Planned actions
Expected results	> Biodiversity-relevant information for new customer business was defined and collected.
Extent of actions	<ul style="list-style-type: none"> > Affected stakeholders: customers > The actions involve the downstream value chain.
Time horizon	Collection of additional data starting in 2025
Remedial actions	Prevent and minimize
Progress on actions	Progress is monitored internally
Funding	No information on funds possible; no OpEx or CapEx identified.
E4 – Specific disclosures MDR-A	
Biodiversity offsets	<ul style="list-style-type: none"> > The actions do not include any biodiversity offsets > The actions do not include any indigenous knowledge or nature-based solutions.

RLB NÖ-Wien

Actions	Inclusion of biodiversity criteria for real estate in the branch guidelines
Material topics	<ul style="list-style-type: none"> <input type="radio"/> Direct impact drivers of biodiversity loss through climate change <input type="radio"/> Direct impact drivers of biodiversity loss through direct exploitation <input checked="" type="checkbox"/> Impacts on the condition of species <input checked="" type="checkbox"/> Impacts on the extent and condition of ecosystems <input checked="" type="checkbox"/> Impacts and dependencies on ecosystem services Additionally included: <ul style="list-style-type: none"> <input type="radio"/> Biodiversity and ecosystem protection in relation to operational sites owned <input type="radio"/> Sustainable land / agriculture practices or policies <input type="radio"/> Policies to address deforestation
Material IROs	Contribution to species disruption/loss or population decline through the financing of construction activities and businesses (e.g., industry, energy production, agriculture); Contribution to soil

	sealing through the financing of construction projects (e.g., residential buildings, shopping centers); The increasing availability of housing loans can drive demand for residential space, leading to urban expansion and the depletion of natural resources. It can also contribute to the conversion of green areas into built-up areas, affecting ecosystems and biodiversity.
Topicality	x Actions taken x Current actions O Planned actions
Expected results	> Increasing interest in biodiversity issues, improved possibilities to address biodiversity topics in connection with financing
Extent of actions	> Affected stakeholder group: customers > The actions involve the downstream value chain
Time horizon	Inclusion of the section in 2025
Remedial actions	Prevent and minimize
Progress on actions	Progress is measured internally.
Funding	No information on funds possible; no OpEx or CapEx identified.
E4 – Specific disclosures MDR-A	
Biodiversity offsets	> The actions do not include any biodiversity offsets > The actions do not include any indigenous knowledge or nature-based solutions

ESRS E4-4 – Targets related to biodiversity and ecosystems

RLB NÖ-Wien	
Goal	Biodiversity training for employees
Material topics	x Direct impact drivers of biodiversity loss through climate change O Direct impact drivers of biodiversity loss through direct exploitation O Impacts on the states of species O Impacts on the extent and condition of ecosystems O Impacts and dependencies on ecosystem services Additionally included: x Biodiversity and ecosystem protection in relation to operational sites owned O Sustainable land / agriculture practices or policies O Policies to address deforestation
Relationship between goals and targets in the strategy	This goal is not based on any strategy.
Target level	> Absolute goal: 100% of all employees have completed biodiversity training
Scope of goal (value chain, geography)	> Own operations > Goal covers all employees
Reference value and year	Base year 2025

Time period (milestones and intermediate goals)	Ongoing, no intermediate goals
Methods to determine goals	<ul style="list-style-type: none"> > Raiffeisen NÖ-Wien prioritize biodiversity as a material element of their sustainability goals. > Reference to the EU Biodiversity Strategy 2030, which strengthens the protection of biodiversity. > Support for national goals like the advancement of environmental awareness through educational measures. > Training sensitizes employees for the global and local importance of biodiversity, which contributes to the increased integration of biodiversity aspects in corporate processes. > Support for the long term resilience of the company through a comprehensive understanding of biodiversity and its economic and ecological benefits
Science-based approach	
Inclusion of stakeholders	<ul style="list-style-type: none"> > Employees: They play a central role as the main target group for training. Their commitment and awareness directly influence the implementation of measures in support of biodiversity. > Management: They serve as role models and multipliers to communicate the meaning of goals and to integrate biodiversity aspects in decision processes.
Changes in the goals	No changes
Goal monitoring, progress and changes	/
E4 Specific Disclosures	
Ecological thresholds	No ecological thresholds or organisation-specific breakdowns were defined in connected with the stated goal.
National and international strategies	The biodiversity strategy for 2030, which is part of the European Green Deal, emphasizes the necessity of improving public perception and the understanding of biodiversity and including companies in the support for sustainability.
Correlation to material impacts	The goal indirectly addresses the causes of biodiversity loss, like climate change, by empowering employees to support measures to reduce greenhouse gas emissions and the sustainable use of energy and raw materials. That contributes to minimizing the impacts of climate change on biodiversity and the loss of valuable habitats. In this manner, the company can not only contribute to the protection of global ecosystems but also strengthen its own ecological and social responsibility over the long term. The creation of a greater awareness among the workforce supports environmentally conscious decisions that can have a positive effect on local ecosystems.
Scope of application	All employees at company locations
Biodiversity offsets	Not applicable
Level of mitigation measures hierarchy	Avoidance of environmental impacts: Employee training is designed to increase environmental awareness and knowledge of biodiversity. Greater awareness can prevent potential negative impacts by the company on the environment in advance, for example through better planning decisions, more environmentally friendly working procedures and the integration of biodiversity aspects in all areas of the company.

No measurable targets for the identified impacts are available for the Aktuell Group or NAWARO at the present time. The effectiveness of the implemented concepts and measures is continuously evaluated qualitatively by experts in the Sustainability Committee.

RLB NÖ-Wien portfolio

Work started in spring 2025 to develop biodiversity goals for the credit portfolio. An action plan will be prepared that is directed, above all, to improving the data situation and defining sector specific KPIs for the portfolio monitoring.

The first step for the preparation of an effective action plan that is based on realistic goals and strategies is to identify and understand the material impacts on and dependencies of biodiversity in the loan portfolio. The next step must be to make the goals and strategies measurable with metrics to illustrate the progress in meeting the set goals. RLB NÖ-Wien has focused in detail on the analysis of its biodiversity-related impacts and dependencies and on the related risks and opportunities. Due to the current lack of available biodiversity data for the portfolio, the emphasis for 2025 will lie on the implementation of suitable measures for improvement and the development of biodiversity indicators for the credit portfolio.

ESRS E4-5 – Impact metrics related to biodiversity and ecosystems changes

The indicators for the impacts and dependencies as well as the ecological status are identified by the WWF Risk-Filter, which is described in greater detail under Disclosure Requirement SBM 3 and under the disclosures on ESRS 2 IRO-1.

As previously described, soil sealing was identified as a significant impact and influencing factor with regard to biodiversity and land use change due to the sealed areas at all sites under operational control. Total land use, including total sealed areas, is a relevant parameter for controlling negative impacts on land use change.

The analysis identified the destruction, dissection and loss of natural habitats due to soil sealing as particularly material negative impacts, especially for sites located in or within a five-kilometre radius of biodiversity-sensitive areas. Protected areas are defined in accordance with the Natura 2000 criteria while the Key Biodiversity Areas are used as a reference for sites outside the European Union. It should be noted that a site can be close to several protected areas, for example different bird and habitat protection areas.

Due to the insufficient data basis, it is not yet possible to disclose any area information in connection with biodiversity-sensitive areas in this reporting period. As previously described, soil sealing was identified as a material parameter and the improvement of data quality will therefore represent a core element in the coming year to enable the transparent and reliable reporting of the relevant ratios.

Of the 37 sites, 16 are located near a habitat protection area: five are within a five kilometre radius of two habitat protection areas and two sites are near three habitat protection areas. Twelve sites are situated near a bird protection area, whereby five sites are within a five kilometre radius of two bird protection areas. Two of the RLB NÖ-Wien Group sites are located within a bird protection area.

This overview illustrates the close connection between the operationally controlled sites and their proximity to biodiversity-sensitive areas, which underscores the relevance of soil sealing and land use as central factors for biodiversity and land use changes.

RLB NÖ-Wien portfolio

In the course of its materiality analysis and in-depth evaluation with the WWF Biodiversity Risk Filter v1.0 and ENCORE v2.0, RLB NÖ-Wien concluded that its own business areas as well as the downstream value chain contribute to the direct causes of biodiversity loss. The focus for the loan portfolio lies on real estate financing that causes land use changes through land consumption and ground sealing with an accompanying negative impact on species.

There are currently no applicable metrics to measure the impacts of land consumption and ground sealing on biodiversity. Initial results were provided by the StartClim 2023 project "Indicator for financed land consumption", which included RLB NÖ-Wien as one of four Austrian banks. This indicator is intended to show the land areas worthy of protection and can assist the financing banks as a benchmark and management basis for impacts and risks. The preliminary indicator will be further developed in the coming years to make the effects of financed properties on biodiversity measurable.

ESRS E5 – Resource use and circular economy

Disclosure Requirement related to ESRS 2 IRO-1

The value chain analysis forms the basis for determining the impacts of resource use and the circular economy. The most relevant resource inflows and outflows are included in the analysis. No assets were evaluated in connection with actual or potential impacts, risks and opportunities. The impacts were rated by experts in the respective value chains. The evaluation did not include any direct consultations with the affected communities but was based on the experts' estimates.

Two negative impacts were identified in relation to resource use.

RLB NÖ-Wien and the Aktuell Group are service providers – the resources used are limited to office operations, in particular IT hardware, office furniture and office supplies. There are no significant inflows or outflows of material resources with a high risk potential. Opportunities related to the circular economy are considered limited because they focus primarily on the extension of the service life of IT hardware through repair and reprocessing as well as the use of recycled or sustainable materials for office furniture. The identification of the material impacts and risks connected with the transition to a circular economy was not possible in the context of this business model. The most important impacts connected with the circular economy and RLB NÖ-Wien are linked to the financing of construction activities (demolition materials) and waste-intensive branches.

The core activity of NAWARO is the generation of energy from biogenic raw materials in biomass heating plants and wood gas plants. The most important resource is solid biomass, e.g. timber from thinnings, crown material and residual timber as well as sawdust for pellet production. NAWARO generally uses sawmill by-products for this purpose. In addition, pellet sacks from recycled materials are used for packaging. Based on the resource use at the respective sites, a negative impact was identified in connection with the transport of renewable raw materials. The transport, logistics and energy intensity of the processes were taken into account as potential impacts and risks that are involved with business as usual. No significant impacts, risks and opportunities in connection with the transition to a circular economy were identified as material. The continuation of business activities will focus on sustainable, resource conserving procurement of the raw material wood and resource efficient production processes.

ESRS E5-1 – Policies related to resource use and circular economy

There are currently no specific policies for resource use and the circular economy.

ESRS E5-2 – Actions and resources related to resource use and circular economy

The measures implemented by NAWARO for recycling of residual materials, which were described under “Disclosure Requirement E4-3 – Actions and resources related to biodiversity and ecosystems”, is a cross-discipline activity that is directed to the preservation of biodiversity and ecosystems as well as sustainable resource use and the circular economy. The measure described is consistent with the material topics of resource inflows, including resource use and the sustainable procurement and use of renewable resources.

NAWARO	
Actions	Production of biochar

Material topics	<ul style="list-style-type: none"> O Resource inflows, including resource use x Resource outflows in connection with products and services <p>Additionally included:</p> <ul style="list-style-type: none"> O Sustainable sourcing and use of renewable resources (in place of primary raw materials) O Sustainable sourcing and use of renewable resources
Material IROs	Consumption of natural resources for energy production (primarily wood/biomass)
Topicality	<ul style="list-style-type: none"> O Actions taken x Current actions O Planned actions
Expected results	<ul style="list-style-type: none"> > Biochar can store carbon from biomass over long periods of time, which removes CO₂ permanently from the atmosphere. This reduces greenhouse gases and supports climate change mitigation. Biochar contributes directly to the circular economy by binding carbon in a natural cycle instead of releasing it. > Biochar is often integrated in the soil, which improves the ground structure and water retention capacity. Other applications are found in the steel industry where green carbon from biochar can partially replace fossil carbon, which leads to CO₂ savings in the steel industry and creates positive effects. The same is applicable to the building materials industry.
Extent of actions	<ul style="list-style-type: none"> > The process begins with the purchase of waste wood and thinnings from sustainable forestry management or from other sources of waste wood. This biomass is used as raw material for electricity, heat and biochar production. > The produced biochar can be used in various industries. > The wood is purchased from local or regional suppliers, most of whom operate with sustainable forestry management practices, often in connection with certified forestry operations like PEFC or SURE. > The production of the biochar is followed by its sale from retailers to end customers. > Affected stakeholders include suppliers, plant employees and customers.
Time horizon	The biochar production is seen as a long-term project.
Funding	Annual biochar production amounted to roughly 1,000 tonnes in recent years/the reporting period and will increase to 2,000 tonnes by the end of 2026 with the construction of the wood gas power plant in Göpfritz. The wood gas power plant in Göpfritz (currently in the application phase) will cost approximately EUR 8.2 million. Realization is planned for 2026.

ESRS E5-3 – Targets related to resource use and circular economy

There are currently no measurable targets for the identified impacts. The effectiveness of the implemented concepts and measures is continuously evaluated qualitatively by experts in the Sustainability Committee.

ESRS E5-4 – Resource inflows

A description of the detailed value chain is provided under SBM-1 and E5 ESRS 2 IRO-1. In 2024, 83% of the purchased biomass, primarily wood chips and timber, was certified for sustainability under PEFC und SURE. Based on the share of recycling, the recycled materials represent 23%. NAWARO classified the by-product wood chips as a material resource, and 45% of the materials can be classified as recycled. The calculation basis is formed by the total purchased volume (dry weight).

ESRS E5-5 – Resource outflows

No material impacts, risks, or opportunities related to resource outflows have been identified.

ESRS S1 – Own workforce

The workforce of a company represents an important stakeholder group. The RLB NÖ-Wien is convinced that it can make a significant contribution to the implementation of social sustainability targets by aligning the workplace it creates with the relevant principles. The management of the own workforce along the value chain is explained in ESRS 2, SBM-2.

ESRS 2 SBM 2 – Interests and views of stakeholders

The stakeholder survey is an important part of the double materiality process in the RLB NÖ-Wien Group and serves as the basis for NFI reporting. Key issues result, on the one hand, from the company's material impacts on the environment and mankind and, on the other hand, from financial materiality due to the influence of the environment and people on the company.

To better understand the most relevant issues for double materiality in the own workforce, representatives from the works council, the GPA trade union and the Chamber of Labour were selected and involved in personal one-on-one interviews for the survey. The analysis of a ranking question reveals the greatest positive impact of the RLB NÖ-Wien Group on its workforce from the perspective of these stakeholders: Reasonable remuneration to ensure an appropriate standard of living was rated as the most important, followed by the opportunity for social dialogue and the inclusion of employee representatives in decision-making. Other significant positive impacts include a stable and secure employment, the work-life balance and sufficient time off. Other factors included a respectful management style, the creation of a home office infrastructure, transparent decisions concerning company restructuring through the inclusion of employees, trust in employees, the strengthening of competence and independence, viewing mistakes as opportunities, finding purpose in work, and the inclusion of the works council in strategic decisions.

The representatives of the stakeholder groups listed the opportunities arising from the most important activities with a positive impact as follows: stability of the workforce, increase in performance through meaningfulness and enjoyment at work, higher revenue, salaries and bonuses, identification with the cooperative principles, employees as external promoters, lower turnover, savings on training costs, motivation, health, loyalty, training opportunities. As for the activities with the greatest negative impacts, the stakeholders listed discriminating behaviour and the abuse of power, a gender pay gap in the company, a low share of women in leadership positions, and a lack of educational and training possibilities. Other concerns include the appointment of external persons to key management positions, insufficient perspectives for employees aged 45 to 55, inflexible working time models, stress from overtime, unequal opportunities for promotion and development, poor communication, hierarchical culture, work intensification due to effectiveness efforts, higher work pressure and a lack of rest periods.

The risks arising from these issues are perceived by the respondents as follows: rising turnover, internal resignation by employees, higher error rates, potentially insolvency (going concern), sick leave, dissatisfaction, negative working climate, declining productivity, customer dissatisfaction and a bad atmosphere due to too few women in management positions. These stakeholders consider training and development opportunities, the empowerment of women, health programs, and the development of a human rights policy as an additional code of conduct to be the most important actions for improving the impact on the workforce. Additionally, they mention pay equality between women and men, alternatives to a sedentary desk job, respectful interaction, flexible working time models, and the simultaneous involvement of the works council in management and employee events.

In RLB NÖ-Wien, the viewpoints of employees are included in strategies, decisions and actions. Key elements are the regular dialogues between employees and managers as well as the ZOE conversation (Goals, Orientation, Development) which was introduced in the first half of 2024. Additionally hybrid town hall meetings with Chairman Michael Höllerer are held four times a year and cover current topics. Other dialogue forms include works council meetings and regular exchange and negotiating rounds between the Managing Board and works council. Employee surveys provide insight into satisfaction, motivation, cooperation and the corporate culture, while the INNOVATE X program supports new ideas for the further development of RLB NÖ-Wien.

The related impacts on the business model and strategy are described under ESRS 2 SBM.

ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The material topics identified by **RLB NÖ-Wien** are listed in ESRS 2 SBM-3.: These impacts are related to the company's activities and to the value chain, including products and services as well as the company's business relationships. Affected individuals include employees, apprentices and interns who work in the company's banking sales and central units. Any material negative impacts in the context of RLB NÖ-Wien activities are neither widespread nor systematic.

Furthermore, there are no material negative impacts connected with individual incidents like industrial accidents. The key positive impacts result from the implementation and execution of actions to enhance diversity and prevent discrimination, which involve all employees. Regular employee conversations support a respectful corporate culture in which the individual needs and activities of employees are taken into account. A feedback system is also in place to reinforce the leadership and corporate culture. Another positive aspect is the introduction of a data protection guideline, which safeguards the privacy of all employees. These actions cover all employees, regardless of their location, diversity criteria and job function. One material risk involves the possibility of legal penalties in the event of non-compliance with legal requirements like the General Data Protection Regulation (GDPR) or labour law provisions. On the other hand, a diverse and satisfied workforce offers a significant opportunity to improve corporate results.

There are no material impacts on the workforce related to transition plans, e.g. restructuring or staff reductions, for more environmentally friendly and climate neutral operations at RLB NÖ-Wien. There is also no risk regarding forced labour or child labour, neither in connection with specific activities nor in certain countries nor geographical areas as all employees are equally affected. Moreover, there are no material risks and opportunities arising from the impacts on the workforce because they apply equally to all employees.

As part of the Double Materiality Analysis, RLB NÖ-Wien evaluates, based on its personnel data and the key elements of the diversity strategy - whether people with special characteristics, e.g. disabilities, certain generations, migration or gender, may be exposed to an increased risk of damages in certain working contexts or specific activities. An examples of this includes female employees and people with disabilities. A diversity strategy that is based on the European Diversity Charter was implemented to meet these challenges. This strategy is designed to create an awareness for diversity and an inclusive working environment in which all employees are respected and protected, regardless of their individual features.

The most important activities of **NAWARO** – e.g. *working conditions, work-life balance* – can involve the entire workforce. The affected individuals include both workers at the production sites and office employees. NAWARO has been working successfully and trustfully with single permanent contract supplier for years, without experiencing anyturnover which underscores the stability and quality of this cooperation.

There are no systematic or widespread problems related to significant negative impacts in the contexts where NAWARO operates. However, they may be related to individual incidents like supply shortages, complete delivery failures or industrial accidents. Material positive impacts arise from NAWARO's fair recruiting practices. All applicants, regardless of gender, origin or social status, have equal opportunities for employment. Flexible working time models and part-time options were introduced, which are beneficial especially for employees with families and support equal opportunities. The construction of new plants creates new jobs in areas like production, engineering, logistics and administration. In addition, open and respectful communication between all hierarchies and departments encouraged to create a good working environment.

Material risks for the own workforce include a shortage of skilled labour, which can lead to production delays, loss of efficiency and financial impacts as well as a potential competitive disadvantage. The opportunities lie in higher productivity and efficiency in production, evading to better resource utilization and a reduction in operating costs. An increased in employee retention can result in lower turnover, saving recruiting and training costs and improving know-how transfer in the company.

The transition plans to achieve more environmentally friendly and climate-neutral operations can bring risks as well as opportunities for the workforce. One risk involves the increase in employees' workload that could accompany plant expansion, which could result in stress and reduced satisfaction. This could have a negative impact on productivity and the quality of work. One opportunity lies in the investments in training and education, which improve employees' ability to deal with new technologies and increase production capacity.

Forced labour is strictly prohibited by the Code of Conduct and the Code of Conduct for suppliers as well as concrete EU regulations. The company purchases its goods primarily from Austria, Germany and the Czech Republic where no incidents of forced labour or child labour have been reported. Moreover, strict laws against child labor are adhered to in all these countries. Negative impacts on the workforce are identified through systematic materiality processes like employee surveys, feedback discussions and risk analyses as part of ESG reporting. Specific groups, like younger employees, benefit from targeted training and knowledge transfer, while older employees benefit from flexible working time models. Employees in technical roles and part-time employees receive special training programs, and administrative personnel have the option to work in home office.

The workforce of the Aktuell-Group includes 120 employees who are materially affected by the company's activities. All these employees have fixed employment contracts, and there are no self-employed persons or persons from third party companies. The significant topics identified by the Aktuell-Group are outlined in ESRS 2 SBM-3. Aktuell-Group. All candidates receive the same opportunity for employment, regardless of gender, origin or social status, and recruiting practices are focused on diversity and inclusion. Strict corporate guidelines against violence and harassment are followed, and a confidential whistle-blowing system is available. The protection of persona data is supported by policies consistent with the provisions of the European General Data Protection Regulation (DSGVO) and the Austrian Data Protection Act. Fair and safe working conditions are important. Compliance with all legal regulations regarding remuneration and working time is mandatory and supports a healthy work-life balance for employees. Open dialogue on work-related topics between employees and management is encouraged and regularly conducted through initiatives such as annual employee surveys and a whistleblower system.

ESRS S1-1 - Policies related to own workforce

RLB NÖ-Wien, Aktuell-Group (by the end of 2025), NAWARO (by the end of 2025)	
Policy	Human rights position paper
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy Additionally included: x Working conditions: collective bargaining, including rate of workers covered by collective agreements x Working conditions: health and safety x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities x Other labour-related rights: child labour x Other labour-related rights: forced labour x Working conditions: working time x Working conditions: adequate wages x Working conditions: work-life balance
Material content	<p>> The position paper on respecting human rights and fulfilling human rights due diligence obligations in this area was approved by the Managing Board. The involved companies accept their corporate responsibility to respect internationally acknowledged human rights and the related due diligence obligations in their own operations and in the upstream and downstream value chain.</p> <p>The principles:</p> <ul style="list-style-type: none"> > Child labour is decisively rejected. > Forced and compulsory labour is strictly prohibited. > Health and safety in the workplace is guaranteed by a safe and adequate working environment, the availability of medical care and regular, targeted training. > The right to the freedom of assembly and collective agreements by employees is safeguarded. Open dialogue is permitted. > Any form of discrimination is fought against and strictly prohibited. > Fair working conditions are crucial. Compliance with all legal regulations concerning remuneration and working times is ensured, and an appropriate work-life balance for employees is supported. > The highest standards towards all stakeholders are guaranteed. Clear and open communication channels certify that potential concerns are addressed to have a positive influence on the surrounding communities. > Any form of corruption and financial crime will be consequently opposed. > The principles of fair and free competition are respected without limitation in all business relationships. > Transactions that could support or facilitate tax evasion are strictly rejected. <p>> <u>Important content related to the own workforce:</u></p>

	<ul style="list-style-type: none"> > Compliance with human rights and labour standards: High standards for employees based on Austrian law and the principles of the UN Guiding Principles and the International Labour Organisation (ILO). > Non-discrimination and labour law standards: Rule of non-discrimination, respect for collective agreements and support for the social dialogue. > Anti-discrimination policy and diversity strategy: There is an anti-discrimination policy, a diversity strategy and an equal treatment compliance officer. > Support for an inclusive corporate culture: Respect for diverse needs, reduction of barriers and unequal opportunities. > Fair compensation and representation rights: Guarantee for fair pay and the right of employees to form groups to protect their interests. > Open dialogue: Support of open dialogue on work-relevant issues between employees and management. > Code of Conduct: Principles to implement values are recorded in conduct of conduct which all employees must adhere to.
General targets	The company is committed to the respect for human rights in all areas of its activities. A clearly defined orientation framework is under development to ensure the observance of human rights along the entire value chain. This framework will be implemented by the end of 2025 and regularly reviewed to promote continuous improvement.
Monitoring process	The declaration of principle is only one part of our human rights policy. To monitor human rights due diligence, processes are established using technological capabilities. These include a review during the onboarding process, an annual supplier survey, regular risk analysis and efforts to develop a process for real-time data transmission. Potential and actual negative impacts on human rights are, therefore, regularly and systematically identified and analysed in detail. If human rights violation is threatened or has actually occurred, corrective actions will be taken. An important preventive measure along the value chain and in own operations is a regular human rights risk assessment according to the 10 principles of the UN Global Compact. Regular review processes and risk assessments also contribute to the adequate prevention or reduction of human rights risks and impacts.
Scope of application	The position paper creates a framework in agreement with human rights due diligence requirements for employees, suppliers, customers and other affected stakeholders.
Responsible organizational level	This declaration of principle was approved at the management, respectively Managing Board level of RLB NÖ-Wien in July 2024.
Reference to standards or third party initiatives	<ul style="list-style-type: none"> > Universal Declaration of Human Rights > International Covenant on Civil and Political Rights > International Covenant on Economic, Social and Cultural Rights > Core labour standards of the International Labour Organisation (ILO): freedom of association, right to collective bargaining, abolition of child and forced labour, wage equality, non-discrimination in employment at work > European Human Rights Convention > OECD Guidelines > UN Guiding Principles for Business and Human Rights.
Inclusion of stakeholders' interests	The interests of stakeholders were included through cooperation between the Compliance, HR and Central Procurement Departments and also through a double materiality analysis (See Disclosure Requirement IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities) and stakeholder surveys.

Availability for stakeholders	The position paper is available on the company's website.	
Specific Disclosures for S1		
Addressed reasons for discrimination	<ul style="list-style-type: none">> Race and ethnic origin> Skin colour> Gender> Sexual orientation> Gender identity> Disability	<ul style="list-style-type: none">> Age> Religion> Political opinion, national origin> Social origin> Other forms of discrimination that fall under EU regulations and national law
RLB NÖ-Wien		
Policy	Diversity strategy	
Material topics	<ul style="list-style-type: none">x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal valuex Equal treatment and equal opportunities for all: measures against violence and harassment at the workplacex Equal treatment and equal opportunities for all: diversity<ul style="list-style-type: none">o Other work-related rights: privacyAdditionally included:x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilitiesx Working conditions: adequate wagesx Working conditions: work-life balance	
Material content	<p>Description of the targets and implementation of lived diversity in the company in the four core dimensions: age, gender, disability and social/cultural origin.</p> <p>Management is strongly committed to support for diversity and inclusion. Each Managing Board member serves as a sponsor for specific diversity issues like gender, age, disability or origin and drives the related actions. These issues are communicated prominently, internally as well as externally. A steering committee was installed to measure goal attainment and the success of the actions. In regular town hall meetings, all employees are invited to actively participate in the implementation. These actions are designed to create a corporate culture in which diversity and inclusion are anchored as core values.</p> <p>The diversity strategy is divided into one overarching goal “awareness“ to give increased attention to diversity and inclusion and into four targets:</p> <ul style="list-style-type: none">> Gender> Age> Disability> Origin	
General targets	The company intends to create an inclusive working environment by the end of 2025, in which individual strengths and differences are emphasized and optimally utilized. A culture of equal opportunity will be established in which social discrimination is actively prevented and equal opportunity is lived daily. Targeted training and programs will promote employees' productivity and well-being and have a positive influence on the corporate atmosphere.	
Monitoring-process	<ul style="list-style-type: none">> The monitoring process for the diversity strategy takes place through the formulation of Key Performance Indicators (KPIs) for each diversity dimension, regular reporting to the Managing Board and the appointment of an equality officer.	

	<ul style="list-style-type: none"> > The diversity strategy was approved by the Managing Board. Based on this, an action plan is adopted and implemented annually. The targets are formulated in KPIs, analysed regularly and reported to the Managing Board.
Scope of application	The diversity strategy applies to the entire workforce in Austria.
Responsible organizational level	The responsibility for implementation of the diversity strategy at the top level lies with the Managing Board/management.
Reference to standards or third party initiatives	<p>The diversity strategy is based on the following standards:</p> <ul style="list-style-type: none"> > Austrian Equal Treatment Act > Diversity Charter (signed) > Disability Employment Act
Inclusion of stakeholders' interests	<ul style="list-style-type: none"> > Coordination with employee representatives > Inclusion of a working group for diversity
Availability for stakeholders	The diversity strategy is available to all stakeholders on the website of RLB NÖ-Wien.

Specific Disclosures for S1

Addressed reasons for discrimination	<ul style="list-style-type: none"> > Race and ethnic origin > Skin colour > Gender > Sexual orientation > Gender identity > Disability 	<ul style="list-style-type: none"> > Age > Religion > Political opinion > National origin > Social origin
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RLB NÖ-Wien

Policy	Leadership compass
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: social dialogue x Working conditions: health and safety x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities x Working conditions: working time x Working conditions: adequate wages x Working conditions: work-life balance
Material content	<p>The Leadership Compass forms the framework for management functions and processes, primarily for all human resources management-related issues, to implement a shared understanding of management:</p> <ul style="list-style-type: none"> > Responsibility, competence and behaviour (our corporate culture - BOAH) > Information, communication and orientation

	<ul style="list-style-type: none"> > Challenge and encourage achieving targets and develop employees– the annual ZOE discussion > Training and further education at Raiffeisen > Hire and efficiently utilizing employees > Controlling and inspections > Role model function as representatives of the company > General information on labour law
General targets	By the end of 2025 the company intends to implement a structured and uniform management culture and processes to create a clear and predictable framework for cooperation between management and employees. This includes the development and implementation of guidelines to make sure management practices meet legal requirements and reflect the organizational culture. The impact of these actions will be consistent, effective and culturally appropriate leadership throughout the company.
Monitoring-process	The monitoring process in the Leadership Compass takes place through evaluation in the feedback instrument (leadership barometer) and the annual employee conversation as well as through regular updates to the content.
Scope of application	The Leadership Compass is applicable to the entire workforce in Austria.
Responsible organizational level	The head of the Human Resources Department is responsible for implementation of the Leadership Compass.
Reference to standards or third party initiatives	The Leadership Compass is based on various labour laws and regulatory requirements.
Inclusion of stakeholders' interests	/
Availability for stakeholders	The Leadership Compass is available to management and employees on the RLB Intranet.
Specific Disclosures for S1	
Addressed reasons for discrimination	<ul style="list-style-type: none"> > Race and ethnic origin > Skin colour > Gender > Sexual orientation > Gender identity > Disability
	<ul style="list-style-type: none"> > Age > Religion > Political opinion > National origin > Social origin

RLB NÖ-Wien

Policy	Remuneration guideline
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy <p>Additionally included:</p>

	x Working conditions: adequate wages
Material content	This remuneration guideline describes the options at RLB-NÖ-Wien for contractual agreements over remuneration, but in no way represents a legal basis for any claims for fixed or variable remuneration. It is classified in: <ul style="list-style-type: none"> > Principles of remuneration policy > Structure of remuneration > Complexity classification for RLB NÖ-Wien > Employee categories > Disclosure
General targets	The remuneration policy of RLB NÖ-Wien will be adjusted by the end of 2025 to include sustainability factors, e.g. environmental, social and employee concerns, together with the respect for human rights and the fight against corruption and bribery, and to appropriately address sustainability risks. In addition, it will reflect the long-term interests of shareholders and support the retention of qualified employees to implement the corporate strategy. This new remuneration policy will protect the institution's solid capital base and positioning of the company as a modern, sustainable employer.
Monitoring-process	The monitoring process for the remuneration guideline takes place through internal audit.
Scope of application	The remuneration guideline is applicable to the entire workforce in Austria.
Responsible organizational level	The implementation of the remuneration guideline is the responsibility of the Managing Board and Supervisory Board at the highest level.
Reference to standards or third party initiatives	The remuneration guideline is based on laws, regulatory guidelines and remuneration directives.
Inclusion of stakeholders' interests	The interests of stakeholders are met through compliance with all regulatory requirements.
Availability for stakeholders	The remuneration guideline is approved by the Managing Board and the Supervisory Board (Remuneration Committee). The remuneration policy is audited and reported to the Remuneration Committee annually. The principles of remuneration policy and information on remuneration practices are disclosed, in particular, in accordance with Art 450 CRR and § 65a of the Banking Act.

Specific Disclosures for S1

Addressed reasons for discrimination	> Gender
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RLB NÖ-Wien

Policy	Data protection guideline
Material topics	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace

	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy
Material content	<p>In an increasingly digitalized society, data becomes more important and data handling moves even more into the focus of customers and supervisory authorities. To ensure the free flow of data, safeguard customer trust, and guarantee data security, European data protection standards have been established through the General Data Protection Regulation (GDPR) and the Austrian Data Protection Act. These form the basis of this service instruction. RLB NÖ-Wien, as a reliable partner, sees it as an obligation to protect the privacy of individuals and establish uniform standards for the handling of personal data, making these obligations binding for all our employees and managers, and to ensure compliance. The framework for the execution of these activities is particularly defined, in the Data Protection Management System Manual (DSMS Manual), all internal regulations, the pursuit of data protection goals and security guidelines. In addition to an introduction and goals, the data protection guideline covers the following aspects:</p> <ul style="list-style-type: none"> > Contact partner and training > Data processing and principles > Conduct towards the Austrian Data Protection Authority > Affected persons and data protection violations > Data processing in Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien > Register of processing activities in Raiffeisen-Holding NÖ-Wien and RLB NÖ-W AG > Data protection officers in Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien
General targets	<p>By the end of 2025 the company will confirm full compliance with all data protection regulations, including the European General Data Protection Regulation (GDPR) and the Austrian Data Protection Act. This will be guaranteed by regular training, audits and the implementation of security measures for data processing to establish compliance at all times.</p>
Monitoring-process	<ul style="list-style-type: none"> > The monitoring process for the data protection guideline covers the following points: <ul style="list-style-type: none"> > Managing data protection processes > Handling of data protection violations > Managing GDPR rights of data subjects <p>The data protection officer reports to the management body (RLB NÖ-Wien, respectively Raiffeisen-Holding NÖ-Wien) annually in an activity report on the audits on conducted audits, resulting objections, recommended and (possibly) not implemented actions. If the report involves the processing of personal data or employee-related questions concerning the organization, the works council is also involved.</p>
Scope of application	<p>The data protection guideline is applicable to the entire workforce in Austria.</p>
Responsible organizational level	<p>The implementation of the data protection guideline is the responsibility of the Managing Board at the highest level.</p>
Reference to standards or third party initiatives	<p>The data protection guideline is based on law and regulatory guidelines – primarily on the Austrian General Data Protection Regulation.</p>
Inclusion of stakeholders' interests	<p>The interests of stakeholders are respected through compliance with all regulatory requirements.</p>
Availability for stakeholders	<p>The data protection guideline is available to managers and employees in the RLB Intranet.</p>

Specific Disclosures for S1

Addressed reasons for discrimination	Other forms of discrimination that fall under EU regulations and national law
RLB NÖ-Wien	
Policy	ISO 45001 certification – Occupational health and safety
Material topics	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace o Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> o Working conditions: social dialogue o Working conditions: collective bargaining, including rate of workers covered by collective agreements x Working conditions: health and safety o Equal treatment and equal opportunities for all: training and skills development o Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities o Other labour-related rights: child labour o Other labour-related rights: forced labour o Working conditions: working time o Working conditions: adequate wages x Working conditions: work-life balance
Material content	<p>RLB NÖ-Wien is certified in occupational health and safety according to ISO 45001. This means that a management system has been implemented to ensure workplace safety and health.</p> <p>> Important content related to the own workforce</p> <p>> Compliance with all occupational health and safety regulations and the continuous improvement of workplace safety and health performance through defined targets and actions.</p>
General targets	A culture of prevention against injuries and illnesses by identifying, assessing, eliminating, minimizing, and controlling potential hazards and risks, developing emergency plans, and conducting training sessions.
Monitoring-process	Compliance with ISO 45001 is ensured through internal audits as well as annual external surveillance and recertification audits.
Scope of application	All locations of RLB NÖ-Wien (RHW and branches in Vienna).
Responsible organizational level	The implementation of the standard was commissioned by the Managing Board in 2023. The operational execution is carried out by employees of Raiffeisen-Holding and RLB-NÖ-Wien .
Reference to standards or third party initiatives	> ISO International Organization for Standardization

Inclusion of stakeholders' interests	The interests of employees were taken into account. Third-party stakeholders were not involved in the certification process.
Availability for stakeholders	The certification, including the environmental, occupational safety and health policy, has been published on the RLB corporate website.

Specific Disclosures for S1

Addressed reasons for discrimination	> No reasons for discrimination related to occupational safety.
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RLB-NÖ-Wien, Aktuell-Group, NAWARO

Policy	Code of Conduct (CoC)
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance x Working conditions: adequate wages: x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: social dialogue x Working conditions: collective bargaining, including rate of workers covered by collective agreements x Working conditions: health and safety x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities x Other labour-related rights: child labour x Other labour-related rights: forced labour Other labour-related rights: adequate housing x Working conditions: working time
Material content	All employees have a responsibility towards their colleagues, society and the environment. The Code of Conduct provides a benchmark for behaviour and defines mandatory rules for daily business interactions. All material topics from ESRS S1 are covered by this guideline.
General targets	By the end of 2025 all employees will be informed that they must fully understand and implement the Code of Conduct. Regular reviews will verify compliance with the code by employees in their daily work.
Monitoring process	Any awareness of violations of this code or possible violations of related laws, regulations or regulatory requirements must be reported immediately to the responsible manager and the compliance office. Notifications and reports can also be submitted anonymously over the whistle-blowing system. The confidential treatment of these notices and reports is guaranteed by the system and processes at all times.
Scope of application	The Code of Conduct provides a framework for action in line with laws and human rights due diligence for the entire workforce.
Responsible organizational level	Management
Reference to standards or	<ul style="list-style-type: none"> > International Charter of Human Rights > Core Principles of the International Labour Organization (ILO)

third initiatives	party	<ul style="list-style-type: none"> > OECD Guidelines for Multinational Enterprises > Equal opportunities for employment > Prohibition of forced and child labour > NAWARO is committed to compliance with the OECD Guidelines. These obligations cover support for fair working conditions, the protection of workers' rights, the prevention of discrimination and protection for the freedom of speech and the right to freedom of association. The implementation of these standards is guaranteed by clear internal guidelines like the Code of Conduct, training and regular audits.
Inclusion stakeholders' interests	of	Stakeholders' interests are included in consultation with all departments and identified through a double materiality analysis and stakeholder surveys. Feedback is also provided by the whistleblower-platform. The inclusion of the own workforce through regular communication, participation in decision processes and employee surveys is taken into account to determine the perspectives and concerns of employees.
Availability for stakeholders		The CoC is published on the company's website.

Specific Disclosures for S1

Addressed reasons for discrimination	<ul style="list-style-type: none"> > Race and ethnic origin > Skin colour > Gender > Sexual orientation > Gender identity > Disability 	<ul style="list-style-type: none"> > Age > Religion > Political opinion > National origin > Social origin > Other forms of discrimination that fall under EU regulations and national law
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NAWARO

Policy	Home office guideline
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages: Additionally included: <ul style="list-style-type: none"> x Working conditions: working time
Material content	NAWARO's home office guideline is designed to give employees flexibility and, at the same time, to meet the company's operating requirements. There are exceptions for employees in production and the operating areas where physical presence is required. The geographical situation and cooperation with partners and customers are also included. The guideline supports a well-adjusted work-life balance and prevents negative impacts on operating efficiency or customer satisfaction.
General targets	The company intends to implement flexible working time models by the end of 2025 which support the work-life balance. These models will include flexible working times, home office options and a well-adjusted work-life integration. Success will be evaluated by annual employee surveys on satisfaction with working conditions.
Monitoring-process	An individual agreement is possible Control is carried out through payroll processing by the Human Resources department.
Scope of application	It applies to the entire workforce, with exceptions for persons in production and the operating areas where physical presence is required.
Responsible organizational level	The guideline was introduced by management but the respective department heads are responsible for the specific and correct implementation.

Reference to standards or third party initiatives	A positive approach to home office workplaces supports initiatives like the ESG policy by contributing to a better work-life balance and reducing the CO ₂ footprint through a reduction in commuting.	
Inclusion of stakeholders' interests	/	
Availability for stakeholders	/	
Specific Disclosures for S1		
Addressed reasons for discrimination	Skin colour Gender Sexual orientation Gender identity Disability -	Religion Political opinion National origin Social origin

ESRS S1-2 - Processes for engaging with own workers and workers' representatives about impacts

RLB NÖ-Wien includes the perspectives of its workforce in decisions on the handling of current and potential impacts through procedures like the annual employee discussion, employee surveys, participation in external employer rating platforms (e.g. kununu), certifications and the integration of the works council, which acts as an employee representative. The workforce is regularly included in corporate decisions, both directly and through the works council, in particular through regular meetings between the Human Resources Department and the works council and between management and the works council in accordance with legal requirements. Operational responsibility for the inclusion of the workforce lies with the head of Human Resources.

The company prepared a human rights position paper together with various departments, but without the direct involvement of the works council. There is an anti-discrimination guideline as well as various company agreements, e.g. on working time, which were concluded with the works council. The effectiveness of cooperation with the workforce is evaluated regularly through quarterly employee satisfaction surveys, feedback discussions with persons leaving the company, and annual employee conversation. Steps are also undertaken to identify the perspectives of particularly vulnerable or marginalized groups (e.g. women, migrants, people with disabilities). An equal treatment officer and diversity working group are available for this purpose. The procedure for cooperation with the workforce is organized by the works council and continuously implemented.

NAWARO includes its own workforce directly in corporate decisions and activities, especially when potential changes could have an impact on employees. Every employee has the opportunity to clearly present his or her worries, concerns and ideas. The workforce is regularly informed over further planned steps as soon as management has obtained a clear picture of an incident or has received new information. This inclusion is direct and regular to guarantee transparency and trust. Operational responsibility for including the workforce lies with management. On issues involving labour law, employees are represented by the works council.

NAWARO is a small, family-oriented company where the employees can present their viewpoints, concerns and recommendations directly to management. Regular feedback discussions, employee surveys and the dialogue with employee representatives help to evaluate the effectiveness of this cooperation. These actions help to evaluate the satisfaction and commitment of the workforce and to make improvements where required.

Particularly affected or marginalized groups like women, migrants or people with disabilities are included in discussions to understand and include their specific perspectives and needs.

The **Aktuell-Group** regularly includes its workforce in decisions on the impacts of corporate activities. The perspectives of employees flow into the decision process through annual employee discussion. This inclusion takes place annually and is the responsibility of management. In connection with the respect for human rights, the company has issued a human rights position and a code of conduct. The effectiveness of this cooperation with the own workforce is not specifically evaluated at the present time. To gain insight into the perspectives of particularly vulnerable or marginalized groups like women, migrants or people with disabilities, the company uses employee surveys and a whistle-blower system. There are currently no plans for the introduction of additional procedures for cooperation with the workforce. At this time, financial resources for workforce inclusion cannot be disclosed. Currently, CO₂ reduction actions do not result in job losses and do not compromise gender equality, social justice, health, or safety.

ESRS S1-3 - Processes to remediate negative impacts and channels for own workers to raise concerns

RLB NÖ-Wien has implemented processes to address negative impacts on its workforce. Individual discussions are held in the event of material negative impacts, depending on the specific issue, involving leadership, HR and the works council to find common solutions for remedial action. Employees can report their concerns over various channels, e.g. a whistle-blower hotline, the works council, management, HR and the equal treatment officer. The whistle-blower process was implemented as a possibility to file complaints and is available internally over the Intranet as well as externally. Problems receive a follow-up through the Compliance or Internal Audit Department. There is no special evaluation how well the workforce is aware of the available structures, but communication takes place over the guideline. A legal guideline was also issued as part of the Whistle-blower Protection Act to shield whistle-blowers from retaliation.

NAWARO pursues an open and respectful approach to the implementation of remedial action actions when the company has caused a material negative impact on its own workforce. As a small company with a flat hierarchy, management works closely together with employees which enables a quick and direct approach and resolution to problems and concerns. The effectiveness of these remedial actions is regularly reviewed through close cooperation and direct feedback from the workforce. Employees can report their concerns or requirements directly to the company over various channels. A direct discussion is the preferred way and is supported by regular employee discussions and the opportunity to include the works council. These channels support open communication. For complaints related to employee concerns, like whistle-blowing, the company is waiting for feedback from the Group, which is providing its assistance on this project. The implementation of an appropriate procedure is planned for 2025.

The human rights position of the **Aktuell-Group** describes an approach that is intended to prevent negative impacts on the workforce, especially in the area of human rights, through preventive actions and risk minimization. The occurrence of any negative impacts is addressed with remedial actions in cooperation with employees. The workforce has access to channels like the group whistle-blower system to report concerns or requirements directly to the company. These channels are supported by the group and their availability is guaranteed. Problems put forward over these channels are also pursued and monitored by the group. The effectiveness of the channels is evaluated through annual employee appraisals to confirm employees' understanding of and confidence in the structures. A whistle-blower hotline protects the complainants against retaliation.

ESRS S1-4 – Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions

Raiffeisenlandesbank NÖ-Wien	
Actions	Work-life balance
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy Additionally included: X Working conditions: social dialogue X Working Conditions: health protection and safety X Working Conditions: working hours X Working conditions: adequate wages X Working conditions: work-life balance
Material IROs	<p>Commitment to combating all forms of discrimination; increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents); The existence of works council and workers' rights to information, consultation, and participation may lead to legal disputes. If the company does not adequately respect these rights or violates legal regulations, employees can take legal action. Litigation, along with associated costs for legal representation, compensation claims, and potential fines, can pose significant financial burdens for the company; Contribution to occupational safety and workplace health through safety and/or health training programs; Impact on employee health and well-being through working time (ensuring sufficient rest periods and offering flexible work time, etc.); Income security and increased employee satisfaction and motivation through fair remuneration that guarantees an adequate standard of living; Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"</p>
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	> Work-life balance and support for employees in all situations.
Extent of actions	<ul style="list-style-type: none"> > Flexible working time models > Company daycare centre: for children over one year of age; bilingual education & group supervision > Flying Nannys: supervision on school-free days in the Raiffeisenhaus for 3 to 12-year olds > Raiffeisen Kids Camps: offering during the summer and autumn vacations for schoolchildren from 6 to 12 years of age

	> Parental leave breakfast: twice each year for employees on maternity leave, parental leave or one-month leave for new fathers
Time horizon	Since 2023
Mitigation actions	/
Progress on actions	"Berufundfamilie" quality seal
Effectiveness of actions	The options offered by RLB NÖ-Wien to support the work-life balance significantly contribute to improving the work-life balance and the long-term retention of qualified employees. These possibilities not only improve employees' satisfaction, but also reinforce their long-term commitment to the company. They demonstrate that the company recognizes and actively supports the diverse life situations of its employees.
Funding	approx. EUR 36,000

RLB NÖ-Wien

Actions	Actions from the diversity strategy: age – cooperation between the generations
Material topics	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: social dialogue x Working conditions: health and safety x Working conditions: working time x Working conditions: adequate wages x Working conditions: work-life balance
Material IROs	<p>Increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents);</p> <p>The existence of works council and workers' rights to information, consultation, and participation may lead to legal disputes. If the company does not adequately respect these rights or violates legal regulations, employees can take legal action. Litigation, along with associated costs for legal representation, compensation claims, and potential fines, can pose significant financial burdens for the company;</p> <p>Contribution to occupational safety and workplace health through safety and/or health training programs;</p> <p>Impact on employee health and well-being through working time (ensuring sufficient rest periods and offering flexible work time, etc.);</p> <p>Income security and increased employee satisfaction and motivation through fair remuneration that guarantees an adequate standard of living;</p> <p>Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"</p>
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions

Expected results	<ul style="list-style-type: none"> > Promoting mutual knowledge of working demand, understanding of the legal framework for employees in various age groups > Better mutual understanding
Extent of actions	<p>Workshops were held for the following target groups and on the following subjects:</p> <ul style="list-style-type: none"> > Working in a generation mix for all employees > Generation workshop for leadership > Special labour law regulations directed to generations for leadership > Around 250 persons participated in these training programs, participants come from various areas and levels of the company. <p>The following actions are currently in implementation:</p> <ul style="list-style-type: none"> > Implementation of the Succession Planning Module > Regular events in the "Digi-Cafe" > Appointment of Expert Mentors for individual knowledge transfer > Additional training on generation management > Corporate volunteering: voluntary participation in social institutions operated by the City of Vienna or Caritas (assistance for senior citizens, children & youth, families) <p>The diversity path was displayed in the entrance area for one month – one of the information pillars dealt with the topic of age.</p>
Time horizon	1 September 2023 – 31 December 2024. The actions took place between the third quarter of 2023 and the fourth quarter of 2024.
Mitigation actions	Cooperation suffers when one generation is unaware of the needs and working procedures of the other generations and this is not reflected in actions by management or teamwork. Efficiency and the quality of work suffer, and these actions to remedy the situation.
Progress on actions	<ul style="list-style-type: none"> > Targeted participation reached (250 persons) by the workshops > Working in the generation mix: workshops for employees from various generations were very popular. > Life phase-oriented management: workshops for managers as an extension to the existing offering. > Transition to retirement: Rules and training for interested colleagues were anchored.
Funding	approx. EUR 20,000,-

RLB NÖ-Wien

Actions	Actions from the diversity strategy: gender – support for women
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: social dialogue
Material IROs	Commitment to combating all forms of discrimination; Impact on employees' mental health due to discriminatory behaviour and abuse of power; Increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents); The existence of works council and workers' rights to information, consultation, and participation may lead to legal disputes. If the

	company does not adequately respect these rights or violates legal regulations, employees can take legal action. Litigation, along with associated costs for legal representation, compensation claims, and potential fines, can pose significant financial burdens for the company
Timeliness	<ul style="list-style-type: none"> x Actions taken O Current actions O Planned actions
Expected results	Increase in the share of women in management
Extent of actions	<ul style="list-style-type: none"> > Mentoring program for women by women. 22 women took part in a six-month mentoring program with three workshops to help them take on more responsibility and, where possible, management responsibility in the future. > Support for female talents to prepare them for (management) responsibility and increase the share of women in management (goal: 33% across all levels)
Time horizon	September 2023 - April 2024, six months
Mitigation actions	<p>A support program was launched to increase the number of female leaders. The training course on life phase-oriented management focused on the specific challenges for women in their professional career. The percentage of female managers is monitored regularly and reported to the Managing Board quarterly in the HR dashboard. Additionally, continuous analyses are conducted regarding leadership quotas by gender, part-time employment rates, and gender distribution within the workforce.</p> <p>Another important step was the analysis of the workforce structure to evaluate the career development of women, which was summarized in a women-career index (FKI). This analysis also covered the evaluation of general framework conditions and implementation actions. The results were used to develop a mentoring program to accompany the creation of a women's network to support the program. A keynote presentation on "women in part-time and job-sharing" was also held, and an evaluation of positions in the company which are suited for part-time work or job sharing is currently in progress.</p>
Progress on actions	> The share of women in management positions increased from 29% to 31%.
Funding	approx. EUR 25,000

RLB NÖ-Wien

Actions	Actions from the diversity strategy: origin – make social and ethnic origin visible
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy
Material IROs	Commitment to combating all forms of discrimination; increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents); Promotion of recognition, appreciation, diversity, and inclusion in the workplace as an integral part of the corporate culture through the support of initiatives (e.g., Diversity Charter)
Timeliness	<ul style="list-style-type: none"> x Actions taken O Current actions

	O Planned actions
Expected results	Five practical experience internships between six weeks and three months as part of the Discover Program
Extent of actions	<ul style="list-style-type: none"> > The questionnaire "sensitivity in language" is organized in leadership training formats, the GoodHhabitz workouts on "cultural diversity" & "reduce prejudice, and increase diversity" are in the test phase > Language buddies were designated for each business area to assist persons with no or little knowledge of the German language as part of the onboarding process > Corporate volunteering: Persons with a migration background provide practical assistance in the company as part of the program "Mentoring for Migrants" which is organized by the Austrian Economic Chamber (WKÖ)/Public Employment Service Austria (AMS)/Austrian Integration Fund
Time horizon	1 January 2024 to 31 December 2024
Mitigation measures	<p>Regular follow-up was introduced to monitor the successful transfer of the content from the questionnaire and workouts (e.g. cultural diversity" & "reduce prejudice, and increase diversity") and a structured follow-up process has been implemented. This approach reinforces the long-term practical application of these key topics. Additionally, actionable recommendations and best-practice examples are provided to support the integration of diversity and inclusive language within the organization. Language buddies, who assist new employees with little or no German language skills, receive targeted training in intercultural communication and language development to enhance their effectiveness as mentors. In addition, a continuous feedback culture is promoted to collect information on the experience and challenges faced by both new hires and language buddies. This process enables ongoing improvements to the onboarding process.</p> <p>To further strengthen the mentoring program for migrants, the mentoring relationship is regularly evaluated to make sure the assisted persons receive the necessary support and are successful in their integration.</p>
Progress on actions	Discover-Program: Five colleagues from different had the opportunity to participate in a multi-week experience program at an RBI network bank (EU) facilitating cultural and technical exchange.
Funding	approx. EUR 30,000

RLB NÖ-Wien

Actions	Actions from the diversity strategy: disability – inclusion of people with disabilities
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities
Material IROs	Commitment to combating all forms of discrimination; increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents); Promotion of recognition, appreciation,

	diversity, and inclusion in the workplace as an integral part of the corporate culture through the support of initiatives (e.g., Diversity Charter); People with physical or mental disabilities are part of the company and perform adequate work
Timeliness	<input checked="" type="checkbox"/> Actions taken <input type="checkbox"/> Current actions <input type="checkbox"/> Planned actions
Expected results	Participation of at least three talents with disability in trial days as part of the myAbility talent program. Training for at least one customer representative in the branch offices to assist persons with visual impairment.
Extent of actions	<ul style="list-style-type: none"> > Participation in the myAbility talent program for people with disabilities and training for customer representatives to assist people with visual impairments. > External candidates who want to get to know the company during trial days. Training for customer representatives in our branches. > Increase in the employment opportunities of people with disabilities by the identification of suitable positions. Subsequently, these roles will be advertised with a specific reference to their suitability for candidates with disabilities. > Ongoing training in the Vienna branch offices to ensure that at least one person at each location is qualified to assist customers with disabilities (sensing journeys offered in internal areas) > Organization of the first 'day of inclusion' with interactive stations for internal and external guests in RLB NÖ-Wien with the goal of fostering commitment across the organization for the employment of people with disabilities. Corporate volunteering: Voluntary work with Caritas in accompanying people with disabilities in recreational and cultural activities
Time horizon	1 October 2023 to 31 December 2024
Mitigation measures	<p>All positions will be evaluated to determine their suitability for people with disabilities. A mentoring program will be introduced with regular feedback to improve the training and integration of people with disabilities. A structured onboarding process for trial-day participants and additional training for customer representatives will provide better support for interested parties. Job requirements will be adapted, managers will be offered targeted training on inclusive recruiting, and communications will be improved for disabled-friendly job offers. The corporate volunteering program with Caritas will be expanded to include regular feedback to improve the engagement and support people with disabilities.</p> <p>Creation of an inclusive work environment, ensuring the necessary framework is in place to facilitate employment for individuals with disabilities. For example, job postings will be formulated to explicitly address and attract candidates with disabilities.</p>
Progress on actions	<ul style="list-style-type: none"> > Three talents participated in trial days at the company for one to two days each, and one of them was accepted into a trainee position. Additionally, three training sessions were conducted with a total of 25 participants. > Membership in the Disability Economic Forum: ongoing exchange with experts on disability topics and an on-site meeting of various company representatives was organized. > Training for customer representatives: our colleagues have learned to deal with customers with visual impairment
Funding	approx. EUR 10,000
NAWARO	
Actions	Home office

Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages: <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: working time
Material IROs	Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"; Impact on employee health and well-being through working time (ensuring sufficient rest periods and offering flexible work time, etc.)
Timeliness	<ul style="list-style-type: none"> x Actions taken O Current actions O Planned actions
Expected results	<ul style="list-style-type: none"> > Motivation for employees, prevention of employee turnover, improvement in employee retention > Openness, above all, also concerning the work-life balance for employees with children
Extent of actions	<ul style="list-style-type: none"> > Implementation of home office rules > The home office rules generally involve all employees working in Zwettl. The action allow employees to flexibly allocate their working time between the office and home. > Affected interest groups: employees, managers and team leaders
Time horizon	2025
Mitigation measures	<ul style="list-style-type: none"> > To optimize the flexibility and effectiveness of the home office rule, a clear guideline will be prepared for the use of home office which defines the expectations on the quality of work as well as the communication requirements. A regular feedback system will also be introduced to gather insight of employees, managers and team leaders and to identify potential challenges at an early time. > Employees have the freedom to design their working times according to their personal needs in agreement with their respective supervisor; this helps to improve the work-life balance and reduces stress. > The actions implemented by NAWARO are directed to prevent or reduce the material negative effects on the workforce, e.g. through mental support and the work-life balance. This not only increase employee satisfaction and productivity, but also strengthens long term employee retention and creates a positive working environment.
Progress on actions	A detailed guideline for the use of home office was successfully introduced and communicated to all employees and managers. The guideline includes clear rules on working times, communication and the use of office resources. Employees report an improved work-life balance and increased productivity. The effectiveness of home office measures at NAWARO is monitored and evaluated primarily on the basis of trust.
Funding	No information on funds possible; no OpEx or CapEx identified.

NAWARO

Actions	Opportunity for free electric vehicles (EV) charging
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages
Material IROs	Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions

Expected results	<ul style="list-style-type: none"> > Corporate support benefiting employees > The initiative of free EV charging aligns with the company's strategy by promoting sustainable mobility, reducing CO₂ emissions, and enhancing employee engagement in environmentally conscious initiatives. > Boosting employee motivation and support >
Extent of actions	> For employees: During working hours, employees can charge their electric vehicles for free, although this benefit is limited to those who own an EV.
Time horizon	Since November 2024
Mitigation measures	> A targeted information campaign is being planned to inform employees about the benefits of free e-auto charging and to highlight the company's commitment to sustainable mobility. This initiative aims to further strengthen employee engagement in environmentally conscious actions. To reduce significant impacts on the workforce, employees are provided with free electric vehicle charging at the company site, promoting the use of sustainable transportation while supporting their mobility needs.
Progress on actions	The objective is to make a charging station available at each location. Data on the use of the EV charging stations is recorded regularly to monitor capacity utilization and demand.
Funding	EUR 11,293.30

NAWARO

Actions	E-job bike
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages
Material IROs	Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions o Planned actions
Expected results	<p>Support for employees' motivation and wellbeing:</p> <ul style="list-style-type: none"> > Regular exercise improves physical fitness and helps to prevent illnesses. > Employees benefit from an attractive benefit that improves the work-life balance. > Reduction of CO₂ emissions through environmentally friendly mobility.
	The company positions itself as a sustainable and employee-friendly employer.
Extent of actions	Entire company
Time horizon	Since June 2024
Mitigation measures	<ul style="list-style-type: none"> > Introduction of a e-job bike leasing program for employees as a sustainable mobility solution. > Opportunity for employees to lease a bicycle or e-bike at low cost, e.g. to make commuting to work more environmentally friendly. > Support from the company in the form of tax advantages for employees
Progress on actions	Employees have the option to buy/lease a discounted bikes
Funding	Employees pay a leasing fee or a deduction from the wage/salary is made.

NAWARO

Actions	Training
Material topics	<ul style="list-style-type: none"> o Working conditions: work-life balance x Working conditions: adequate wages
Material IROs	Income security and increased employee satisfaction and motivation through fair remuneration that guarantees an adequate standard of living
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	> Employee motivation increases because training can lead to a higher level of employment and a related salary increase
Extent of actions	<ul style="list-style-type: none"> > The training actions for NAWARO employees include various activities for skills development, continuing education, specific technical expertise in plant and systems operations, and occupational safety. > The involved stakeholder groups include internal employees as well as partner companies in the supply chain which benefit from a shared knowledge standard, and end customers who indirectly benefit from the higher competence and operational quality .
Time horizon	in 2024
Mitigation measures	<ul style="list-style-type: none"> > Training on strict safety standards and regular safety instructions was introduced to guarantee a safe working environment – protective equipment and safety precautions are available at all relevant workplaces > Regular training and refresher courses on occupational safety and accident prevention (AUVA training) > Ongoing offering of training and workshops to expand professional qualifications
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.

NAWARO

Actions	Bonuses
Material topics	<ul style="list-style-type: none"> o Working conditions: work-life balance x Working conditions: adequate wages
Material IROs	Income security and increased employee satisfaction and motivation through fair remuneration that guarantees an adequate standard of living
Timeliness	<ul style="list-style-type: none"> x Actions taken O Current actions O Planned actions
Expected results	Employee motivation
Extent of actions	The bonus contributes to the attainment of strategic goals incentivizing employees to increase their performance and efficiency, directly contributing to corporate goals like productivity, quality and sustainability. The action also supports employee retention and motivation which contribute the company's stability and growth over the long term.

Time horizon	In 2024; an annual bonus will be distributed to all employees, depending on the company's financial performance.
Mitigation measures	<ul style="list-style-type: none"> > NAWARO makes sure the performance-based bonuses do not create negative incentives that could lead to unethical behaviour or damage to the team spirit. For instance, excessive focus on individual performance targets is avoided to ensure that team collaboration remains strong. The inflation bonus is directed to counteract the effects of inflation on employees and reducing the financial burden caused by the rising cost of living. > Performance-based bonuses are part of the NAWARO strategy to motivate employees for above-average performance and goal attainment.
Progress on actions	These measures are monitored through regular employee feedback and the analysis of corporate indicators. Quantitative results, like the increase in productivity or the reduction of error rates, as well as qualitative factors like employee satisfaction and retention are considered to make sure the program effectively supports the workforce.
Funding	<ul style="list-style-type: none"> > Annual payment in December (inflation bonus), subject to the company's financial performance, along with performance-based bonuses. > approx. EUR 60,000

Aktuell-Group

Actions	Actions from the human rights position and the Code of Conduct
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity x Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: social dialogue x Working conditions: collective bargaining, including rate of workers covered by collective agreements x Working conditions: health and safety x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities x Other labour-related rights: child labour x Other labour-related rights: forced labour Other labour-related rights: adequate housing x Working conditions: working time x Working conditions: adequate wages x Working conditions: work-life balance
Material IROs	Commitment to combating all forms of discrimination; Impact on employees' mental health due to discriminatory behaviour and abuse of power; Increasing employee satisfaction and motivation through diversity in the company ("freedom from stigma" – each person is assessed and deployed based on their qualifications and talents); Ensuring employee privacy by workforce complying with the General Data Protection Regulation (GDPR); The existence of works council and workers' rights to information, consultation, and participation may lead to legal disputes. If the company does not adequately respect these rights or violates legal regulations, employees can take legal action. Litigation, along with associated costs for legal representation, compensation claims, and potential fines, can pose significant financial burdens

	for the company; Fair treatment and financial security for employees through opportunities for social dialogue, freedom of association, and involvement in decision-making via employee representation (e.g., works council); Contribution to occupational safety and workplace health through safety and/or health training programs; People with physical or mental disabilities are part of the company and perform adequate work; Preventing child labour risks by continuously ensuring a minimum working age of 15 years; Impact on employees' mental health due to incidents of modern slavery or human rights violations, particularly forced labour; Impact on employee health and well-being through working time (ensuring sufficient rest periods and offering flexible work time, etc.); Income security and increased employee satisfaction and motivation through fair remuneration that guarantees an adequate standard of living; Support of employees through part-time and flexible working models that contribute to the compatibility of "work and family" and "work and leisure"
Timeliness	x Actions taken ○ Current actions ○ Planned actions
Expected results	> Introduction in the Aktuell-Group and information to all employees > Binding guideline for the Aktuell-Group > Monitoring through whistle-blower system and employee discussion
Extent of actions	Own workforce
Time horizon	In 2024
Mitigation measures	The introduction of a binding guideline for the Aktuell-Group was communicated to all employees through regular information events and training. Compliance with the guideline is regularly evaluated by a whistle-blower system and employee discussions to confirm that all requirements are correctly implemented.
Progress on actions	Preparation of a diversity strategy
Funding	No information on funds possible; no OpEx or CapEx identified.

The RLB NÖ-Wien Group plans to introduce a mechanism to assess the actual outcomes of implemented actions.

ESRS S1-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

RLB NÖ-Wien	
Targets	Diversity goal: Age – Cooperation between the generations
Material topics	<ul style="list-style-type: none"> ○ Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value ○ Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity ○ Other work-related rights: privacy
Relationship between targets and targets in the strategy	Active generation management represents a goal in the diversity strategy. The goal can be met through widespread participation in trainings, ensuring diversity balance among attendees.

Target level	By the end of 2025 at least 250 employees should have completed generation management training to strengthen intergeneration teamwork and understanding within the company.
Scope of targets	<ul style="list-style-type: none"> > Proactive succession planning to ensure long-term workforce stability > Balanced participation in training and educational programs by opening opportunities to all age groups > Life-phase-oriented working models, that accommodate different career and personal life stages > Appreciation, trust and respect between age groups & generations > Cross-generational talent management to leverage the strengths of diverse experience levels > Proactive focus on individual working time models to meet employees' varying needs > Raising awareness of the value of age and life-phase-oriented leadership in management training and documentation
Reference value and year	2024, the year in which this goal was approved, serves as the base year.
Time period (milestones and intermediate targets)	1 October 2024 to 31 December 2025
Methods to determine targets	> /
Science-based approach	/
Inclusion of stakeholders	> Stakeholders – including the Diversity Circle, the Diversity Steering Committee and the Managing Boards – were actively included in defining the targets for the material sustainability aspects. These groups contributed to the development and realization of diversity targets through their expertise and perspectives ensuring alignment with corporate strategies and the needs of the various groups in the company.
Changes in the targets	/
Target monitoring, progress and changes	> A quarterly report is submitted via the HR dashboard. In the third quarter of 2024, 263 training participants were recorded. Potential lessons learned or areas for improvement have not yet been identified.

RLB NÖ-Wien

Targets	Diversity goal: gender – support for women
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy
Relationship between targets and targets in the strategy	The diversity strategy sets the goal of increasing the proportion of female leaders. This objective can be achieved by considering gender balance when advertising and filling open positions.

Target level	Relative goal – at least 33% female leadership representation by 2027.
Scope of targets	<ul style="list-style-type: none"> > Support for gender-neutral career orientation to encourage equal opportunities > Increase in the share of women in leadership positions* to 33% (RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien) > Increase in part-time leadership positions to 10% to enable more flexible career paths > Equal pay – focus on closing the gender pay gap > Raising awareness for workplace discrimination and sexual harassment > Implementation of framework conditions that include individual working time requirements > Preparation of a women's empowerment program ; guarantee for percentage participation in training and continuing education programs; establishing a working group for gender equality > Mandatory inclusion of at least 33% female candidates in selection process, job postings for all positions with part-time option > All leadership positions will be publicly advertised, hearing beginning with the division management level, gender parity in the panel > Detailed analysis of the income report to track and address pay disparities > Awareness training against gender discrimination (pilot project: employees of all genders) > Expansion of the meeting culture guideline to promote inclusive and equitable workplace interactions
Reference value and year	Base year: 2023. Starting point: 29%.
Time period (milestones and intermediate targets)	1 January 2023 – 31 December 2027, increase to 30% by the end of 2024
Methods to determine targets	> /
Science-based approach	/
Inclusion of stakeholders	> Stakeholders – including the Diversity Circle, the Diversity Steering Committee and the Managing Boards – were actively included in defining the targets for the material sustainability aspects. These groups contributed to the development and realization of diversity targets through their expertise and perspectives ensuring alignment with corporate strategies and the needs of the various groups in the company.
Changes in the targets	/
Target monitoring, progress and changes	> A quarterly report is submitted via the HR dashboard. In the third quarter of 2024, a female leadership quota of 31% was recorded.
RLB NÖ-Wien	
Targets	Diversity goal: make social and ethnic origin visible
Material topics	o Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value

	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy
Relationship between targets and targets in the strategy	The development of an understanding for people with different social or cultural origin is included as a goal in the diversity strategy. The goal can be met through exchanges with other cultures and countries as part of practical experience internships in other European countries.
Target objective	Absolute goal: by the end of 2025 at least five participants of different genders and age groups will be selected for the Discover Program to promote diversity and inclusion in the program.
Scope of targets	<ul style="list-style-type: none"> > Make diversity visible in the company to highlight its importance > Encourage mutual understanding for different cultures > Address broader target group as an employer > Introduce testimonials in internal communication channels via storytelling > Implementing and continuing international practical experience internship stays through the Discover Program > Develop focal point offerings for relevant training & workshops on cultural characteristics and differences > Specific references to candidates with individual origin in job postings
Reference value and year	/
Time period (milestones and intermediate targets)	/
Methods to determine targets	> /
Science-based approach	/
Inclusion of stakeholders	> Stakeholders – including the Diversity Circle, the Diversity Steering Committee and the Managing Boards – were actively included in defining the targets for the material sustainability aspects. These groups contributed to the development and realization of diversity targets through their expertise and perspectives ensuring alignment with corporate strategies and the needs of the various groups in the company
Changes in the targets	/
Target monitoring, progress and changes	> A quarterly report is submitted via the HR dashboard. In the third quarter of 2024, all five participants either completed, started or specifically planned their internships.
RLB NÖ-Wien	
Targets	Diversity goal: inclusion of people with disabilities
Material topics	<ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value

	<ul style="list-style-type: none"> o Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace o Equal treatment and equal opportunities for all: diversity o Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities
Relationship between targets and targets in the strategy	An increase in the percentage of employees with disabilities is included as a goal in the diversity strategy. This goal can be met through job postings and appointments to vacant positions.
Target level	<ul style="list-style-type: none"> > Relative goal – fulfilment of at least 50% of the mandatory rate for the hiring of people with disabilities by 2027 > Training for at least one employee at each branch to assist people with disabilities in order to improve access and service for all customers
Scope of targets	<ul style="list-style-type: none"> > Increase in the employment of people with disabilities to 50% of the mandatory rate > Create a voice for the concerns of employees with disabilities and ensure their concerns are heard > Reduction of costs for duties and reinvest savings in additional actions supporting employees with disabilities > Creation of a greater awareness among decision makers in the selection process and positioning of the new employer brand as an inclusive employer > Appointment of an ombudsperson for people with disabilities > Membership in the DisAbility Economic Forum to promote knowledge exchange and best practices > Participation in the myAbility Talent Program to attract and support talent with disabilities
Reference value and year	Base year 2023. Starting point: 12 employees with disabilities, which can be taken into account for 18 eligible positions (registered people with disabilities), based on a mandatory rate of 44 positions (goal attainment = 50% or 22 positions and four are missing). At least two new registered employees with disabilities should be hired in each business area by the end of 2025.
Time period (milestones and intermediate targets)	1 January 2023 – 31 December 2027
Methods to determine targets	> /
Science-based approach	/
Inclusion of stakeholders	> Stakeholders – including the Diversity Circle, the Diversity Steering Committee and the Managing Boards – were actively included in defining the targets for the material sustainability aspects. These groups contributed to the development and realization of diversity targets through their expertise and perspectives ensuring alignment with corporate strategies and the needs of the various groups in the company
Changes in the targets	/
Target monitoring,	> A quarterly report is submitted via the HR dashboard. In the third quarter of 2024, 17 registered employees with disabilities were reported based on a mandatory rate of 46 employees (target

progress and changes	rate = 50%, i.e. 23 positions, which means six were missing). Two new registered employees with disabilities were hired.
NAWARO	
targets	Work-life balance
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: working time
Relationship between targets and targets in the strategy	The strategy for the work-life balance sets the targets to address the specific needs of employees, while also considering the strategic interests of employees.
Target level	<ul style="list-style-type: none"> > Absolute goal – by the end of 2025, all employees, with the exception of the production departments, will be given the option to work from home. This will be enabled through the provision of technical equipment and establishment of the necessary infrastructure > Absolute goal – by the end of 2025, the company will ensure, that all employees take at least 90% of their annually leave entitlement. This will be achieved through regular reminders and proactive vacation planning
Scope of targets	<ul style="list-style-type: none"> > Flexible working models: NAWARO offers various flexible working options, e.g. flexitime and part-time, which allow employees to organize their working time to meet their personal needs and life situation. > NAWARO introduced a flexible home office rule in 2024.
Reference value and year	2024; the year in which the home office agreement was implemented, represents the reference year.
Time period (milestones and intermediate targets)	/
Methods to determine targets	<ul style="list-style-type: none"> > A requirement analysis will be carried out to identify the employees who need home office and the related technical requirements. The necessary equipment (hardware, software, VPN, etc.) will then be defined and expanded. Regular progress and implementation reviews will ensure the goal is achieved by the end of 2025. Successful implementation will be evaluated by the number of equipped employees and the use of home office. > An analysis of employees' leave entitlements and usage will be carried out at the beginning of the year to identify any deficits. Employees will be regularly reminded of their available vacation time and managers will be included in planning to ensure fair and equal distribution. An evaluation based on vacation reports will take place at year-end to determine whether all employees have used at least 90% of their available vacation time. Any variances will be addressed in individual discussions.
Science-based approach	<ul style="list-style-type: none"> > Reduction of CO2 emissions through a reduction in commuting > Reduction in resource consumption due to decline in office supply requirements > Support for environmentally friendly working procedures which reflect ecological sustainability targets
Inclusion of stakeholders	> Employee feedback integration to strengthen NAWARO's corporate philosophy for social responsibility

Changes in the targets	/
Target monitoring, progress and changes	<ul style="list-style-type: none"> > Annual reporting > NAWARO has a limited number of employees, and close communication with the workforce is therefore possible.

NAWARO

targets	Continuing education rate
Material topics	<ul style="list-style-type: none"> x Working conditions: work-life balance o Working conditions: adequate wages
Relationship between targets and targets in the strategy	<ul style="list-style-type: none"> > Training and continuing education is directed to improving employees' technical skills which, leading to improved work performance and productivity. This contributes to the attainment of strategic targets to make energy production more efficient and environmentally friendly. Employees who are trained in the latest technologies and methods can optimize production processes, which has a positive impact on the overall performance of the company. > A further strategic goal for NAWARO is the long-term retention of qualified employees and an increase in employee motivation.
Target level	> NAWARO's goal is to achieve a 10% increase in training and education by 2025.
Scope of targets	<ul style="list-style-type: none"> > Professional development programmes'. technical training to help employees develop a deeper technical understanding and safety training are also offered. > The training and continuing education actions concentrate primarily on employees working at company locations.
Reference value and year	The reference value is based on the current number of employees who took part in training and education programs in 2024.
Time period (milestones and intermediate targets)	January to December 2025
Methods to determine targets	<ul style="list-style-type: none"> > The data source is the current number of training hours. > The procedure to determine the targets involves close cooperation with the workforce and employee representatives to include the needs and perspectives of employees and develop targeted actions for job creation and support for employee retention.
Science-based approach	> /
Inclusion of stakeholders	> Discussions with employees to identify their training needs and wishes are a central part of the goal.
Changes in the targets	/
Target monitoring, progress and changes	<ul style="list-style-type: none"> > Annual reporting > Analysis of key performance indicators, feedback from employee surveys and the identification of trends in workforce turnover are evaluated as the basis for targeted adjustments in recruiting strategies, training programs or working conditions.

NAWARO

targets	Employee turnover
Material topics	<ul style="list-style-type: none"> o Working conditions: work-life balance o Working conditions: adequate wages
Relationship between targets and targets in the strategy	> The reduction of turnover is directly linked to the company's strategic targets, which are focused on growth, innovation and sustainable development.
Target level	<ul style="list-style-type: none"> > Employee turnover of 10% in 2025 > NAWARO's goal for employee turnover is to strengthen long term employee retention and to create and maintain a stable workforce. The company relies on a variety of actions in this area, e.g. support for the work-life balance, bonus payments and other support offers to guarantee the satisfaction and commitment of employees. NAWARO follows a concrete measurable goal to reduce turnover.
Scope of targets	<ul style="list-style-type: none"> > The goal is based on the entire NAWARO Group. > The procedure to determine the goal for employee turnover includes an analysis of the current number of employees, the identification of turnover trends and consultation with the HR department and managers. Discussions are also held with employee representatives to include their perspectives and together develop realistic actions to reduce turnover.
Reference value and year	Reference value for measurement is the current level of turnover in 2024 (28%), which serves as the basis for goal attainment.
Time period (milestones and intermediate targets)	Time period up to end of 2025 is planned.
Methods to determine targets	> Turnover in 2024 was higher than in earlier years due to unusual circumstances like the effects of the Market Premium Directive (standstill at the plants in Altweitra and Rastendorf). The standstill at these plants led to longer commuting for some employees and to a number of resignations. In addition, the standstills required the reduction of workforce. These factors unfortunately contributed to an increase in turnover compared with previous years.
Science-based approach	> /
Inclusion of stakeholders	> /
Changes in the targets	/
Target monitoring, progress and changes	<ul style="list-style-type: none"> > Annual reporting > Analysis of performance indicators, employee survey feedback and the identification of trends in employee turnover are evaluated as the basis for targeted adjustments in recruiting strategies, training programs or working conditions.

At this stage, the Aktuell Group has no quantifiable targets for the identified impacts.. The effectiveness of the defined policies and actions is continually evaluated by specialists in the Sustainability Committee.

ESRS S1-6 – Characteristics of the company's employees**The total number of employees by head count, and breakdown by gender**

	Total
Male	654
Female	726
Other	0
Not reported	0
Total Employees	1,380

RLB NÖ-Wien, as a financial institution, ensures the highest level of diligence in the selection of new employees. Trial month as well as the six-month temporary period are used to evaluate the employee's suitability.

NAWARO has no employees with fixed term contracts.

In 2024, 220 people left the RLB NÖ-Wien-Group and the employee turnover ratio equalled 15.9%. The number of employees is based on headcount, and the ratio is based on an average over the reporting period. The denominator represents the total number of employees (in people). The table Total Number of Employees is based on a reference date survey as of December 31, 2024.

Number of employees by countries (head count)

	Total
Austria	1,380

Employees by contract type, broken down by gender (head count)

	Total
Number of employees (head count)	
Total	1,380
Female	726
Male	654
Other*	0
Not reported	0
Number of permanent employees (head count)	
Total	1228
Female	646
Male	582
Other*	0
Not reported	0
Number of temporary employees (head count)	
Total	152
Female	80
Male	72
Other*	0
Not reported	0
Number of non-guaranteed hours employees (head count)	
Total	0
Female	0
Male	0
Other*	0
Not reported	0
*Gender according to the employees' own statements.	

ESRS S1-7 – Characteristics of non-employee workers in the company's own workforce

NAWARO works with a service contractor (also see the description under ESRS 2 SBM 3). Across the entire group, no other companies have non-employee workers in their workforce. Therefore, no background information or data was identified for non-employee workers in the Aktuell-Group or RLB NÖ-Wien.

ESRS S1-8 Collective bargaining coverage and social dialogue

Coverage Rate	Collective Bargaining Coverage	Collective Bargaining Coverage	Social dialogue
	Employees – EEA (for countries with >50 empl. representing >10% total empl.)	Employees – Non-EEA (estimate for regions with >50 empl. representing >10% total empl)	Workplace representation (EEA only) (for countries with >50 empl. representing >10% total empl)
	Total	Total	Total
0-19%			
20-39%			
40-59%			
60-79%			
80-100%	Austria		Austria

The RLB NÖ-Wien Group does not have an agreement with its employees for representation by a European Works council because the guideline applies to employees and their representatives in companies which are active across national borders.

ESRS S1-9 – Diversity metrics

In reporting on gender equality at the highest leadership level, “top management” was defined differently by the various companies. Top management at RLB NÖ-Wien describes the management levels in the professional landscape. **NAWARO** does not use this definition.

The gender distribution in number and percentage at top management level (head count)	Total
Governance bodies	15
Female	6
Male	9
Other	0
Female %	40.0%
Male %	60.0%
Other %	0.0%
Executive-level positions	167
Female	52
Male	115
Other	0
Female %	31.1%
Male %	68.9%
Other %	0%

The distribution of employees by age group	Total
Under 30 years old	316
30-50 years old	686
Over 50 years old	378

ESRS S1-10 – Adequate wages

Employees earn below the applicable adequate wage benchmark by countries

	Total
Countries where employees earn below the applicable adequate wage benchmark	0
The percentage of employees that earn below the applicable adequate wage benchmark for each of these countries	0%

All employees receive fair and adequate compensation, aligned with applicable industry benchmarks.

ESRS S1-12 – People with disabilities

NAWARO does not employ any people with disabilities at the present time. At RLB NÖ-Wien, employees with a legally recognized disability status have been officially reported as "beneficiaries with disabilities" to the company.

ESRS S1-14 – Health and safety metrics

In the RLB-NÖ-Wien Group, 93.5% of the employees are covered by an occupational safety and health protection management system. There were ten documented work-related injuries to employees during the reporting period, whereby only 5.1% of the reportable work accidents involved the own workforce. There were no fatalities in 2024.

ESRS S1-16 – Compensation metrics (pay gap and total compensation)

Remuneration metrics (pay gap and total remuneration)

	Total
The gender pay gap, defined as the difference of average pay levels between female and male employees, expressed as percentage of the average pay level of male employees	17.6%
The annual total remuneration ratio of the highest paid individual to the median annual total remuneration for all employees (excluding the highest-paid individual) in %	624.3%

The company discloses the percentage pay gap between its female and male employees as well as the ratio between the remuneration of the highest-paid individual and the median remuneration of all employees.

ESRS S1-17 – Incidents, complaints and severe human rights impacts

The total number of incidents of discrimination, including harassment

	Total
Reported number of discrimination incidents, including harassment	0

In the RLB-NÖ-Wien Group, one complaint was submitted over a channel that is available to people in the company's own workforce to express their concerns. No complaints were reported over national contact points. There were no material fines, sanctions or compensation payments related to discrimination, including harassment, or serious incidents of human rights violations by the company's workforce. There were no serious violations of human rights related to the company's workforce or of human rights related to the company's workforce which violated the United Nations Guiding Principles for Business and Human Rights or the OECD Guidelines for Multinational Enterprises. Moreover, no identified serious human rights violations were reported.

ESRS S2 – Workers in the value chain

ESRS 2 – General Disclosure requirements

ESRS 2 SBM 2 – Interests and views of stakeholders

The stakeholder survey is an important part of the process to determine double materiality in the RLB NÖ-Wien Group as the basis for Non-Financial Reporting (NFI). Material topics result, on the one hand, from the material impacts of

the company on the environment and people and, on the other hand, from financial materiality of how environmental and social factors affect the company.

The Chamber of Labour was identified as a relevant stakeholder group to obtain a better understanding of the key issues involving workers in the value chain and a personal stakeholder survey was carried out through direct interviews using the four-eyes principle. The four most important activities with the highest positive impacts were rated as follows (in declining order): tariff contracts or negotiations, opportunities for social dialogue, freedom of association and inclusion in decisions through representation, fair contract conditions and the resulting adequate remuneration, and the knowledge development for workers in the value chain. In addition, the inclusion of workers and their representatives in place of mere consultations was listed as an activity with a positive impact on workers in the value chain. The stakeholder group identified opportunities in declining turnover, higher satisfaction, geopolitical independence, and higher quality expert opinions through the inclusion of employees. Injuries, temporary and permanent damage to health or fatalities due to work accidents and work-related illnesses are seen as the greatest negative impacts on workers in the value chain. This is followed by health-damaging working conditions in mining, industry and agriculture, inhumane working conditions through insufficient rest periods and discriminating unequal treatment. Risks for the most important activities with negative impacts include an increase in sickness rates and higher turnover. According to the stakeholder group, RLB NÖ-Wien should integrate the following actions: regular review of the supply chain with regard to fair working conditions, uncompromising actions against subcontractors and partner companies that disregard labour norms and sanctions.

ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The material topics identified by the RLB NÖ-Wien Group are listed in ESRS 2 SBM-3. *Working conditions: adequate wages Working conditions: health and safety Other labour-related rights: adequate housing Other labour-related rights: water and sanitation Other work-related rights: privacy.*

The chain of activity in **RLB NÖ-Wien** describes the material activities in the direct (Tier 1) supply chain of RLB NÖ-Wien which significantly contribute to meeting strategic goals, especially in sustainability. RLB NÖ-Wien has committed to identifying and evaluating all activities by its Tier 1 suppliers that have a direct influence on its sustainable and strategic goals. The evaluation of supporting activities and indirect suppliers (Tier 2 and lower) is not possible at the present time. Work is in progress to make this evaluation possible based on economically and technically viable methods (best available techniques) by the end of 2025. At the present time, only the workers involved in performance by direct suppliers are affected by the material impacts of the organization and its evaluations.

The types of employees in the value chain who are subject to material impacts through their own activities or activities in the value chain in connection with own operations include employees or external consultants working in the bank building or call centre who are not part of the permanent workforce. Impacts can involve work-related stress factors, safety risks or limited access to employee training. In the upstream value chain, this includes employees who provide district heating, consultants, IT service providers and financial service providers (e.g. Bitpanda). The impacts on these groups are dependent on their respective contracts and the financial position of their own operations. The impacts in the downstream value chain include, for example, outsourced customer service, sales and distribution which, in turn, are dependent on the company's financial position. Workers (in the above-mentioned or other categories) who are particularly vulnerable to negative impacts due to their inherent characteristics or special circumstances, e.g. mothers, employee representatives, employees with disabilities or older workers, must be treated equally but are also subject to special labour law protection. No impacts have been identified for these groups that could result from activities in the value chain. Workers active in the operations of a joint venture or special purpose

entity involving the reporting company include employees of partner companies in joint ventures or special-purpose entities for credit management, such as, e.g. Raiffeisen Software GmbH or e-force. They can have different standards for occupational safety or social benefits in comparison with the bank's workforce.

Impacts on workers in the value chain caused by activities from the value chain include, for example, external cleaning personnel or security services. These workers are often affected by working conditions like inconvenient working times or limited contact with the bank organization. Included in the upstream value chain are, for example, workers in printing companies or paper production firms which supply the materials for bank forms and documents. The related risks can include health burdens caused by machine work or an adverse working environment. Risks in the downstream value chain can involve customer service workers in call centres which work on contract to the bank. They can be faced with psychological stress through direct customer contacts and, possibly, inadequate training to handle financial questions. Workers (in the above-mentioned or other categories) who are particularly prone to negative impacts due to their inherent characteristics or special circumstances through activities in the value chain, e.g. workers with a migration background or workers in high-risk jobs (e.g. high-pressure work in computing centres). They could be at risk due to a lack of social protection or health problems. Workers active in the operations of a joint venture or special purpose vehicle with an investment in the reporting company can be affected by the related value chain activities. Included here, for example, are workers in companies that are part of a consortium to develop new bank software solutions. They can be at risk through high innovation pressure and project uncertainty.

Tier 1 contract partners, geographic areas or raw materials that pose a significant risk of child labour or forced labour for workers in the company's value chain are excluded. Any material negative impacts are not widespread or systematic for the contexts in which RLB NÖ-Wien is active. No incidents of child labour or forced labour were identified. Material positive impacts are supported by various activities. One important measure is the outsourcing of services in which external service providers are employed. The regional economy is supported by supporting Austrian companies which, due to national legal regulations, guarantee compliance with high human rights standards. Another aspect is the regular evaluation and certification of suppliers, including audits, to verify compliance with the defined standards. A comprehensive supplier code of conduct (CoC) was established which, among others, prohibits child labour and forced labour and requires the protection of workers' rights. Suppliers are obliged to comply with the rules of the code of conduct to secure these positive impacts. The double materiality analysis did not identify any material opportunities and risks arising from the impacts and dependencies related to workers in the value chain.

RLB NÖ-Wien has developed an understanding of how employees with specific characteristics in certain work contexts or specific activities could be exposed to an increased risk of damage. Two examples here are female workers or individuals with disabilities. A diversity strategy based on the European Diversity Charter was implemented to meet these challenges. This strategy is intended to create an awareness for diversity and support an inclusive working climate throughout the Group in which all employees are respected and valued independent of their individual characteristics. For the further value chain, the diversity strategy was anchored in the code of conduct for suppliers in Section 3.4: Diversity and non-discrimination. The double materiality analysis did not identify any material opportunities and risks arising from the impacts and dependencies related to workers or specific groups in the value chain.

NAWARO has implemented clear ethical standards and occupational safety guidelines that benefit all workers in the upstream value chain. Through the production of electricity, pellets, heat and biochar, the company creates jobs in the upstream and downstream value chains, especially in logistics and forestry. An examination of the value chain did not identify any risks for material negative impacts (e.g. child labour or forced labour in certain raw material supplier chains in specific countries or regions). NAWARO has placed a focus on equal opportunities, diversity and inclusion which support the integration of disadvantaged groups. Support for equal opportunities by a company not only applies to the own workforce but to all workers in suppliers' companies and partner companies in the value

chain, which guarantees that workers are not vulnerable to negative impacts. Working conditions and health: The extraction or processing of raw materials can lead to dangerous working conditions with risks of accidents, health burdens through poisonous substances or a lack of safety precautions. Workers can be exposed to high physical stress or extreme working hours, which can lead to health problems. By cooperating with responsible suppliers, companies can create fair jobs and offer workers in the upstream value chain a stable income and better quality of life. Companies that offer fair and equitable working conditions, competitive wages and socially insured working relationships in the downstream value chain create long term, secure jobs. Home workers: Lack of social protection and safeguards in the event of illness or work accidents. Lack of a work-life balance, especially in organizations that do not offer flexible working models or adequate childcare.

The most affected workers in NAWARO and the Aktuell-Group are not employed by a joint venture or special purpose entity which holds an investment in the reporting company.

The **Aktuell-Group** does not employ any personnel from third parties or temporary workers at the present time. It is a service company, and no material positive or negative impacts on affected communities in the value chain were identified.

There were no individual incidents like industrial accidents in RLB NÖ-Wien or one of its subsidiaries in 2024.

Actual and potential impacts resulting from business activities and the upstream and downstream value chains, also as regards the business model, were identified. A detailed list is provided under SBM-3.

ESRS S2-1 - Policies related to value chain workers

Policies were identified related to workers value chain which also cover the policies related to own workers and were already discussed in detail in Section ESRS S1-1:

- > RLB NÖ-Wien, Raiffeisen-Holding, Aktuell-Group, NAWARO (by the end of Q1 2025): Human rights position paper. This document covers all (sub- and sub-sub-) issued under ESRS S2.

Material content related to the value chain:

- > Respect for human rights along the value chain and the selection of suppliers.
- > Efforts to evaluate ecological, social and human rights standards along the value chain.

>

RLB NÖ-Wien, NAWARO, Aktuell-Group (current under evaluation and in implementation)	
Policy	Code of Conduct (CoC) for suppliers
Material topics	<ul style="list-style-type: none"> x Working conditions: adequate wages x Working conditions: tariff negotiations x Working conditions: health and safety x Other labour-related rights: adequate housing x Other labour-related rights: water and sanitation <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: secure employment x Working conditions: working time x Working conditions: freedom of association, including employee representation x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: actions to combat violence and harassment at the workplace x Other labour-related rights: child labour x Other labour-related rights: forced labour
Material content	The supplier respects the international climate targets that were formulated at the UN Climate Conference in Paris (COP21) as well as the UN Guiding Principles on Human Rights and is not complicit in any type of human rights violations. The supplier complies with the UN Guiding Principles on Business and Human Rights and respects personal dignity, privacy and the rights of individuals. Forced labour in any form is prohibited. In addition, the supplier must comply with all standards issued by the International Labour Organization (ILO/IAO).
General targets	By the end of 2025, the Code of Conduct (CoC) will be implemented to support and respect the applicable legal regulations and requirements in the countries where RLB NÖ-Wien or NAWARO is active. The conscientious and effective observance of all relevant laws will be verified by an annual compliance audit.
Monitoring process	RLB NÖ-W conducts a supplier survey each year. Work is proceeding to develop a solution that will supply verified real time data.
Scope of application	The supplier CoC covers all stakeholder groups in the upstream value chain, geographical areas and, where necessary, other affected stakeholder groups of RLB NÖ-Wien and NAWARO
Responsible organizational level	The implementation of the Code of Conduct for suppliers is in the responsibility of the management board (C-Level) of the respective entity. The Central Procurement Department of RLB NÖ-Wein carries operational responsibility for the guidelines described in the CoC.

Reference to standards or third party initiatives	<p>The supplier Code of Conduct is based on the following guidelines:</p> <ul style="list-style-type: none"> > UN Guiding Principles on Business and Human Rights > International climate targets > Standards of the International Labour Organization (ILO/IAO) > United Nations Convention on the Rights of the Child (UNCRC) > UN Declaration on Indigenous Peoples' Rights (for RLB NÖ-W)
Inclusion of stakeholders' interests	The Code of Conduct requires supplier to respect the interests of all affected stakeholders and to establish open communication and consultation paths.
Availability for stakeholders	The Code of Conduct for suppliers is published on the websites of RLB NÖ-Wien and NAWARO.
Specific Disclosures for S2	
Policies related to workers in the value chain include the following:	<ul style="list-style-type: none"> x Obligations related to human rights policy x General approach as regards respect for the human rights that are relevant for workers in the die für value chain and in relation to cooperation with workers in the value chain x General approach for actions that create (or permit) Mitigation action for human rights violations x Processes and mechanisms to monitor compliance with the UN Guiding Principles on Business and Human Rights x Human trafficking, forced or mandatory labour, and child labour
Incidents of non-compliance	<ul style="list-style-type: none"> o UN Guiding Principles on Business and Human Rights o IAO Declaration on Fundamental Principles and Rights at Work o OECD Guidelines for Multinational Enterprises
Code of Conduct for suppliers available in the company	<ul style="list-style-type: none"> x Yes o No

In addition to the above-mentioned concepts and as described in ESRS E1-2 on climate change mitigation, RLB NÖ-Wien defines positive and negative criteria in its sustainable positioning. These criteria serve as a framework for business relationships and, in particular, for lending. Positive criteria include particularly desirable activities that create positive added value for the environment and society. Negative activities, in contrast, involve branches or governance practices that are seen as problematic and are therefore not supported. Sustainable positioning specifies a non-sector specific exclusion criterion for financing as the failure to comply with human rights as defined by the European Human Rights Convention – for example, in the supply chain or in labour standards like forced and child labour, occupational safety, health protection, the protection of minorities and indigenous peoples, and product safety. So far, no cases of non-compliance with the Guiding Principles in their upstream and downstream value chain have been reported in the surveys. A monitoring process is being developed to provide verifiable, real-time data in this regard. Actual and potential impacts resulting from business activities and the upstream and downstream value chains, also as regards the business model, were identified. A detailed list is provided under SBM-3.

ESRS S2-2 - Processes for engaging with value chain workers about impacts

Compliance with contract clauses, our supplier code of conduct and all other guidelines have high priority for RLB NÖ-Wien and NAWARO. The well-being and viewpoints of workers in the value chain is a key consideration for the preparation of these guidelines. Annual surveys of stakeholders and suppliers help to identify the viewpoints of workers and other stakeholder groups who could be affected by impacts along the value chain and enable their inclusion in decision processes. If, for example, a works council is established in a partner company, RLB NÖ-Wien also includes the viewpoints of employees through a legal representative as one of the possible contact

opportunities. If the management of the contracting company needs to respond to our survey it must obtain the expertise of various departments. This process is managed jointly by the Central Procurement and ESG Transformation Departments in RLB NÖ-Wien. The results of the survey provide information on quality characteristics (e.g. certification of compliance with environmental or social standards) or any abuses which led to court proceedings. Perspectives of workers in the value chain who may be particularly vulnerable to impacts and/or marginalized (e.g., female workers, migrant workers, workers with disabilities) have not been explicitly analysed. The Supplier Code of Conduct is mandatory for all participants in the value chain.

ESRS S2-3 – Processes to remediate negative impacts and channels for value chain workers to raise concerns

The suppliers code of conduct of RLB NÖ-Wien states that these companies must, on request, provide all information necessary to confirm compliance with the code during the contract term. The supplier is required to inform RLB NÖ-Wien without delay when they become aware or have suspicion of non-compliance with the rules by his own company or a third party. They must also report the mitigation measures taken to ensure compliance with the rules. Serious rule violations can trigger the right to cancel the contract. The human rights position of RLB NÖ-Wien also addresses efforts to undertake appropriate mitigation measures when negative impacts on stakeholder groups like workers in the value chain occur despite of preventive measures and risk mitigation through analyses and measures taken in advance. Policies protecting individuals from retaliation are also outlined the supplier code of conduct.

A whistleblowing system (Integrity Line) has been set up by third parties in the RLB NÖ-Wien Group, which permits the anonymous reporting. This information is examined by the Internal Audit Department, whereby the Compliance Department is also involved when there is a conflict of interests concerning involved Internal Audit personnel. Employees have access to the system in the Intranet, and a whistle-blowing guideline is published on the websites of RLB NÖ-Wien, the Aktuell-Group and NAWARO. The whistle-blowing system can also be accessed externally at all times via a link on the website. There is no procedure to evaluate whether workers in the value chain are aware of these channels/processes/structures. Potential violations or problems are currently monitored through the annual supplier survey, which will be replaced by an AI-based solutions starting in 2025 (see S2-4 Actions, below). The integrity of the suppliers' statements in the annual supplier survey is a matter of mutual trust. No incidents were reported in 2024.

ESRS S2-4 – Taking action on material impacts, and approaches to mitigating material risks and pursuing material opportunities related to value chain workers, and effectiveness of those actions and approaches

RLB NÖ-Wien	
Actions	Implementation of a due diligence tool to evaluate human rights compliance along the supply chain
Material topics	<ul style="list-style-type: none"> x Working conditions: adequate wages x Working conditions: tariff negotiations x Working conditions: health and safety x Other labour-related rights: adequate housing x Other labour-related rights: water and sanitation Additionally included: x Working conditions: secure employment x Working conditions: working time

	<ul style="list-style-type: none"> x Working conditions: freedom of association, including the existence of employee representatives x Working conditions: work-life balance x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value o Equal treatment and equal opportunities for all: employment and inclusion of persons with disabilities x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Other labour-related rights: child labour x Other labour-related rights: forced labour
Material IROs	<p>Income security for workers in the value chain through adequate remuneration to ensure an adequate standard of living such as housing, sanitary facilities, etc.; Fair treatment and financial security of workers in the value chain through collective agreements and negotiations; Contribution to long term health impacts on workers along the value chain due to unhealthy working conditions (e.g. due to inhalation of gases, dust) (esp. Mining, industry, agriculture); Contribution to income security for workers in the value chain through fair contractual terms and conditions, thereby ensuring adequate remuneration in order to guarantee an adequate standard of living (i.e. adequate housing); Contribution to income security for workers in the value chain through fair contractual terms and conditions, thereby ensuring adequate remuneration in order to guarantee an adequate standard of living (i.e. adequate sanitary facilities); Strict contractual requirements can unintentionally limit supplier diversity and innovation within the supply chain. Suppliers that do not meet the specific criteria or standards may not be considered, resulting in a smaller pool of potential suppliers. This reduced diversity can limit competition, restrict access to new ideas and approaches and potentially affect the resilience of the entire supply chain; Inhumane working conditions due to working hours such as inadequate recovery time along the value chain; Fair treatment and financial security of workers in the value chain through opportunities for social dialogue, freedom of association and involvement in decision-making through representation; Demanding the fight against all forms of discrimination along the value chain can significantly enhance reputation and contribute to a sustainable value chain; Impact on the mental health of employees through discriminatory behaviour and abuse of power along the value chain; By binding suppliers to the CoC for suppliers, more awareness of human rights due diligence obligations along the supply chain can be created; non-compliance with regulations on human rights due diligence obligations along the supply chain could damage reputation; violation of human rights in relation to child labor along the value chain</p>
Timeliness	<ul style="list-style-type: none"> o Actions taken x Current actions x Planned actions
Expected results and effectiveness	The review of the due diligence obligations required by the supplier CoC is supported by a software powered by artificial intelligence, which continuously supplies real-time data on human rights relevant information from suppliers. In addition to better verifiability, this should improve transparency and efficiency in all sustainable procurement processes.
Extent of actions measures	Coverage for all suppliers with revenues of EUR 10,000 or more.
Time horizon	12 months
Mitigation measures and availability to	In the event of reported violations, the company is contacted, an audit is conducted (using a questionnaire), and appropriate corrective actions are implemented based on the responses.

workers in the value chain	
Progress on actions	Planning in 2024 and implementation in 2025
Procedures to identify and approaches to undertake adequate actions	<i>See ESRS 2 SBM 2</i>
Funding	EUR 100,000 or more
Specific Disclosures for S2	
Prevention of material negative impacts on workers in the value chain	<i>See ESRS 2 SBM 3</i>
Reported incidents related to human rights the value chain	<i>No incidents</i>

NAWARO

Actions		Sanctions for violations of the suppliers	Code of Conduct
Material topics	<ul style="list-style-type: none"> x Working conditions: adequate wages x Working conditions: tariff negotiations x Working conditions: health and safety x Working conditions: secure employment x Working conditions: working time x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace x Other labour-related rights: child labour x Other labour-related rights: forced labour 		
Material IROs	<p>Income security for workers in the value chain through adequate remuneration to ensure an adequate standard of living such as housing, sanitary facilities, etc.; Potential lawsuits/fines and reputational damage due to working with suppliers who violate safety actions /standards that cause injuries or temporary and permanent damage to the health or even death of workers in the value chain due to occupational accidents and diseases; Working conditions due to working times such as insufficient recovery times along the value chain; Demanding the fight against all forms of discrimination along the value chain can significantly enhance reputation and contribute to a sustainable value chain; Impact on the mental health of employees through discriminatory behaviour and abuse of power along the value chain; By binding suppliers to the CoC for suppliers, more awareness of human rights due diligence obligations along the supply chain can be created; non-compliance with regulations on human rights due diligence</p>		

	obligations along the supply chain could damage reputation; violation of human rights in relation to child labor along the value chain
Timeliness	<input type="radio"/> Actions taken <input type="radio"/> Current actions <input checked="" type="radio"/> Planned actions
Expected results	Action is consequently taken against all possible violations of the Code of Conduct, whereby NAWARO sends a strong signal as regards its ethical standards. Sanctions for violations of the Code of Conduct encourage compliance with environmentally friendly and socially responsible practices in the entire supply chain.
Extent of actions	All suppliers who provide the company with raw materials, products or services must comply with the standards defined by the Code of Conduct. Included here are raw material suppliers, suppliers of intermediate products, service providers and distribution partners along the entire value chain. The primary stakeholder group affected by sanctions is the supplier themselves. NAWARO employees are indirectly affected because compliance with ethical and sustainable practices along the supply chain is directly connected with the working environment and corporate values. NAWARO's customers and other business partners benefit from a responsible supply chain.
Time horizon	/
Mitigation measures and availability for workers in the value chain	A transparent complaint system makes it possible for employees and suppliers to anonymously report possible violations. The complaints are carefully analysed, and corrective steps are taken where necessary. To ensure that sanctions not only lead to short term reaction but also to changes in long term practices, NAWARO would analyse the long-term development of the involved suppliers and partners
Progress on actions	<p>Code of conduct has been introduced to all suppliers, setting strict standards for working conditions. This code ensures that suppliers meet the highest standards for occupational safety, equal treatment, fair wages and the prevention of child labour and forced labour. Supplier must sign the code and guarantee that working conditions meet the requirements.</p> <p>Cooperation with suppliers: NAWARO aims to achieve and maintain a cooperative partnership with its suppliers to continuously improve working conditions. The identification of problems leads to the joint search for solutions together with the suppliers to remedy shortcomings and motivate long term improvements</p>
Procedures to identify and approaches to undertake adequate actions	Feedback from employees, suppliers and other stakeholders (e.g. unions or local communities) are used for the early identification of potential negative impacts. An open complaint management system makes it possible to address and analyse violations or problems in the supply chain.
Funding	No information on funds possible; no OpEx or CapEx identified.
Specific Disclosures for S2	
Prevention of material negative impacts on workers in the value chain	<i>See ESRS 2 SBM 3</i>
Reported incidents related to human rights the value chain	<i>No incidents</i>

At this time, the Aktuell-Group has not yet implemented any actions related to workers in the value chain.

ESRS S2-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

RLB NÖ-Wien	
Targets	Compliance with human rights due diligence obligations along the value chain
Material topics	<ul style="list-style-type: none"> x Working conditions: adequate wages (positive impact) x Working conditions: tariff negotiations (positive impact) x Working conditions: health and safety (negative impact) o Other labour-related rights: adequate housing o Other labour-related rights: water and sanitation o Other work-related rights: privacy <p>Additionally included:</p> <ul style="list-style-type: none"> x Working conditions: working time (negative impact) x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value (positive impact) x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace (negative impact) x Other labour-related rights: child labour (negative impact) x Other labour-related rights: forced labour (negative impact)
Relationship between targets and targets in the strategy	> Based on its ESG positioning, RLB NÖ-Wien wants to achieve the review of and compliance with human rights due diligence along the value chain through state-of-the-art technological means and protect the principles of its supplier CoC.
Target level	> Coverage for all suppliers with revenues of EUR 10,000 or more
Scope of targets	> Upstream value chain.
Reference value and year	2024, the year in which this goal was approved, represents the base year.
Time period (milestones and intermediate targets)	1 January 2025 to 31 December 2025
Methods to determine targets	>
Science-based approach	> /
Inclusion of stakeholders	> Stakeholders' interests were included in the development of targets by the ESG Transformation Department via stakeholder surveys as part of the double materiality analysis.
Changes in the targets	There are no changes because this goal was set during the reporting year.
Target monitoring, progress and changes	> Measurable results are not yet available because this goal was set during the reporting year.
Specific Disclosures for S2	

Inclusion of workers or legitimate representatives	<ul style="list-style-type: none"> x Definition of targets o Review of results o Identification of lessons or improvements
Type of inclusion	<i>See ESRS 2 SBM 2</i>

NAWARO

Targets	Agreement with ESG values
Material topics	<ul style="list-style-type: none"> x Working conditions: adequate wages (positive impact) x Working conditions: tariff negotiations (positive impact) x Working conditions: health and safety (negative impact) x Working conditions: working time (negative impact) x Equal treatment and equal opportunities for all: gender equality and equal pay for equal work of equal value of equal value(positive impact) x Equal treatment and equal opportunities for all: measures against violence and harassment at the workplace (negative impact) x Other labour-related rights: child labour (positive and negative impacts) x Other labour-related rights: forced labour (negative impact)
Relationship between targets and targets in the strategy	> The goal of the agreement with customers and suppliers plays a central role in NAWARO's overall strategy. This goal corresponds to the company's broader strategic guidelines, which focus on long term success, sustainability and confidence building along the entire value chain.
Target level	> At least 90% of the suppliers and 95% of the customers must meet the ethical and sustainable standards set by NAWARO ENERGIE.
Scope of targets	The goal applies to all NAWARO's suppliers, especially for raw materials procurement, production processes and logistics services. The goal also applies to NAWARO's customers, especially regarding the sale of products and services that are consistent with the company's sustainability targets. The goal is based on the global supply chain and covers national as well as international partners.
Reference value and year	2024, the year in which this goal was approved and the supplier CoC was introduced, represents the base year.
Time period (milestones and intermediate targets)	The overriding goal calls for at least 90% of the suppliers and 95% of the customers to meet the ethical and sustainable standards set by NAWARO. It was formulated as a long term goal and should be achieved by 2030.
Methods to determine targets	> /
Science-based approach	> /
Inclusion of stakeholders' interests	> The goal is strongly linked to scientific knowledge of environmental aspects, in particular regarding sustainability and the environmental impact of business processes in the value chain.
Changes in the targets	There are no changes because this goal was set during the reporting year.
Target monitoring,	> Measurable results are not yet available because this goal was set during the reporting year.

progress and changes	
Specific Disclosures for S2	
Inclusion of workers or legitimate representatives	<ul style="list-style-type: none"> x Definition of targets o Review of results o Identification of lessons or improvements
Type of inclusion	See <i>ESRS 2 SBM 2</i>

There are currently no measurable targets for the identified impacts. The effectiveness of the defined policies and measures is continually evaluated by specialists in the Sustainability Committee.

The RLB NÖ-Wien Group plans to introduce a mechanism to assess the actual outcomes of implemented measures.

ESRS S3 – Affected Communities

ESRS 2 SBM 2 – Interests and views of stakeholders

The stakeholder survey is an important part of the double materiality process in the RLB NÖ-Wien Group and serves as the basis for NFI reporting. Material issues result, on the one hand, from the material impacts of the company on the environment and people and, on the other hand, from financial materiality due to the influence of the environment and people on the company.

Representatives of the province of Lower Austria and the city of Vienna were selected as representative of the stakeholder groups in the affected communities and were interviewed individually as part of the stakeholder survey.

This is carried out through regular consultations, where the effectiveness and analysis of the impact on social and environmental conditions are also assessed. The management and project leaders are responsible for engaging the affected communities. These representatives identify job creation and promotion of business opportunities as the activities of RLB NÖ-Wien with the greatest positive impacts on the affected communities.

Other activities identified as important include the creation of awareness for violence against women through campaigns and initiatives (e.g. support for the Orange the World campaign), cooperation with the local population including the interests of (potentially) involved stakeholders, the inclusion of communities in decision-making processes, ensuring transparency and accessibility of the company through low-barrier complaint mechanisms.

The survey also identified other activities that contribute to a positive impact on these communities: respectful behaviour in affected areas along the value chain, a high volume of donations for charitable purposes (Caritas, Gruft, Hilfswerk, Menschen in Not), the integration of residents through prior, informed agreement on new site projects, and safeguarding respect for human rights through a human rights policy and a human rights officer. An open question regarding the potential positive impact of the social activities of RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien focused on the significance of the energy communities providing affordable energy prices. According to the stakeholders, opportunities in the most important activities involved the reputation of RLB NÖ-Wien, the accessibility of customers, the ecological footprint and the strengthening of regional trust. The greatest negative impacts on the affected communities were the repurposing of agricultural land for production plants, warehouses and other infrastructure, insufficient inclusion of affected communities in decision-making processes and inadequate donations/sponsoring for ecological projects (biodiversity preservation, nature protection, etc.). The stakeholders also listed strong networks that exclude others within the community, urban-rural gap, the loss of regional solidarity, price increases and pricing policies that transfer rising costs and inflation.

The analysis of the activities with the most significant negative impacts identified the following risks: reputation risk, contribution to climate change through land sealing, and a reduced regional community cohesion. Fundraising activities to support the region and established corporate volunteering for all employees were strongly recommended for RLB NÖ-Wien by the people interviewed. Other recommendations included joint financing for infrastructure projects for the common good, support for initiatives to revitalize local town centres, equal opportunities and support for the work-life balance. Information events are planned to gain insights into the perspectives of particularly vulnerable or marginalized communities.

ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The material topics identified by RLB NÖ-Wien and the Aktuell Group are listed in ESRS 2 SBM-3. Measures to protect the rights of indigenous peoples are included in the supplier Code of Conduct. The analysis also identified the potential material negative impacts on customers of gambling, betting games and lotteries. To avoid these risks, exclusion criteria were included in the *sustainable positioning*. These include the exclusion of business relations with companies that are involved in illegal gambling as well as companies operating without an official license or relevant certification. Additionally, interactions with companies in countries where the gambling sector is not regulated are avoided. Both companies operate purely as service providers, consequently, only indirectly affected communities in the value chain can be included.

At **NAWARO** the material affected communities include households, companies and communities near operational sites as well as the communities along the value chain (forestry, production, heating networks, end customers). The material topics identified by NAWARO are outlined in ESRS 2 SBM-3. Regarding the company's approach to affected communities with specific characteristics, NAWARO ensures that potential negative impacts are identified early and minimized through dialogue with local stakeholders and targeted measures. This ensures better support for communities potentially exposed to greater risk of harm.

Material positive influences on affected communities: By providing sustainable energy in the form of electricity and heat, NAWARO supports local initiatives that drive the ecological transformation and economic stability in the surrounding communities. This has a positive influence on neighbouring communities, households, agricultural and forestry operations as well as public institutions which benefit from sustainable energy supplies and regional added value.

Negative impacts within the three companies are neither widespread nor systemic.

Actual and potential impacts resulting from business activities and the upstream and downstream value chains, also as regards the business model, were identified. A detailed list is provided under SBM-3.

ESRS S3-1 - Policies related to affected communities

Policies were identified in connection with affected communities which also include policies related to own workforce. Also see the description in section ESRS S1-1:

- > RLB NÖ-Wien, Aktuell-Group, NAWARO (up to Q1/2025): human rights position paper
- > In 2024 RLB NÖ-Wien signed the declaration of commitment to the UN Global Compact. This underscores the company's support for the ten principles of human rights, anti-corruption, labour standards and environmental protection.

- > Material topics related to affected communities:

Economic, social, and cultural rights of communities: Water and sanitation facilities; Rights of indigenous peoples: Cultural rights

- > Other topics related to affected communities that are covered by this policy:

Civil and political rights of communities: impacts on human rights defenders, freedom of expression, economic, social and cultural rights of communities: Water and sanitation facilities, rights of indigenous people: Free, prior, and informed consent

> Material content related to affected communities:

- The principles specified in the human rights position paper are upheld in the interaction with all stakeholders.
- Efforts to establish open and clear communication channels to also consider the needs of stakeholder group outside our primary target groups.

As described under ESRS E1-2 (Policies related to climate change mitigation and adaptation), the Sustainable Finance Framework of RLB NÖ-Wien defines clear standards, principles and criteria for responsible financing and underscores the bank's commitment to sustainable and social socially responsible business practices. .

ESRS S3-2 - Processes for engaging with affected communities about impacts

RLB NÖ-Wien and the **Aktuell-Group** gain insight into the needs of the affected communities through stakeholder surveys (see ESRS 2 SBM 2 above). The Aktuell-Group is currently working on additional processes to better include affected communities.

The perspectives of the affected communities regarding the business operations of **NAWARO** are incorporated into decision-making processes through regular meetings, for example with the local community mayor, and, in Altweitra, also with community representatives - a committee established many years ago at NAWARO's initiative. These processes identify the viewpoints and concerns of the communities, which are then integrated into the planning and implementation of projects. Feedback, for example on noise emissions in Altweitra, lead to concrete adjustments like the installation of a noise barrier and replacement of air coolers. The communities are also actively involved in relevant projects, and decisions and modifications are openly communicated to guarantee transparency and include local interests.

Affected communities are included in decision-making and planning, directly or through legal representatives. This is achieved through regular consultations with community representatives and local organizations that act on behalf of the communities' interests. Involvement of affected communities take place in various phases: At the beginning of a project, potential impacts are communicated, followed by ongoing involvement through regular information updates (e.g. by mail or email). The types of involvement include direct discussions with municipal and resident representatives , participation in public information events and specific information sessions. This process begins before the start of a project and continues during its realization. Management and the project managers are responsible for involving affected communities. The results are incorporated into the decision-making processes. The effectiveness of this engagement is evaluated through regular feedback, the analysis of the impacts on social and environmental impacts, and continuous communication. Information events are organized to gain insight into the perspectives of particularly vulnerable or marginalized communities and include cooperation with local stakeholders.

ESRS S3-3 – Processes to remediate negative impacts and channels for affected communities to raise concerns

RLB NÖ-Wien and the **Aktuell-Group** would take immediate action if incidents of negative impacts were reported. They have an anonymous whistleblower system that is accessible both internally and externally and is available in both German and English. It is also published on the company's website and in the human rights position paper of RLB NÖ-Wien and described in detail in G1-1. There have been no reported incidents of non-compliance with the Guiding Principles in its own activities or in its upstream and downstream value chain to date.

NAWARO takes immediate steps to remedy negative impacts on affected communities. This is achieved through regular dialogue with the communities to develop sustainable solutions and effectively address the impacts. The company plans to install a channel for reporting concerns including a general mail address for complaints and a whistle-blowing hotline. Additionally, since 2022, a dedicated email address (bau-pelletswerk@nawaro-energie.at) has been set up at the start of each project to handle specific concerns. This provides affected communities an opportunity to report concerns or requirements directly to the organization. The availability of these reporting channels is safeguarded by regular monitoring and compliance with data protection guidelines. Problems reported over these channels are systematically recorded and processed by the responsible departments. Progress is monitored and documented on a regular basis to ensure the correct processing of the problems. The availability of the channels is established by publishing the whistle-blowing hotline on the company website. Moreover, the communities are also actively informed about the available channels, e.g. through events and information mailings. Trust in these channels is strengthened through regular feedback and transparent communication.

In cases where no general procedure for involving affected communities has been implemented, information is provided in the Code of Conduct (CoC).

ESRS S3-4 – Taking action on material impacts on affected communities, and approaches to managing material risks and pursuing material opportunities related to affected communities, and effectiveness of those actions

NAWARO	
Actions	Heat network supplies
Material topics	X Economic, social and cultural rights of communities: water and sanitation
Material IROs	Provision of hot water through the supply of electricity and heat
Timeliness	x Actions taken x Current actions O Planned actions
Expected results	> Provision of heating energy > Supplies of heat for households/businesses
Extent of actions	> The district heating network indirectly supplies households with warm water and space heating, as well as businesses with process heat through the operator of the heating networks. > Measures to supply the heating network include the provision of sustainable thermal energy to local communities and industrial consumers in the region surrounding the plants. The primary stakeholders affected are neighboring residents, local companies and municipal authorities.
Time horizon	Completed

Mitigation measures	<p>To prevent or reduce material negative impacts on affected communities, NAWARO has implemented the following measures: Heat generation in power plants or heating plants is based on efficient technologies that minimize the emission of pollutants like fine dust, nitrogen oxide and sulphur dioxide. A monitoring system was installed for the continuous assessment of environmental impacts, including the emissions measurement and energy efficiency tracking. Measures have been taken to reduce emissions and noise, as well as to ensure labor standards, in order to mitigate risks arising from the impacts and dependencies on affected communities. Ongoing dialogue with affected communities is maintained to identify and address problems at an early stage. Actions have been taken to generate positive impacts, such as supporting local initiatives and non-profit projects, creating new jobs and the integrating local supply chains. The effectiveness of these measures is monitored through regular data collection and feedback from the affected communities. The need for further measures is determined through stakeholder engagement and dialogue, allowing adjustments in business strategy and measures to react to specific impacts. This also takes into account future expansion of the heating network and its associated impacts on communities and land use.</p> <p>No severe problems or incidents in connection with human rights have been reported to date. The approach to handle material negative impacts includes the identification and analysis of the impacts as well as the development of long-term solutions to prevent future problems.</p>
Progress on actions	Already implemented
Funding	No information on funds possible; no OpEx or CapEx identified.
NAWARO	
Actions	Maintenance
Material topics	x Economic, social and cultural rights of communities: water and sanitation
Material IROs	Provision of hot water through the supply of electricity and heat
Timeliness	x Actions taken x Current actions O Planned actions
Expected results	> Provision of heating energy > Supplies of heat for households/businesses via the district heating network operated by the neighbouring heating plant
Extent of actions	> Introduction of optimized maintenance plans, expansion of monitoring systems and organization of continuous training for technical staff to enable faster troubleshooting. > Improvement of heat production efficiency through regular maintenance, modernization of infrastructure and the use of smart metering systems to minimize heat loss and make energy supplies more efficient.
Time horizon	Measures already implemented, ongoing evaluation
Mitigation measures	To prevent or reduce material negative impacts on affected communities, the company has implemented numerous measures. Regular maintenance of the facilities ensures that production processes remain efficient. In heat production, efficient technologies are used to minimize the emission of pollutants like fine dust, nitrogen oxide and sulphur dioxide and to comply with regulatory requirements. A monitoring system was also introduced to continuously track the environmental impacts of heat supplies, especially emissions and energy efficiency.

	<p>The maintenance of the heating network and its associated impacts on communities and land use are being monitored.</p> <p>The company has taken measures to improve efficiency and actively engages in dialogue with the affected communities to identify and mitigate potential risks and impacts at an early stage. The effectiveness of these measures is monitored through regular evaluations and feedback from the affected communities. Additional measures include the reduction of emissions, increase in efficiency and protection of labour standards.</p>
Progress on actions	The maintenance of the heating network and its associated impacts on communities and land use are being monitored.
Funding	No information on funds possible; no OpEx or CapEx identified.

Neither RLB NÖ-Wien nor the Aktuell-Group have any measures or funds relating to affected communities. The RLB NÖ-Wien Group plans to introduce a mechanism to assess the actual outcomes of implemented measures.

ESRS S3-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

NAWARO	
Goals	Uninterrupted operations
Material topics	X Economic, social and cultural rights of communities: water and sanitary facilities
Relationship between goals and targets in the strategy	The goal to maintain uninterrupted operations is directly linked to strategic guidelines of NAWARO to ensure continuous and sustainable energy supply and high energy efficiency as well as supply security in the long term.
Target level	<p>90% operational availability, meaning the plants and equipment operate 90% of the time without unexpected disruptions or breakdowns (unplanned downtime) to continuously supply households with electricity and heat. Planned maintenance and servicing of the facility is scheduled twice each year and are excluded from the 90% supply security (unplanned standstills).</p> <p>This is an absolute target because NAWARO aims to provide uninterrupted supply without requiring a variable benchmark for comparison.</p>
Scope of target	<ul style="list-style-type: none"> > Operation of biomass plants: NAWARO is specialized in the production of electricity, heat, pellets and biochar from biomass. Uninterrupted operations cover all aspects of plant management, from biomass preparation and storage to production of the listed products. It must be ensure that the plants and equipment operate continuously without significant technical failures. > Regular maintenance and inspections are required to guarantee the operational availability of the plants and equipment. > The target also includes the continuous improvement of production processes and the implementation of new technologies. > The supply of regional biomass must be regular and in the most consistent quality possible to maintain production process. > The distribution of the generated electricity and heat must also be efficient and uninterrupted to reliable supply households .

Reference value and year	> Measurement at the end of the 2025/2026 financial year (ESG reporting) > Reference value: MWh and MWt
Time period (milestones and intermediate target)	> Measurement at the end of the 2025/2026 financial year (1 year, then new goal) > No interim targets or milestones
Methods to determine targets	> Analysis of existing maintenance practices and efficiency indicators in the heating network area based on historical data; target will then be defined. > Data source = operating data
Science-based approach	/
Inclusion of stakeholder interests	No, goals were defined internally
Changes in the target	/
Target monitoring, progress and changes	The target will be evaluated at the end of a financial year with operating data serving as the parameter for measurement.

There are no targets in the RLB NÖ-Wien and Aktuell-Group with regard to affected communities.

There are currently no measurable targets for the identified impacts. The effectiveness of the defined concepts and measures is continually evaluated by specialists in the Sustainability Committee.

ESRS S4 – Consumers and End Users

The RLB NÖ-Wien-Group is aware of its responsibility towards consumers and end users. A special focus at RLB NÖ-Wien lies on the security of customer data. Due to the decentralised nature of the RLB NÖ-Wien Group, 'Consumers and end users' is a cross-cutting issue for which the management and various interfaces in the companies are responsible in their respective areas. As part of their duty of care, they are responsible for taking appropriate measures to counteract possible risks specific to this topic. In practice, there is often a power imbalance between companies and customers, which can be more or less equalised by a set of rules or principles (e.g. general contractual conditions). Consumers and end users are an important group of affected stakeholders. Consumer protection is part of the EU Charter of Fundamental Rights (Art. 38).

ESRS 2 SBM 2 – Interests and views of stakeholders

The viewpoints of stakeholders are included in the double materiality analysis with the help of a stakeholder survey. As representatives for consumers and end users, representatives from the Vienna Chamber of Labour and those responsible for complaints at RLB NÖ-Wien were interviewed.

Interviews with the stakeholder group indicated that the greatest positive impacts on consumers and end users were covered by the following activities: low-barrier complaint possibilities and communication with customers, access to information on contents, origin or production methods for consumers, creation of inclusion through digital and building accessibility, a broad product offering that meets the needs of diverse consumers, and the diversification of sales channels to make products easily available at different locations and in different situations. The fast identification of solutions through process optimization also has a positive impact on consumers and end users. The most important activities in this connection lead to opportunities for improving the company's reputation, more contracts, accessibility through planning, and a larger market through the inclusion of people with disabilities. The stakeholder group identified the greatest negative impacts of the activities of RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien as the incorrect handling of customer information and the inadequate examination of products and services. Other factors included insufficient accessibility, long processing periods and unwanted customer contacts. Penalties, financial and reputation damage were identified by the stakeholders as the greatest risks that could lead to negative impacts on RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien. The recommended measures include obtaining customer feedback to adapt products and services, clear and transparent communication, utilising customer complaints as an opportunity for improvement, integrating them into customer quality management and anchoring them at the highest business level.

RLB NÖ-Wien follows a strategy of absolute customer orientation. The goal is to develop and retain long-term customer relationships that are based on trust. The Raiffeisen "Stadtbank Code" serves as a benchmark for excellence in advising, service and management and formulates the quality claim for private customer consulting. To include consumers and end users in this strategy, RLB conducts quarterly customer surveys. One of the central indicators is the Net Promoter Score (NPS) to measure customer satisfaction. This feedback instrument indicates the willingness of customers to recommend the company and helps to identify the issues most important for customers as a means of aligning financial services even better with customers needs. In addition, RLB NÖ-Wien uses "mystery shopping" by an external institute to improve the quality of advising.

RLB NÖ-Wien informs the public via its website, its channels on Facebook, Instagram and LinkedIn as well as in direct dialogue and by displaying terms and conditions in the branches. The General Terms and Conditions govern relationships with customers. It is ensured that compliance is integrated into all product launch processes at RLB NÖ-Wien.

RLB appointed a human rights officer in July 2024, who is responsible for advancing the integration of human rights issues in the company. Important content of the human rights positioning related to customers includes equal treatment, the prohibition of discrimination, protection for personal rights, data protection and the respect for human rights in relations with customers.

The protection of information, especially the availability, confidentiality and integrity of data, represent the fundamental principle of information security. However, RLB NÖ-Wien has no specific guidelines for information security related to consumers or private customers.

As part of the Double Materiality Analysis, RLB NÖ-Wien assesses, based on existing analyses of the key pillars of the diversity strategy—such as people with disabilities, generational management, migration, and gender— how consumers and end users with specific characteristics may be affected.

ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The material topics identified by RLB NÖ-Wien are listed in ESRS 2 SBM-3. RLB NÖ-Wien wants to offer retail banking products for every stage of life and make them accessible to all interested persons (regardless of their level of education, religious affiliation, etc.). It gives private customers the opportunity to invest their savings and other funds securely and at interest, promotes savings and wealth creation among broad sections of the population and serves to satisfy credit requirements. With its products, it also helps to teach children how to handle money and to make the topic of money tangible (Raiffeisen JUNIOR). High-quality and competent customer advice is the top priority. ('Stadtbank Code'). RLB NÖ-Wien focusses on high-quality, customer-oriented advice from well-trained employees. The goal is to continue to expand customers' access channels to RLB NÖ-Wien so that they have an increasingly homogeneous contact experience on all current and future channels.

For consumers with a legal residence in the European Union (EU), RLB NÖ-Wien offers special conditions in the form of a basic account on credit basis. This right is also available to consumers without a permanent place of residence, asylum seekers and consumers without a residence permit. The basis account allows each consumer, independent of his or her personal situation, income, age or nationality to use a current account and participate in cash-free payment transactions without incurring debt. It represents full coverage for the legal right to a basic account which was established in Austria in 2016. RLB NÖ-Wien offers an extensive network of financial services in Vienna with 20 branch offices, self-service branches and ATM machines as well as a wide range of offers and services as part of its online banking. RLB NÖ-Wien wants to offer products for every phase of life (right to a basic account). In Vienna, it has 20 branch offices and 291 self-service machines (in four types: 193 for cash withdrawals, thereof 156 in Spar supermarkets; 36 CRS for cash withdrawal/deposits; 20 for coin deposits and 42 machines for account balance reporting and transfers via payment forms). For customers with disabilities, RLB NÖ-Wien has made 19 branches barrier-free and provides mobile induction loop devices at all locations. Numerous banking transactions can be managed easily and quickly online. As of September 2024, RLB had roughly 134,000 ELBA customers.

To manage and monitor sustainability risks in the corporate customer credit business, RLB NÖ-Wien uses an ESG scoring from an external service provider (Climcycle). Environmental, social and governance risks are evaluated, and every customer is assessed individually based on the OeNACE branch, location, LEI code etc. The data granularity for environmental risks is currently higher than for social or governance risks. In addition, the inclusion of a human rights scoring tool in the risk assessment process is planned for the near term.

NAWARO currently has no end customer business.

In the **Aktuell-Group**, an analysis of the material impacts, risks and opportunities as described in ESRS 2 SBM 3 only identified end customers for insurance services as affected consumers in the category of consumers and/end users of services that could potentially have a negative impact on their right to privacy, the protection of their personal data, and their right to the freedom of expression and non-discrimination. No end customers were identified in any of the other categories, for example: consumers who could be materially affected by own activities; consumers who could be materially affected by activities in the value chain; consumers and end users of products that are hazardous for

people and/or increase the risk of a chronic illness; consumers and end users who are dependent on exact and accessible product- and or service-related information; and consumers and end users who are particularly vulnerable for impacts on health or the private sphere or for impacts of marketing and sales strategies. No affected end users were identified in the category of other consumers and end users. In order to prevent negative impacts in the area of data security, regular IT security awareness training is held. No material risks or opportunities identified.

None of the three companies offer services or products that are harmful to consumers and/or end users, increase the risk of chronic illness or negatively affect the right to privacy. As part of the double materiality analysis, RLB NÖ-Wien evaluates ways in which consumers and/or end users could be exposed to an increased risk of damages. This evaluation is based on the Austrian Accessibility Act and the cornerstones of the Code of Conduct as well as compliance with human rights due diligence obligations.

Actual and potential impacts resulting from business activities and the upstream and downstream value chains, also as regards the business model, were identified. A detailed list is provided under SBM-3.

ESRS S4-1 – Policies related to consumers and end-users

Policies were identified in relation to consumers and end-users which are also related to the policies for own workers. These latter policies are described more closely in section ESRS S1-1:

- > RLB NÖ-Wien, Aktuell-Group, NAWARO (by the end of 2024): human rights position paper. It covers the following material topics related to consumers and end users:
 - Information-related impacts for consumers and/or end-users: Privacy
- > The human rights position paper also covers the following content with a focus on consumers and end-users: respectful, competent and fair interaction with customers as the central element of business activities; protection of human rights and ecological standards; active prevention of human rights violations from services; regular review of compliance with transparency, sustainability, human rights standards and social responsibility by compliance staff; compliance with relevant embargos and sanctions in business relationships.
- > The Group's parent company, Raiffeisen-Holding NÖ-Wien, signed the declaration of commitment to the UN Global Compact in 2019. This officially underscored its support for this internationally recognized instrument to implement the ten principles of human rights, the fight against corruption, labour standards and environmental protection.
- > Aktuell-Group, NAWARO, RLB NÖ-Wien: Code of Conduct. It covers the following material topics related to consumers and end users:
 - Information-related impacts for consumers and/or end-users: Privacy
- > The Code of Conduct also covers the following content with a focus on consumers and end users: customer relations (absolute customer orientation, confidentiality, data protection and bank secrecy, innovative products and services, fairness, investor protection, conflicts of interest).

>

RLB NÖ-Wien	
Policy	Complaint management
Material topics	O Information-related impacts for consumers and/or end-users: Privacy Additionally included: X Information-related impacts for consumers and/or end-users: Freedom of expression
Material content	> Contact opportunities in the event of complaints > Legal basis

General goals	Compliance with the legal obligations defined by the Austrian Banking Act and the Austrian Securities Supervision Act is ensured through the implementation of relevant due diligence obligations, particularly regarding consumer rights. The complaint management regulations ensure that customers have the opportunity to express dissatisfaction related to banking services. Prompt processing and the definition of suitable measures ensure the proper fulfilment of these due diligence obligations.
Monitoring process	Claims and criticisms from customers are recorded in complaint management. Together with the specialist departments (where necessary), efforts are made to find a solution, identify opportunities for customer relationship and provide non-customers feedback that reflects company's image.
Scope of application	This service is exclusively for customers of Raiffeisen NÖ-Wien and covers only the areas of application of the BWG and WAG.
Responsible organizational level	Organizational units: complaint management and compliance; sales planning, lead and channel management
Reference to third party standards	The Austrian Banking Act, Austrian Securities Supervision Act and other regulatory requirements of the European Securities and Markets Authority (ESMA) and the Austrian Financial Markets Authority (FMA)
Inclusion of material stakeholder interests	In accordance with legal regulations (WAG and BWG), the interests of customers were met by installing a publicly accessible office for submitting complaints and an established process to rapidly address customer interests. An independent review of the process is conducted by Compliance regarding WAG and BWG complaints.
Available for stakeholders	The policy is published on the website and available to the general public. There are contact opportunities for customers and non-customers.
Alignment with international guiding principles	Complaint management system is in line with international guiding principles (OECD, United Nations for Economic and Human Rights/Charter of Human Rights)

RLB NÖ-Wien

Policy	Data protection guideline and data protection management system manual ("DSMS-manual") - data protection information for customers
Material topics	x Information-related impacts for consumers and / or end users: privacy
Material content	RLB NÖ-Wien processes the personal data received from their customers especially in connection with business relationships. They also receive data from other affected companies. This data is handled in agreement with high pre-defined security standards and processes.
General targets	The protection of customer data is of utmost priority in the banking business. RLB NÖ-Wien places high priority on the protection of all data transmitted or made available as an integral part of their business activities.
Monitoring process	The data protection officer monitors the company's strategies for the protection of personal data, organizes training programs and, in this way, creates a greater awareness among employees for this issue. This function is also responsible for auditing the company's data processing and issuing specific recommendations for data protection.
Scope of application	The data protection guideline is directed to all employees of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien. Every employee must complete data protection training every two years at the latest, either online via web-based training or as classroom training (the training plan for

	employees is coordinated with HR). All employees and managers are required to comply with the following rules and regulations in handling personal data: > Data protection guideline > Data protection management system manual (DSMS manual) > IT security guidelines (e.g. IT guideline)
Responsible organizational level	The data protection officer reports directly to the company's managerial body (Managing Board). They serve as the single point of contact for data protection issues and the first contact point for external parties, public authorities or affected individuals.
Reference to third party standards	> Austrian Banking Act for bank secrecy rules > European General Data Protection Regulation (DSGVO) > Data Protection Act 2018
Inclusion of material stakeholder interests	Personal data are an integral part of human identity and inseparably linked to the private sphere; consequently, they require effective protection. Severe violations of personal data can, in the worst case, have negative impacts on human rights.
Available for stakeholders	The data protection guideline applies to all employees. It was issued for the first time on 1 May 2018 and is updated regularly. This document is published in the Intranet and is updated regularly. Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien meet their information obligations regarding the collection of personal data through publication on the website (www.raiffeisenbank.at under "data protection") and through the information flyers in the branch offices.
Alignment with international guiding principles	The Data Protection Directive and the "Data Protection Management System" manual were not explicitly created in alignment with international guiding principles (OECD, United Nations on Business and Human Rights, or the Charter of Human Rights).

There are currently no policies with regard to consumers and end users for either the Aktuell-Group or NAWARO.

ESRS S4-2 - Processes for engaging with consumers and end-users about impacts

RLB NÖ-Wien pursues a strategy of absolute customer orientation. In the private customer business, the Raiffeisen Stadtbank Wien always strives to provide perfect service and competent advising. Feedback from customers is collected quarterly based on a telephone survey. It covers active private customers with the following characteristics in all five regions: have been Raiffeisen customers for more than one year and had a visitor contact within the last three years, have a current account, are between 18 and 75 years of age, are not employed by RLB NÖ-Wien, are not classified as problematic customers, were not included in the survey during the last two years, are not opted out of telephone surveys, and who have registered a telephone number. The content of the survey focuses the quality of contacts, relationships, and solutions as well as satisfaction and suggestions for improvement. The responses are dealt with by complaint management and, if necessary, handles resulting customer complaints and derives appropriate measures. RLB NÖ-Wien is open to criticism and sees this as an opportunity to further develop the company. Customer satisfaction is also measured with the Net Promoter Score (NPS), which indicates customers' readiness to recommend the company. The goal is for customers to be completely satisfied and enthusiastic about their experience.

NAWARO actively includes consumers and end users in the development of new products to include their needs and expectations at an early stage. A complaint process was installed for the products pellets and biochar, that allows customers to provide feedback and possible suggestions for improvement. The generated electricity is not sold directly to end customers but only to electricity traders and, consequently, there is no end customer interaction.

The **Aktuell-Group** is currently working on additional processes to improve the inclusion of affected communities.

ESRS S4-3 – Channels for consumers and end-users to raise concerns

RLB NÖ-Wien views customer complaints as an opportunity for improvement. The dialogue with critical customers is a self-evident fact for RLB NÖ-Wien, independent of whether a personal discussion or communication over social media is involved. RLB NÖ-Wien has installed an active complaint management system, which is continuously improved. Additionally, due to the requirements of The Markets in Financial Instruments Directive (MIFID II, Delegated Regulation 565/2017) financial institutions are legally obligated to implement a complaint management system.. RLB NÖ-Wien and the Aktuell-Group would take immediate action if incidents with a negative impact were reported. They have installed an anonymous whistle-blower system that can be accessed both internally and externally and is available in German and English. It is also publicized on the company's website and in the human rights position paper of RLB NÖ-Wien. See ESRS S4-1 for details on complaint management and ESRS G1-1 for the whistleblowing system. RLB NÖ-Wien has established its complaint management system in compliance with legal requirements.

NAWARO takes immediate steps to remedy negative impacts on affected communities. The setting is formed by regular dialogue with the communities to develop sustainable solutions and effectively address the impacts. The company plans to install a channel for reporting concerns which will include a general mail address for complaints as well as a whistle-blowing hotline. These channels will be available starting in 2025. In addition, a separate mail address (e.g. bau-pelletswerk@nawaro-energie.at) was created at the start of a project in 2022 to process specific concerns. It gives affected communities an opportunity to report concerns or requirements directly to the organization. The availability of these reporting channels is safeguarded by regular monitoring and compliance with data protection guidelines. Problems reported over these channels are systematically recorded and processed by the responsible departments. Progress is monitored and documented on a regular basis to confirm the correct processing of the problems. The availability of the channels is established through publication of the whistle-blowing hotline on the company website. The communities are also actively informed over the available channels, e.g. through events and information letters. Confidence in the channels is supported by regular feedback and transparent communications. If a general process is not introduced to include affected communities, the relevant information will be provided in the Code of Conduct (CoC). NAWARO has established its complaint management system in compliance with legal requirements.

ESRS S4-4 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

The Aktuell-Group identified *Information-related impacts for consumers and / or end users: privacy* as a material topic. IT security awareness training is held annually for all employees to safeguard data protection and protect the privacy of consumers and end users. This training is intended to improve data security and increase employees' awareness.

All described measures contribute positively to better social outcomes for consumers and end users without causing any negative effects. Based on the material impacts of the double materiality analysis, both existing measures and newly developed policies were assigned to potential and actual impacts by experts. In reporting year 2024, there were no Mitigation measures for existing initiatives. All implemented measures are developed in compliance with current legal regulations, ensuring that they do not have negative effects on consumers and end users. In 2024, there were no reported cases of serious human rights violations. Management is informed about significant impacts and plans appropriate measures aligned with the business strategy to seize opportunities and mitigate risks.

RLB NÖ-Wien	
Actions	Initiatives for inclusion and barrier-free access in customer advising
Material topics	x Information-related impacts for consumers and / or end users: privacy Additionally included:

	<ul style="list-style-type: none"> x Information-related impacts for consumers and / or end users: freedom of expression x Personal security of consumers and / or end users: health and safety x Personal security of consumers and / or end users: protection for children x Social inclusion of consumers and / or end users: access to products and services
Material IROs	<p>Non-compliance with data protection laws and regulations or failure to protect customer privacy can lead to severe penalties, such as fines, and can significantly damage reputation; An anonymous whistleblowing system and a complaint mechanism ensure that customers can express their opinions without negative consequences; Insufficient review of products and services could endanger the health and safety of consumers and/or end users; Offering specialized services tailored to the needs of families and children can expand the customer base and establish new business relationships; Limited access to products and services due to barriers related to age, gender, health status, or disability can reinforce social prejudices and make everyday life more difficult for consumers and/or end users.</p>
Timeliness	<ul style="list-style-type: none"> x Actions taken x Current actions O Planned actions
Expected results	<ul style="list-style-type: none"> > The target is to make products and services equally accessible to all customers. > Implement accessibility as an important element of the ESG strategy. > Results will include the creation of offers that allow all customers to directly use banking products. > Full integration in business processes will be guaranteed. > These are tangible results, such as renovations for barrier-free access to branches.
Extent of actions	<p>RLB NÖ-Wien AG focuses on digital and building accessibility. In addition to targeted initiatives aimed at improving customer access to services and products, RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien also offer awareness-raising measures. Intensive training – in cooperation with the experts at myAbility – for customer representatives helps to ensure barrier-free communication with their customers.</p>
Time horizon	<p>Beyond compliance with the Accessibility Act (BaFG), RLB NÖ-Wien has implemented structural adaptations as part of its new location strategy: By the end of 2024, 19 out of 20 branches will have been adapted for barrier-free access. The remaining branch will be modified accordingly by June 2025.</p>
Mitigation measures	<p>Digital Accessibility: Targeted digital measures ensure that customers can access the bank's services and products barrier-free. This includes optimizing online platforms and apps to enhance accessibility for individuals with diverse needs.</p> <p>Structural Accessibility: By the end of 2024, 19 out of 20 RLB NÖ-Wien branches will be structurally adapted to provide barrier-free access. These adaptations include wheelchair-accessible entrances, wide doors, and accessible sanitary facilities. The final branch will be adapted by June 2025 at the latest.</p> <p>Awareness and Training: RLB NÖ-Wien conducts comprehensive training for its customer advisors to ensure barrier-free communication with customers. In collaboration with myAbility experts, these training sessions aim to raise awareness and competence in interacting with customers with various disabilities.</p>

	Compliance with Legal Requirements: The bank ensures that all measures comply with the Barrierefreiheitsgesetz (BaFG) and proactively implements additional initiatives to further enhance accessibility.
Progress on actions	In 2020/21, mobile induction loops/teleloop amplifiers were installed in all 20 Wien Stadtbank branches to provide additional assistance for customers with hearing impairments. This device allows the bank advisor's voice to be transmitted directly to the hearing aids via microphone-wireless and interference-free without background noise. The introduction of induction loops is a key measure to ensure equal access to important banking transactions for all customers. On 3 December 2021, two sign language interpreters were available free of charge to assist hearing-impaired customers with banking consultation at the Stadtbank branch on Friedrich-Wilhelm-Raiffeisen-Platz 1.
Funding	No information on funds possible; no OpEx or CapEx identified.

RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien

Actions	Financial education for 7-14 year-olds: "Raiffeisen JUNIOR" app
Material topics	<p>x Information-related impacts for consumers and / or end users: privacy</p> <p>Additionally included:</p> <p>x Personal security of consumers and / or end users: health and safety</p> <p>x Personal security of consumers and / or end users: protection for children</p> <p>x Social inclusion of consumers and / or end users: access to products and services</p>
Material IROs	Non-compliance with data protection laws and regulations or failure to protect customer privacy can lead to severe penalties, such as fines, and can significantly damage reputation; Insufficient review of products and services could endanger the health and safety of consumers and/or end users; Offering specialized services tailored to the needs of families and children can expand the customer base and establish new business relationships; Limited access to products and services due to barriers related to age, gender, health status, or disability can reinforce social prejudices and make everyday life more difficult for consumers and/or end users.
Timeliness	<p>x Actions taken</p> <p>x Current actions</p> <p>O Planned actions</p>
Expected results	The introduction of the "Raiffeisen JUNIOR" app is a further step in the absolute customer centricity and an innovative step in the financial education of children and young people. As the first traditional credit institution in Austria, RLB NÖ-Wien offers a unique solution to introduce young people to the responsible handling of finances. The app is designed to strengthen the financial skills of the next generation and, at the same time, help parents teach their children how to handle money. These are actual results.
Extent of actions	The intuitive design of the "Raiffeisen JUNIOR" app allows for easy and user-friendly navigation for children. With the gamification effect – for example with a task function –, financial education becomes a fun and engaging experience. Defined savings goals help children and young people learn early on how to manage money responsibly. Within the limits defined by parents, they can make contactless payments at NFC-enabled checkout terminals in retail stores. Children and young people can also make payment transfers after parental approval and a feature to request pocket money from parents. The "Raiffeisen JUNIOR" app is directly linked with the parents' "Mein ELBA" mobile banking app. These are actual results.
Time horizon	/

Mitigation measures	/
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.

RLB NÖ-Wien

Actions	"Beyond Banking:" Green electricity brand Auri as the green answer to price volatility
Material topics	o Information-related impacts for consumers and / or end users: privacy Additionally included: x Social inclusion of consumers and / or end users: access to products and services
Material IROs	Limited access to products and services due to barriers related to age, gender, health status, or disability can reinforce social prejudices and make everyday life more difficult for consumers and/or end users.
Timeliness	x Actions taken x Current actions O Planned actions
Expected results	Through the integration of regional and renewable energy sources (wind, water, sun, biomass) in a cross-regional energy network, Auri will facilitate flexible and sustainable energy use for the members of the Auri community. Users can access the individual energy sources directly or feed-in energy themselves. In addition, a EUR 100 bonus for customers who change over to Auri is expected to result in a steady increase in business and a positive echo to the sustainable energy solutions offered by RLB NÖ-Wien. These are actual results.
Extent of actions	Auri is the sustainable electricity provider founded by Raiffeisen and an energy network. It provides customers and employees with sustainable green electricity. These measures are intended to create added value and have a positive effect on customers and employees as regards CO ₂ reduction.
Time horizon	/
Mitigation action	/
Progress on actions	/
Funding	No information on funds possible; no OpEx or CapEx identified.

NAWARO ensures that all its business partners have equal access to relevant information. To maintain quality and customer satisfaction, feedback on pellets and biochar is systematically recorded and processed.. The company complies with human rights aspects along the entire value chain, especially in the selection of suppliers and business partners. Through sustainable production processes and transparent communications, NAWARO contributes to the observance and continuous improvement of social and ecological standards. At this time, the Aktuell-Group has not yet implemented any measures related to consumers and end users.

ESRS S4-5 – Taking action on material impacts on consumers and end users and effectiveness of those actions

Policies were identified at **RLB NÖ-Wien** and **NAWARO** in relation to consumers and end-users which are also related to the policies for workforce in the value chain. These latter policies are described more closely in section ESRS S2-5:

The goal of **RLB NÖ-Wien** is to ensure human rights compliance throughout the entire value chain, including for customers. Clear human rights standards demonstrate the bank's commitment to responsibility, emphasizing that social and ethical obligations are taken seriously. By integrating human rights into business strategies, long-term sustainability is promoted. The objective is to maintain a respectful relationship with customers while ensuring compliance with applicable embargoes and sanctions in business dealings with RLB NÖ-Wien.

NAWARO's target covers all suppliers with whom the company works, especially as regards raw materials procurement, production processes and logistics services. It also covers **NAWARO's** customers, above all concerning production and services that are aligned with the company's sustainability goals. Also involved is the global supply chain, i.e. with national and international partners. No material topics are involved.

There are currently no measurable targets in the Aktuell-Group for the identified impacts. The effectiveness of the defined policies and measures is continually evaluated by specialists in the Sustainability Committee (SUCO).

G1 – Business conduct

Due to the decentralized organization of the Raiffeisen-Holding NÖ-Wien-Group, governance is a cross-sector issue for which the management and a wide variety of interfaces in the companies are responsible in their respective areas. These areas are responsible for implementing the necessary measures to counter potential risks.

The management bodies, if necessary in consultation with the supervisory bodies, define the strategic focus and monitor business activities. The management bodies are responsible for implementing the strategy in daily operations and for the guidance of employees. The supervisory bodies monitor the correct fulfilment of duties by the management bodies and advise management on strategic issues, ensuring that the company policies support long-term sustainability and legal compliance. All corporate bodies have extensive knowledge of the corporate strategy, risk management and sustainable business practices to make well-founded decisions over the company's long-term orientation. They ensure that the corporate policies meet legal requirements as well as ethical standards and are continuously adapted to meet market and environmental conditions.

RLB NÖ-Wien has only management and supervisory bodies but no administrative bodies or committees which only exercise administrative functions without strategic management or control tasks. The committee structure of the RLB NÖ-Wien regarding its management and supervisory bodies (incl. their respective committees) is clearly defined by statutes, articles and rules of procedure. The terms management and supervisory bodies refer to different governance functions. The management body leads and directs the company, while the supervisory body controls and monitors management. Additional information is provided under disclosure requirement GOV-1 – The role of the administrative, management and supervisory bodies.

IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities

The processes to identify and assess material impacts, risks and opportunities in connection with governance include a systematic analysis and assessment of relevant factors that could affect the company. These factors were identified during the double materiality analysis, also for impacts, risks and opportunities in connection with governance. No material financial risks and opportunities were identified.

The material topics identified by **RLB NÖ-Wien** are listed in ESRS 2 SBM-3 and are countered by a code of conduct (CoC) and a specific anti-corruption directive in the event of negative effects. The material topics identified by **NAWARO** are listed in ESRS 2 SBM-3. The **Aktuell-Group** is currently planning to evaluate the relevance of a supplier CoC.

Stakeholder survey in connection with governance

The stakeholder survey is an important part of the double materiality analysis at RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien and serves as the basis for NFI. Material topics result from the material impacts of the company on the environment and people, while financial materiality reflects the influence of the environment and people on the company.

Governance aspects play a key role in the process of determining double materiality. For this reason, the management board members of RLB NÖ-Wien and Raiffeisen Holding NÖ-Wien as well as the management of the Lower Austrian primary banks were interviewed as part of a stakeholder analysis. The participants identified the following aspects as having the greatest positive impact on good governance: a corporate culture and ethics with social values, the management and quality of business relationships and payment practices, internal control and risk management systems, transparent reporting and the fight against corruption. Other factors identified as important included the organizational integration of sustainability, donations to charitable projects, an effective KYC process

and supplier due diligence, decarbonization goals in remuneration, and transparency in lobbying activities through disclosure.

The stakeholders see additional activities in this connection in measures to increase diversity among the workforce and customers, social engagement in the sense of the Raiffeisen philosophy, improvements in the loan portfolio, more efficient processes for energy certification, internal awareness for ESG, optimized ESG processes, digitalization, a rising interest in sustainability, medial presence and the representation of lived sustainability outside the company. The most serious negative impacts were seen in the violation of human rights due diligence, followed by disregard for the Code of Conduct, unfair business practices, delayed payments, lack of sustainability practices and inadequate protection for whistle-blowers. The stakeholders listed other activities that could lead to negative impacts as cyber risks including phishing, documentation requirements and bureaucracy without customer orientation, reputation risks, payment practices and general violations of due diligence obligations.

Measures to prevent negative impacts on management include a continuous dialogue with external experts and consultants to further develop the governance strategy, training and awareness creation for all employees as well as an anonymous whistle-blower system for internal and external stakeholders. Other measures include a code of conduct, regular audits, risk assessments and due diligence evaluations of partners.

The most important measures to anchor sustainability in governance are the creation of a corporate culture with management as role models, the integration of measurable ESG goals in the business strategy, and the priority given to ESG ratings and regular ESG reporting. A regular emphasis on ESG issues in communications and training is also considered important. Stakeholders also expect positive impacts from the sustainability certification of products and services, the coupling of remuneration with ESG goals, and engagement in ESG initiatives and partnerships.

G1-1 - Corporate culture and business conduct policies

Policies were identified concerning corporate policies and corporate culture which also cover policies related to workers in the value chain and were already discussed in detail in Section ESRS S2-1:

- > RLB NÖ-Wien, NAWARO, Aktuell-Group (in planning, implementation in 2025): Code of Conduct for suppliers. This covers the following material topics in connection with corporate policies and corporate culture:
 - Corporate culture
 - Management of relationships with suppliers including payment practices
 - Corruption and bribery/incidents.

Further policies were identified concerning corporate policies and corporate culture which also cover policies related to consumers and end users and were already discussed in detail in Section ESRS S1-1

- > RLB NÖ-Wien, Aktuell-Group, NAWARO: Code of Conduct (CoC). This covers the following material topics in connection with corporate policies and corporate culture:
 - Corporate culture
 - Management of relationships with suppliers including payment practices
 - Corruption and bribery/incidents
 -

RLB NÖ-Wien-Group	
Policy	Whistle-blowing policy
Material topics	X Corporate culture
	X Management of relationships with suppliers including payment practices
	X Corruption and bribery/incidents

Material content	Information over the whistle-blower system "EQS Integrity Line": contact possibilities and anonymity. All types of violations and misconduct can be reported over the whistle-blower system: <ul style="list-style-type: none"> > Financial misconduct – infractions like money laundering > Consumer protection and safety > Violations of human rights due diligence obligations > Security, data protection, privacy > Environmental issues > Compliance with regulatory requirements
General goals	The Austrian Whistle-blower Act requires the installation of an anonymous whistle-blowing system and the protection of whistle-blowers. The law was implemented accordingly. The prevention of reprisals is guaranteed, in particular, by the involvement of HR in relevant cases. Anonymous reporting is also possible, which prevents reprisals in advance.
Monitoring process	A whistle-blowing system was installed for the reporting of concerns or perceptions, also in anonymous form. Internal audit is responsible for the handling of these reports. Processes were established to address relevant cases. The continuous involvement of compliance is guaranteed. Perceptions can be reported to the responsible supervisor or anonymous via the whistle-blowing system.
Scope of application	Internal and external
Responsible organizational level	Prepared by the Compliance Department, Internal Audit is responsible for the operational execution
Reference to third-party standards	Austrian Whistle-blower Act
Inclusion of material stakeholder interests	The interests of affected stakeholders are included through the whistle-blowing platform, which is available both internally and externally, in German and English.
Available for stakeholders	Stakeholders can access the whistle-blowing system at any time, also anonymously; it is available on the respective homepage.

RLB NÖ-Wien

Policy	Anti-corruption guideline
Material topics	X Corporate culture O Management of relationships with suppliers including payment practices X Corruption and bribery/incidents
Material content	Processes for donations, sponsoring, media bookings, membership fees, lending, events, invitations and gifts
General goals	> Create standardized processes in accordance with legal regulations

	<ul style="list-style-type: none"> > Review sponsoring contracts > Reporting of conflicts of interest
Monitoring process	The anti-corruption guideline includes central requirements to prevent violations of corruption regulations. It includes mandatory reporting for relevant projects (e.g. donations, invitations, gifts) as well as categories of prohibited and undesired undertakings. These activities are reported, processed and documented in systems, while the processes, responsibilities and duties are described in work instructions. The continuous involvement of compliance is guaranteed as is reporting to the management body of certain activities that are considered riskier. The management body has a right of veto.
Scope of application	Employees in the following areas and departments which process anti-corruption activities: general secretariat, taxes, marketing, corporate communications, infrastructure and security management and compliance.
Responsible organizational level	The Regulatory & Conduct Compliance Department of RLB NÖ-Wien is responsible for the ongoing monitoring of compliance with these instructions and the anti-corruption guideline.
Reference to third-party standards	<ul style="list-style-type: none"> > §§ 302ff Criminal Code > Political Party Act
Inclusion of material stakeholder interests	/
Available for stakeholders	Available in the Intranet

RLB NÖ-Wien is committed to sustainable and responsible management and demonstrates this commitment through clear social and governance goals. These strategies not only include support for a fair and inclusive society, but also the guarantee for transparent, ethical and honest management. The goals followed by RLB NÖ-Wien in this area concentrate on the promotion of diversity, equal opportunity and inclusion. Through concrete measures, RLB NÖ-Wien ensures that all aspects of its business activities are in line with these values. The bank understands that its engagement extends beyond financial aspects and represents an important responsibility towards its employees, customers and all other stakeholders. RLB NÖ-Wien encourages and supports the corporate culture through specific incentives and instruments for its workforce and management. This includes training and continuing educational programs that stimulate continuous technical and personal growth. Anchoring diversity in its corporate culture is an important priority for RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien. Measures are implemented each year, together with specific packages of measures for the dimensions age, gender, disability and origin that are specified in the European Diversity Charter. The objective is to achieve and maintain a productive overall atmosphere in the company together with employees' job satisfaction and motivation. Social responsibility at RLB NÖ-Wien includes a social, economic and environmental sustainability strategy. A central focus is compliance with human rights due diligence obligations and the establishment of appropriate processes and controls.

Unlawful behaviour or violations of the Code of Conduct are recorded through an anonymous whistleblowing system, which is accessible both internally and externally. Employees also have the option to directly address their concerns to the compliance officers, who are specifically trained and obligated to maintain confidentiality. Upon receiving a report, an investigation is initiated by the Compliance Department and Management, regardless of the topic. The process involves assessing whether violations of applicable laws or internal regulations have occurred, followed by the implementation of necessary measures. This also includes the prompt, independent, and objective investigation of corporate governance incidents, such as corruption and bribery.

In addition to the above-mentioned policies, RLB NÖ-Wien includes positive and negative criteria – as described in ESRS E1-2 on climate change mitigation – in its sustainable positioning. They serve as the framework for business relationships and especially for lending. Positive factors are particularly desirable activities that create positive added value for the environment and society. In contrast, negative activities involve branches or governance practices that are considered problematic and are not supported.

In the area of corporate governance, corruption and bribery are specifically addressed in the human rights policy. The goal is to minimize negative impacts like intransparency, inefficiency and loss of trust in business and society due to incidents of corruption or bribery. For this reason, we generally refrain from initiating or continuing a business relationship if certain general conditions are met:

- > Identified information on serious governance deficits which were not remedied, also not upon request:
- > Lack of concessions and licenses to conduct a major area of business
- > Failure to comply with important environmental requirements or continuing polluting / hazardous activities
- > Non-compliance with human rights as defined by the Convention for the Protection of Human Rights and Fundamental Freedoms, e.g. in the supply chain or labour standards (forced labour, child labour), employees / health protection, protection of minorities/ indigenous peoples, product safety
- > Negative references to management or owners, e.g. criminal past, dubious reputation, corruption, provided that these circumstances have a serious, negative effect on the solvency or reputation of the company or project
- > Ongoing proceedings or judgments that have a serious, negative effect on the solvency or reputation of the company.

NAWARO has established a corporate culture that is oriented on sustainability, regional added value and social responsibility. The frequency of and discussions on these issues are reflected in regular reports as part of Group reporting which include current developments and challenges in the area of renewable energies. Management actively addresses these issues, especially when investments in efficiency improvements and supply security are involved. Three central topics are promoted and communicated as part of the corporate culture: sustainability and climate change mitigation, support for regional added value and responsibility as well as social responsibility and engagement for the community. The members of the company's administrative, management and supervisory bodies provide guidelines to foster a positive corporate culture by guaranteeing transparent communication and regular reporting. They also advance the corporate culture through targeted training and programs that convey corporate values. The importance of regional partnerships and social responsibility is emphasized to establish a sustainable and responsible culture in the company. **NAWARO** promotes and supports the corporate culture with specific incentives and instruments for its workforce and management. Included here are training and educational programs for continuous technical and personal development. Employee participation in regional and social projects is encouraged to strengthen social cohesion. Flexible working time models and health promotion also contribute to a balanced and supporting working environment that actively reinforces the corporate culture. Unlawful behaviour or behaviour that violates the Code of Conduct is to be identified using an anonymous whistleblower system (planned for 2025) and also currently through direct contact with a contact person. Employees can also report their concerns directly to the compliance officer. These contact partners are specially trained and instructed to maintain confidentiality to guarantee privacy. Upon receipt of a report, an investigation is initiated by Compliance and the management, regardless of the issue (corruption, bribery, etc.). The investigation determines whether there is a violation of legal regulations or internal rules, and the appropriate consequences are then drawn.

The **Aktuell-Group** is aware of the corporate social responsibility associated with its business practices and wants to make a positive contribution through its actions. A central element of sustainability-related corporate policies is the Code of Conduct, which ensures that our values and principles are consistently implemented in all areas of our business activities. The Code of Conduct promotes transparency, fairness and ethical business practices and forms the basis for the trust that prevails internally and is also evidenced in dealings with partners and customers. The **Aktuell-Group** is currently in the final phase of preparations for a Code of Conduct for supplies which clearly defines the sustainable standards expected from its business partners. This code will define the responsibilities of its suppliers regarding working conditions, human rights and environmental protection and forms the basis for a trusting and long-term cooperation. Furthermore, it will establish sustainability as the overriding principle along the entire value chain.

- > In relation to corruption and bribery, certain corporate functions are particularly at risk, especially those involved in financial transactions, decision-making processes, and the allocation of contracts or resources. These areas often present opportunities for illegal influence or unethical behavior. The most vulnerable functions include:
 - **Procurement and Purchasing:** This department has direct influence over contract awards and supplier selection. Corruption and bribery may occur during contract negotiations or the allocation of orders.
 - **Finance and Accounting:** Employees in this department are often responsible for managing budgets, payments, and financial transactions. This creates a risk of illegal payments or financial statement manipulations.
 - **Sales and Marketing:** Since sales representatives frequently negotiate business deals and finalize contracts, they may be susceptible to bribery or kickback payments to secure contracts or meet specific sales targets.
 - **Management and Executive Level:** Executives hold decision-making power and may find themselves in influential positions where corruption, such as accepting bribes in exchange for business advantages, can occur.

G1-2 - Management of relationships with suppliers

Based on its fundamental values concerning business ethics, social and ecological engagement, **RLB NÖ-Wien** requires compliance with human rights due diligence obligations along its supply chain and a commitment to international climate goals. **RLB NÖ-Wien** as well as its suppliers are required to comply with legal regulations and

rules and to provide for their conscientious and effective implementation. Suppliers must base their dealings with RLB NÖ-Wien and its representatives on honesty, transparency and mutual respect. RLB NÖ-Wien evaluates business practices for compliance with E, S and G annually with a supplier survey to prevent risks with ecological and/or social impacts in the supply chain. A software-supported review of compliance with human rights is envisaged within the next 12-24 months. Invoices at RLB NÖ-Wien are sorted upon receipt and automatically processed, ensuring fast handling and timely payment. There are no special payment terms for SMEs.

To prevent delayed payments, invoices received by **NAWARO** are sorted upon receipt and recorded/booked in the financial accounting system. Automatic processing in the system and the preparation of a payment run then follow. This process is largely automated, which means invoices are processed quickly and timely payment is guaranteed. The selection of suppliers includes social criteria (compliance with labour laws, fair working conditions, no discrimination, no child or forced labour) as well as ecological criteria (resource efficiency, climate change mitigation measures, CO₂ reduction, renewable energies, certifications, transparency in the supply chain). The company takes a collaborative approach to its cooperation with suppliers, whereby social and ecological sustainability criteria are systematically included to minimize risks like human rights violations, pollution or reputational damage. Plans for 2025 include, among others, a supplier survey on these issues and the relevant factors are currently under evaluation for input in the ESG cockpit.

The **Aktuell Group** attaches great importance to sustainable and trusting cooperation with its suppliers. It strongly believes in working together with partners who are established and anchored in the region, who share social and ethical standards and our corporate values, and comply with regulatory requirements. The company relies on long-term business relationships and, through an open dialogue, wants to ensure compliance with sustainability criteria along the entire supply chain.

G1-3 - Prevention and detection of corruption and bribery

For **RLB NÖ-Wien**, the prevention of corruption means respecting rule of law based on compliance with ethical standards. Corruption undermines the functional efficiency and moral authority of an organization and exposes the company or people to criminal prosecution and/or sanctions under civil or administrative law. Bribery in corporate leadership (illegal or unethical attempts to influence executives or decision-makers to gain personal or business advantages) can cause significant legal, financial, and reputational damage to a company. The business processes implemented by Raiffeisen-Holding NÖ-Wien and its investment companies therefore include extensive rules and requirements. Audits did not identify any notable risks of corruption in the Raiffeisen-Holding NÖ-Wien-Group. To prevent conflicts of interest among employees, the Raiffeisen-Holding NÖ-Wien-Group has established strict frameworks for secondary employment. Paid and non-paid activities require reporting and approval, and HR and the compliance officer are responsible for exact examination in specific cases. No related measures were required in 2024 or 2023, and no investigations or legal proceedings concerning corruption in the Group were in progress. The anti-corruption guideline includes provisions to ensure the prevention of corruption, which cover donations, sponsoring, media bookings, memberships, events, invitations and gifts. Compliance is an important part of the planning for these activities. Work instructions were issued to explain the related process, which regulate the responsibilities and duties of the included specialist departments. All requests from external parties must be reported on the corresponding forms for processing. Gifts and invitations are recorded in a separate tool. Defined anti-corruption projects that are classified as riskier according to the work instructions are reported to the members of the management body who are authorized to veto their implementation. Compliance is entitled to report the identification of any deficiencies to the management and supervisory bodies at any time. An inquiry committee has not been established.

The anti-corruption guideline and the instructions for processing the related projects are published in the Intranet. Employees also receive regular training. Corresponding details are provided in the Code of Conduct. In addition,

anti-corruption requirements represent part of compliance courses. The management and supervisory bodies receive annual training which covers basic requirements as well as examples of problematic behaviour.

NAWARO uses ongoing procedures and processes to prevent, identify and fight corruption and bribery. Included here are trainings, a planned whistle-blowing system (2025), a Code of Conduct for suppliers and a Code of Conduct for employees. Employee training on the new Code of Conduct is scheduled for spring 2025. Disciplinary measures follow in the event of violations. Due to the manageable size of the company, NAWARO's compliance officers are installed at the highest level (managing director and head of finance). These two people provide regular information and, where necessary, ad-hoc updates for the advisory board as the supervisory body. A corresponding committee of inquiry has not been established. If necessary, appropriate decisions are taken immediately to protect the company's integrity. The corporate strategy is communicated in open and transparent exchange to help all employees develop a clear understanding of the goals and their impacts. This close communication makes it possible to transmit the strategy in a direct and accessible way and ensure that all relevant people are actively involved. NAWARO offers extensive training programs to fight corruption and bribery. A central part of this training is the Code of Conduct, which is intensively discussed and covers in-depth subjects like corruption and unethical behaviour. Employees are also offered regular training on the European General Data Protection Regulation (DSGVO), whereby this training is not only updated but continuously adapted and supplemented with new training schedules. These training programs ensure that employees are always up to date and have a clear understanding of the corporate values and legal requirements. Management also takes part in seminars and training sessions organized by the Group.

The **Aktuell Group** uses clear guidelines and regular awareness training for employees to prevent and uncover corruption and bribery. New colleagues receive mandatory online training on this subject as part of the onboarding process. Internal guidelines also define clear rules for conduct and reporting paths. These measures strengthen an honest corporate culture and actively minimize the risk of illegal behaviour.

Anti-corruption and bribery training	Total
Governance bodies	
Training coverage	66.7%
Governance bodies, total (head count)	15
Governance bodies, total receiving training (head count)	10
Delivery method and duration	
Classroom training (in h)	7.5
Computer-based training (in h)	0.0
Voluntary computer-based training (in h)	0.0
Training Hours, Type Undefined (in h)	0.0
Executive-level positions	
Training coverage	94.6%
Executive-level positions, total (head count)	167
Executive-level positions, total receiving training (head count)	158
Delivery method and duration	
Classroom training (in h)	146.0
Computer-based training (in h)	36.0
Voluntary computer-based training (in h)	0.0
Training Hours, Type Undefined (in h)	10.5

G1-4 – Confirmed incidents of corruption or bribery

There were no confirmed incidents of corruption in **RLB NÖ-Wien**, **NAWARO** and the **Aktuell-Group** during 2024 or earlier reporting years. Consequently, no fines were imposed and no employees were terminated or reprimanded for reasons of corruption, and no contracts with business partners were cancelled.

G1-5 - Political influence and lobbying activities

Lobbying is a legitimate element of democratic systems. With the Lobbying and Advocacy Act, Austrian legislators created a lobbying and advocacy register and, among others, the requirement for companies that employ lobbyists to issue a code of conduct for their lobbying activities.

RLB NÖ-Wien developed a lobbying code of conduct which regulates this issue and reflects the requirements of the Austrian Lobbying and Advocacy Act. Raiffeisen-Holding and RLB NÖ-Wien are synergistically managed, and lobbying is structured similarly in both companies. The lobbying codes of conduct for Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien are published on the respective websites and in the lobbying register. They include eight fundamental rules for lobbying. All employees of Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien who engage in lobbying activities are required to comply with this code of conduct.

NAWARO is politically neutral – contacts with political decision makers take place through the IG Holzkraft advocacy organization. No political contributions are made and lobbying is performed. Donations are made to local fire brigades or the Caritas in Lower Austria. The exact data is entered in the cockpit.

There are no known political influence or lobbying activities in the **Aktuell-Group**. The company acts independently and places great value on transparency and compliance with ethical principles. To prevent potential conflicts of interest, all secondary activities require mandatory reporting and approval.

Political contributions (financial or in-kind) in EUR	Total
Political financial contributions made	0.0
Political financial contributions to parties	0.0
Political financial contributions to politicians	0.0
Political donations to other organizations	0.0
Political contributions in-kind	0.0
Political benefits in-kind to political parties	0.0
Political benefits in-kind to politicians	0.0
Political donations in-kind to other organizations	0.0

G1-6 – Payment practices

In **RLB NÖ-Wien**, the average processing time for invoices from receipt to technical and content release and payment equals 18.46 days. RLB NÖ-Wien endeavours to make payments on time and transparently. Standard payment conditions apply to roughly 93% of payments, and there are currently no court proceedings over the default of payments at the present time.

The average time of payment at **NAWARO** varies depending on the applicable contractual or legal agreement, but generally equals 14 to 30 days after receipt of the invoice. The payment practice is oriented on contractually defined periods, whereby efforts are made to settle payment obligations on time and transparently while using agreed discounts. **NAWARO** is currently not involved in any ongoing legal proceedings and was basically never involved in legal proceedings concerning payment default.

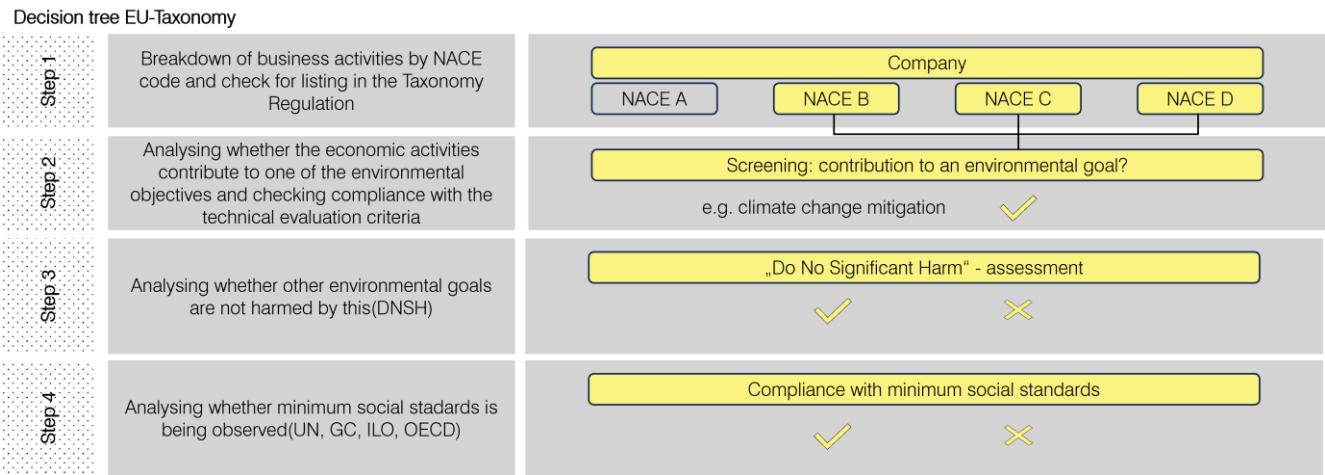
Payment practices in the **Aktuell-Group** are calculated according to the number of days required by the company to settle and control an invoice after the start of the contractual or legal payment period. The standard payment terms in the Aktuell-Group call for a payment period of 30 days (net), on average invoices are paid within 14 days. The group is not involved in any court proceedings over the default of payments at the present time.

In the standard payment terms, suppliers are not categorized by main categories.

EU Taxonomy

The redirection of capital flows towards sustainable investments is an important goal in the EU Action Plan on Sustainable Finance. The EU Taxonomy Regulation introduced a classification system that defines which business activities can be seen as ecologically sustainable. The taxonomy eligible component reflects the allocation of potentially ecologically sustainable business activities recorded under the Taxonomy. In accordance with the EU Taxonomy Regulation, an economic activity is considered taxonomy-aligned when it contributes substantially to the realization of one of the following environmental goals but, at the same time, does not significantly harm any of the other objectives (“Do No Significant Harm – DNSH”) and meets minimum social safeguards in accordance with the OECD Guidelines for Multinational Enterprises, the UN Guiding Principles for Business and Human Rights, the Core labour standards of the International Labour Organisation, and the International Bill of Human Rights. The six environmental goals of the EU Taxonomy:

1. Climate change mitigation
2. Climate change adaptation
3. Sustainable use and protection of water and marine resources
4. Transition to a circular economy
5. Pollution prevention and control
6. Protection and restoration of biodiversity and ecosystems



Legal basis

Against the backdrop of efforts to establish a common classification system, Delegated Regulation (EU) 2020/852 took effect on 12 July 2020. It represents a standardized and legally binding classification system that includes criteria to determine whether and to what extent an economic activity can be classified as ecologically sustainable. The key performance indicators (KPIs) for revenue, CapEx and OpEx in non-financial companies and the indicators for credit institutions were disclosed for the 2021 financial year for the first time by Raiffeisen-Holding Niederösterreich-Wien as the group parent company in accordance with Delegated Act (EU) 2021/2178 as a supplement to Regulation (EU) 2020/852. Delegated Regulation (EU) 2021/2139 was published on 9 December 2021. It defines the technical screening criteria to determine whether an economic activity makes a material contribution to climate change mitigation or climate change adaptation and also establishes whether the economic activity does not significantly harm any of the other objectives. The latter regulation forms the basis for the first-time reporting of taxonomy alignment for environmental goals of climate change mitigation and climate change adaptation in the 2022 financial year. Delegated Regulation (EU) 2022/1214 from 9 March 2022 supplements these requirements to include the disclosure of information on economic activities in the areas of nuclear energy and fossil gas. As an amendment to Delegated Regulation (EU) 2021/2139, Delegated Regulation (EU) 2023/2485 was issued on 27 June 2023 to include additional technical screening criteria to determine a material contribution to the environmental goals of climate change mitigation and climate change adaptation. As supplement to Delegated Regulation (EU) 2020/852 and to amend Delegated Regulation (EU) 2021/2178, the Commission published Delegated Act (EU) 2023/2486 to establish the technical screening criteria for the environmental goals as the basis for determining whether an economic activity makes a material contribution to the sustainable use and protection of water and marine resources, to the transition to a circular economy, to pollution prevention and control, or to the protection and restoration of biodiversity and ecosystems and, additionally, to determine whether this economic activity does not significantly harm any of the other objectives.

RLB NÖ-Wien is subject to the Corporate Sustainability Reporting Directive (CSRD). This guideline requires the company to disclose information on the taxonomy eligibility and taxonomy alignment of its business activities in line with the EU-Taxonomy Regulation.

The EU Taxonomy disclosure requirement differentiates between relevant indicators for non-financial companies and the relevant indicators for credit institutions and financial companies. Credit institutions and financial companies must specify the extent to which their financing and asset management portfolios are taxonomy eligible and taxonomy aligned. Since information from non-financial companies is required for own reporting purposes according to the regulatory requirements, the regulatory authority postponed the disclosure date for financial and credit institutions by one year. The Green Asset Ratio (GAR) was initially disclosed on 31 December 2023 for the taxonomy alignment of environmental goals one and two. The taxonomy indicators for the taxonomy eligibility and alignment of the financial and asset management portfolio for environmental goals one to six were disclosed as of 31 December 2024.

EU Taxonomy: scope of consolidation for disclosures by credit institutions in accordance with Annex V of the Delegated Regulation (EU) 2021/2178

Capital Requirements Regulation (EU) 575/2013 (CRR) defines a credit institution as an “undertaking the business of which is to take deposits or other repayable funds from the public and to grant credits for its own account”. This indicator also covers providers of ancillary services which are classified as part of the CRR scope of consolidation. Credit institutions make the disclosures required by Article 8 (1) of Regulation (EU) 2020/852 in accordance with Annexes V and XI of Regulation (EU) 2021/2178.

The scope of consolidation can be derived from the Third Draft Commission Notice dated 21 December 2023 (Taxonomy FAQs). Question 9 in connection with question 57 provides a more precise definition of how diversified companies should manage the disclosure of the Green Asset Ratio. Question 9 defines that diversified companies should report the KPIs from Annex I ((EU) 2021/2178) for the group of non-financial companies and for financial

companies the relevant KPIs from Annexes III, V, VII and IX ((EU) 2021/2178). Question 57 emphasizes that credit institutions are required to make their disclosures in accordance with Annex V based on the supervisory consolidation and should treat risk positions in fully consolidated companies which are not concurrently included in the CRR scope of consolidation as external transactions.

The CRR scope of consolidation comprises the following:

- RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung
- Raiffeisenlandesbank Niederösterreich-Wien AG
- DZR Immobilien und Beteiligungs GmbH
- "Septo" Beteiligungs GmbH
- RLB NÖ-Wien Sektorbeteiligungs GmbH
- RLB NÖ-Wien Leasingbeteiligungs GmbH
- "BROMIA" Beteiligungs GmbH
- NÖ Raiffeisen Kommunalservice Holding GmbH
- NÖ Raiffeisen-Leasing Gemeindeimmobilienservice GmbH
- NÖ Raiffeisen-Leasing Gemeindeprojekte Gesellschaft m.b.H.
- Raiffeisen Wien Mezzaninkapital GmbH

The taxonomy indicators for non-financial subsidiaries of RLB NÖ-Wien are disclosed in the Raiffeisen-Holding-NÖ-Wien-Group report because they play a subordinate role for the bank's GAR and taxonomy reporting.

Taxonomy financial companies

Derivation of taxonomy indicators for financial institutions

The portfolio is analysed at the individual business level to derive the indicators. Taxonomy eligible economic activities basically involve risk positions related to companies subject to the CSRD. Financing for private customers, among others for residential construction (limited to credits with property serving as collateral), renovation, motor vehicle financing (activities 6.5 and 7.2-7.7) and financing for public bodies. In this sense, the term "public bodies" includes municipalities and provinces but no sovereign states. The published KPIs were collected from the sustainability reporting of involved companies to evaluate their taxonomy eligibility and taxonomy alignment for the various taxonomy goals. In cases where the purpose of a business transaction was not known. The risk position for the taxonomy eligible and taxonomy aligned part of the portfolio was weighted according to the published revenue KPI, CapEx KPI and GAR (for financial companies) (=KPI logic). The taxonomy alignment of private residential construction financing and public bodies was evaluated individually with a purchased taxonomy tool. The volume of taxonomy eligible motor vehicle financing and renovation in RLB NÖ-Wien is immaterial and is therefore not included in the disclosure of the indicators.

The EU Taxonomy distinguishes between transactions with a known purpose and transactions with an unknown general purpose. For example: A working capital credit (without a designated purpose) to a company subject to sustainability reporting is evaluated for taxonomy eligibility and taxonomy alignment based on the above-described KPI weighting logic. For the evaluation of the debt securities held by RLB NÖ-Wien and the assets under managed KPI weighting logic is also used.

The denominator (total assets, excluding risk positions towards countries, supranational entities and the trading portfolio = GAR-assets = covered assets) and the numerator are derived from balance sheet total of all companies included in the CRR scope of consolidation after consolidation.

Disclosure of taxonomy-aligned indicators for credit institutions

Due to the positioning of RLB NÖ-Wien as a regional bank, financing for SMEs represents a large part of the portfolio. SMEs are currently not included in the GAR because these enterprises are not subject to sustainability reporting requirements. The steady growth in the number of companies subject to CSRD sustainability reporting requirements in the coming years will lead to a slight increase in the part of the RLB NÖ-Wien portfolio included in the GAR.

The publication of the taxonomy-aligned KPIs required the processing of various topics for the alignment analysis and the exclusion of several transactions from the analysis due to data quality problems. These topics include:

> Private residential construction

- Financed property, collateral vs. financed object
- Data: energy certificates
- Top 15% approach

> Minimum social safeguards for private persons and public bodies

The EU Taxonomy evaluation criteria for private residential construction are based, according to the current interpretation, on the mortgage-based financing (Activity 7.7) for the financed property and its energy certification. The financed property serves as the collateral in most but not all cases. RLB NÖ-Wien therefore always bases the taxonomy alignment evaluation on the financed property.

Private residential construction: data situation energy certificates

Energy certificates were not systematically recorded for the portfolio, and this has created a problem in the database for the taxonomy assessment in private residential construction. Transactions without energy certificates cannot be evaluated for their taxonomy alignment.

RLB NÖ-Wien is working to improve the database for its energy certificates by contacting customers with mortgage-based financing, requesting their energy certificates and scanning these certificates via optical character recognition for inclusion in a central real estate database. This permitted the inclusion of additional transactions in the taxonomy alignment assessment.

Top 15% approach

The Klimaaktiv, „EU-Taxonomiekonformität im Gebäudesektor“ report derives the Top 15% approach for Austria by arguing that approximately 15% of the total number of residential buildings were built during the last 15 years and minimum construction regulations applied to these 15% of the total number, in contrast to the 85% of the total number that approach an EPC Class A rating for energy efficiency. This procedure links the year in which the building was built with the date of the enacted minimum construction regulations and also includes the number of new residential buildings which entered the market. In total, it leads to a conform interpretation of the Top 15% approach in Austria.

Minimum social safeguards for private persons and public bodies

Public bodies

In accordance with question 37 of the Taxonomy FAQs, the analysis of minimum social safeguards (MSS) is not required for public bodies. RLB NÖ-Wien is aware of its responsibility to comply with MSS in public bodies and has therefore also analysed the following aspects.

The European Convention on Human Rights and the EU Fundamental Rights Charter have a constitutional level in Austria, which means the Republic of Austria is committed to the protection of human rights. Consequently, public bodies must also meet the requirements of the European Convention on Human Rights and respect human rights.

RLB NÖ-Wien evaluated the anti-corruption regulations based on the Corruption Perceptions Index published by Transparency International. According to the Federal Ministry for the Interior, the index equalled 71 points as of January 2024. A value of zero represents a “high level of perceived corruption” and 100 as “no perceived corruption”. The index therefore indicates that there is not a high level of perceived corruption for Austrian public authorities.

The topic of controversial weapons is also covered because the Republic of Austria condemns any use of these illegal weapons and is committed to compliance with the relevant international agreements. RLB NÖ-Wien has also issued explicit exclusion criteria and approved a voluntary obligation to avoid any business relations in connection with controversial weapons.

Public bodies therefore meet the MSS criteria, and no additional information was requested.

Private households, volume business

In accordance with Article 18 of Delegated Regulation 2020/852, companies that carry out an economic activity must ensure compliance with minimum social safeguards. The text of the legal provisions is not directed to private customers and, therefore, not to the volume business. Volume business represents the activities listed under 7.2 to 7.7. and 6.5. of the Taxonomy Regulation.

This principle is also followed by the Platform on Sustainable Finance with its Final Report on Minimum Safeguards and indicates that the MSS are not relevant for the evaluation of financing for private.

“Households are not considered to be covered by the Article 18 standards, which are explicitly focusing on businesses or (sub) sovereigns. Banks do not have to enquire households on minimum safeguards when providing mortgages or other types of financing. This does not, however, exempt construction or renovation companies from their duties with respect to minimum safeguards when conducting their activities.” Also see page 11 in the Final Report on Minimum Safeguards (2022)

MSS for financing to private households are not currently reviewed for the above reasons.

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	Turnover based: 943.82 CapEx-based: 996.13	3.3%	3.5%	29.7%	52.1%	18.2%

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2 of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	82.5	0.8%	1%	-	-	-
	Trading book (*)	-	-	-			
	Financial guarantees	-	-	-			
	Assets under management	1.0	1.2%	0.8%			
	Fees and commissions income (**)	-	-	-			

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR.

** Fees and commissions income from services other than lending and AuM

Institutions shall disclose forward-looking information for these KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

*** % of assets covered by the KPI over banks' total assets

**** Based on the Turnover KPI of the counterparty

***** Based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

Note 1: Across the reporting templates: cells shaded in black should not be reported.

Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

1.Assets for the calculation of GAR

Reporting form 1 is the starting point for additional forms in Taxonomy Article 8 reporting and also the most comprehensive. This form is used to enter the gross book values of various reporting positions as well as taxonomy eligibility and taxonomy alignment according to the individual taxonomy goals. To ensure readability, the extensive forms were divided into several pages.

Additional information on the allocation of positions in reporting template 1, because they could not be clearly allocated:

Line 35 also includes the positions for:

- > Private persons not collateralized (i.e. “financing without collateral”),
- > Credit institutions that are not subject to sustainability disclosure obligations (e.g. Raiffeisen banks) and
- > Public bodies that do not fall under the definition of central states and supranational issuers (e.g. the Austrian federal provinces)

Reconciliation of total assets form template 1 to FINREP total assets.

Due to presentation differences in the taxonomy reporting templates compared to FINREP, a reconciliation is necessary. The difference between the reports arises from the consideration of provisions for impairments. The total assets in reporting form template 1 are: EUR 34,929.8 million - EUR 254.2 million in provisions for impairments result in total assets of EUR 34,675.5 million according to FINREP as of December 31, 2024. The FINREP values used are the provisional values of the FINREP report as of December 31, 2024 (February 2025 report).

1.Assets for the calculation of GAR – turnover based

Million EUR		Disclosure reference date T					
		Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)			Of which transitional	Of which enabling
	Of Use	which of Proceeds					
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	10,364.4	5,044.4	943.8	795.0	5.0	81.2
2	Financial undertakings	3,953.7	933.3	24.9	5.1	2.1	5.4
3	Credit institutions	3,867.6	847.2	24.9	5.1	2.1	5.4
4	Loans and advances	142.9	22.8	0.4	0.1	0.1	0.2
5	Debt securities, including UoP	1,233.0	256.0	15.1	5.0	0.8	1.0
6	Equity instruments	2,491.6	568.4	9.4		1.2	4.3
7	Other financial corporations	86.1	86.1	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0	0.0		0.0	0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0	0.0		0.0	0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	86.1	86.1	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0	0.0		0.0	0.0
20	Non-financial undertakings	2,797.8	498.2	129.0	0.0	2.9	75.8
21	Loans and advances	1,987.5	193.5	73.4	0.0	2.5	35.6
22	Debt securities, including UoP	5.1	3.5	2.8	0.0	0.0	0.8
23	Equity instruments	805.1	301.1	52.8		0.4	39.5
24	Households	3,429.3	3,429.3	789.9	789.9	0.0	0.0
25	of which loans collateralised by residential immovable property	3,429.3	3,429.3	789.9	789.9	0.0	0.0
26	of which building renovation loans	0.0	0.0	0.0	0.0	0.0	0.0
27	of which motor vehicle loans	0.0	0.0	0.0	0.0	0.0	0.0
28	Local governments financing	183.7	183.7	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which enabling		
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	6.4	1.2	0.1	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	6.4	1.2	0.1	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	6.4	1.2	0.1	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.7	0.2	0.1	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	5.5	1.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.0	0.0	0.0	0.0	1.0	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	5.3	0.0		0.0	0.8	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which enabling	Of which Use of Proceeds			Of which enabling	Of which Use of Proceeds	
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	3.9	0.0	0.0	0.0	0.6	0.6	0.0	0.6
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	223.2	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[illegible]

Million EUR		Disclosure reference date T-1					
		Total [gross] carrying amount		Climate Change Mitigation (CCM)			
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	7,284.7	3,562.9	302.1	224.0	3.4	51.1
2	Financial undertakings	3,352.7	470.4	0.0	0.0	0.0	0.0
3	Credit institutions	3,352.7	470.4	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	984.5	145.3	0.0	0.0	0.0	0.0
6	Equity instruments	2,368.2	325.2	0.0		0.0	0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0	0.0		0.0	0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0	0.0		0.0	0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0	0.0		0.0	0.0
20	Non-financial undertakings	1,218.1	378.5	78.1	0.0	3.4	51.1
21	Loans and advances	541.4	123.4	32.5	0.0	3.4	12.1
22	Debt securities, including UoP	5.1	3.5	2.8	0.0	0.0	0.8
23	Equity instruments	671.5	251.6	42.8		0.0	38.2
24	Households	2,517.1	2,517.1	224.0	224.0	0.0	0.0
25	of which loans collateralised by residential immovable property	2,517.1	2,517.1	224.0	224.0	0.0	0.0
26	of which building renovation loans	0.0	0.0	0.0	0.0	0.0	0.0
27	of which motor vehicle loans	0.0	0.0	0.0	0.0	0.0	0.0
28	Local governments financing	196.9	196.9	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T-1							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling	
Of	which Use of Proceeds	Of	which Use of Proceeds						
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T-1							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[illegible]

Million EUR		Total [gross] carrying amount	Disclosure reference date T				
			Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
					Of which Use of Proceeds	Of which transitional	Of which enabling
30	Other local government financing	183.7	183.7	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	18,210.0					
33	Financial and Non-financial undertakings	15,018.1					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	14,782.7					
35	Loans and advances	12,422.0					
36	of which loans collateralised by commercial immovable property	3,584.5					
37	of which building renovation loans	0.0					
38	Debt securities	1,281.6					
39	Equity instruments	1,079.2					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	235.4					
41	Loans and advances	120.2					
42	Debt securities	115.2					
43	Equity instruments	0.0					
44	Derivatives	335.8					
45	On demand interbank loans	2,288.8					
46	Cash and cash-related assets	54.0					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	513.2					
48	Total GAR assets	28,574.4	5,044.4	943.8	795.0	5.0	81.2
49	Assets not covered for GAR calculation	6,355.4					
50	Central governments and Supranational issuers	2,440.3					
51	Central banks exposure	3,292.6					
52	Trading book	622.5					
53	Total assets	34,929.7	5,044.4	943.8	795.0	5.0	81.2
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	87.0	2.5	1.0	0.0	0.0	0.8
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	87.0	2.5	1.0	0.0	0.0	0.8

Million EUR		Disclosure reference date T							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	6.4	1.2	0.1	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	6.4	1.2	0.1	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.5	0.0	0.0	0.0	0.9	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.5	0.0	0.0	0.0	0.9	0.0	0.0	0.0

Million EUR		Disclosure reference date T								
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of enabling which			Of which Use of Proceeds	Of transitional which	Of enabling which
30	Other local government financing	0.0	0.0	0.0	0.0	183.7	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)									
33	Financial and Non-financial undertakings									
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations									
35	Loans and advances									
36	of which loans collateralised by commercial immovable property									
37	of which building renovation loans									
38	Debt securities									
39	Equity instruments									
40	Non-EU country counterparties not subject to NFRD disclosure obligations									
41	Loans and advances									
42	Debt securities									
43	Equity instruments									
44	Derivatives									
45	On demand interbank loans									
46	Cash and cash-related assets									
47	Other categories of assets (e.g. Goodwill, commodities etc.)									
48	Total GAR assets	0.0	0.0	0.0	0.0	5,050.8	945.0	795.1	5.0	81.3
49	Assets not covered for GAR calculation									
50	Central governments and Supranational issuers									
51	Central banks exposure									
52	Trading book									
53	Total assets	0.0	0.0	0.0	0.0	5,050.8	945.0	795.1	5.0	81.3
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	4.0	1.0	0.0	0.0	1.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	3.6	1.0	0.0	0.0	1.0

Million EUR		Disclosure reference date T					
		Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling	
30	Other local government financing	196.9	196.9	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)						
33	Financial and Non-financial undertakings						
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations						
35	Loans and advances						
36	of which loans collateralised by commercial immovable property						
37	of which building renovation loans						
38	Debt securities						
39	Equity instruments						
40	Non-EU country counterparties not subject to NFRD disclosure obligations						
41	Loans and advances						
42	Debt securities						
43	Equity instruments						
44	Derivatives						
45	On demand interbank loans						
46	Cash and cash-related assets						
47	Other categories of assets (e.g. Goodwill, commodities etc.)						
48	Total GAR assets	28,884.52	3,562.9	302.1	224.0	3.4	51.1
49	Assets not covered for GAR calculation						
50	Central governments and Supranational issuers						
51	Central banks exposure						
52	Trading book						
53	Total assets	36,020.63	3,562.9	302.1	224.0	3.4	51.1
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	83.5	0.2	0.1	0.0	0.0	0.1
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	83.5	0.2	0.1	0.0	0.0	0.1

		Disclosure reference date T-1							
Million EUR		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which	Use of Proceeds	Of which enabling		Of which	Use of Proceeds	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T-1							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling	
				Of which Use of Proceeds			Of which Use of Proceeds		
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Million EUR		Disclosure reference date T-1							
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of transitional which	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	196.9	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	3,562.9	302.1	224.0	51.1
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	3,562.9	302.1	224.0	51.1
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.1
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.1

Template 2 shows the gross carrying amount and the taxonomy alignment of NFRD companies, categorized according to the six taxonomy goals and sorted by sector (NACE codes). The value on the left column represents the taxonomy eligible activities and not the gross carrying amount. This approach was chosen to ensure that in the total column at the end of the table, taxonomy eligible values are summed per taxonomy goal, rather than aggregating identical gross carrying amounts per NACE code.

2. GAR sector information

Breakdown by sector - NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	0.0	-		
2	C 10.81 Manufacture of sugar	0.7	0.2		
3	C 11.05 Manufacture of beer	0.1	-		
4	C 20.60 Manufacture of man-made fibres	0.1	-		
5	C 23.20 Manufacture of refractory products	6.9	0.1		
6	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	28.2	27.4		
7	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	7.1	2.7		
8	C 26.30 Manufacture of communication equipment	0.0	-		
9	C 28.13 Manufacture of other pumps and compressors	4.9	-		
10	C 28.90 Manufacture of other special-purpose machinery	1.6	1.4		
11	C 28.92 Manufacture of machinery for mining, quarrying and construction	0.9	0.9		
12	C 29.10 Manufacture of motor vehicles	32.7	4.0		
13	C 29.32 Manufacture of other parts and accessories for motor vehicles	2.1	0.5		
14	C 30.99 Manufacture of other transport equipment n.e.c.	0.5	0.3		
15	D 35.10 Electric power generation, transmission and distribution	0.0	0.0		
16	F 41.20 Construction of residential and non-residential buildings	4.6	0.5		
17	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	1.7	1.6		
18	G 47.52 Retail sale of hardware, paints and glass in specialised stores	0.1	-		
19	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-		
20	H 52.21 Service activities incidental to land transportation	3.5	2.8		
21	J 63.10 Data processing, hosting and related activities; web portals	0.1	-		
22	K 64.19 Other monetary intermediation	278.7	15.5		
23	M 70.10 Activities of head offices	1.5	0.2		
24	M 72.10 Research and experimental development on natural sciences and engineering	-	-		
25	O 84.11 Administration of the State and the economic and social policy of the community	99.8	33.6		

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template.

	Aufschlüsselung nach Sektoren - NACE 4 - Stellen- Ebene (Code und Bezeichnung)	Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (CCA)	Mn EUR	Of which environmentally sustainable (WTR)	Mn EUR	Of which environmentally sustainable (WTR)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			-	-		
2	C 10.81 Manufacture of sugar	-	-			-	-		
3	C 11.05 Manufacture of beer	-	-			-	-		
4	C 20.60 Manufacture of man-made fibres	-	-			-	-		
5	C 23.20 Manufacture of refractory products	-	-			-	-		
6	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			-	-		
7	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			-	-		
8	C 26.30 Manufacture of communication equipment	-	-			-	-		
9	C 28.13 Manufacture of other pumps and compressors	-	-			-	-		
10	C 28.90 Manufacture of other special-purpose machinery	-	-			-	-		
11	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			-	-		
12	C 29.10 Manufacture of motor vehicles	-	-			-	-		
13	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			1.0	-		
14	C 30.99 Manufacture of other transport equipment n.e.c.	-	-			-	-		
15	D 35.10 Electric power generation, transmission and distribution	-	-			-	-		
16	F 41.20 Construction of residential and non-residential buildings	-	-			0.0	-		
17	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-			-	-		
18	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			-	-		
19	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-			-	-		
20	H 52.21 Service activities incidental to land transportation	-	-			-	-		
21	J 63.10 Data processing, hosting and related activities; web portals	-	-			-	-		
22	K 64.19 Other monetary intermediation	0.5	0.1			0.0	-		
23	M 70.10 Activities of head offices	-	-			-	-		
24	M 72.10 Research and experimental development on natural sciences and engineering	-	-			-	-		
25	O 84.11 Administration of the State and the economic and social policy of the community	-	-			-	-		

	Aufschlüsselung nach Sektoren - NACE 4 - Stellen- Ebene (Code und Bezeichnung)	Circular economy (CE)				Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (CE)	Mn EUR	Of which environmentally sustainable (PPC)	Mn EUR	Of which environmentally sustainable (PPC)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			-	-		
2	C 10.81 Manufacture of sugar	-	-			-	-		
3	C 11.05 Manufacture of beer	-	-			-	-		
4	C 20.60 Manufacture of man-made fibres	-	-			-	-		
5	C 23.20 Manufacture of refractory products	-	-			-	-		
6	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			-	-		
7	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			-	-		
8	C 26.30 Manufacture of communication equipment	-	-			-	-		
9	C 28.13 Manufacture of other pumps and compressors	-	-			-	-		
10	C 28.90 Manufacture of other special-purpose machinery	-	-			-	-		
11	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			-	-		
12	C 29.10 Manufacture of motor vehicles	-	-			-	-		
13	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			-	-		
14	C 30.99 Manufacture of other transport equipment n.e.c.	1.7	-			-	-		
15	D 35.10 Electric power generation, transmission and distribution	-	-			-	-		
16	F 41.20 Construction of residential and non-residential buildings	1.3	-			0.0	-		
17	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0.3	-			-	-		
18	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			0.0	-		
19	G 47.54 Retail sale of electrical household appliances in specialised stores	0.6	-			-	-		
20	H 52.21 Service activities incidental to land transportation	-	-			-	-		
21	J 63.10 Data processing, hosting and related activities; web portals	-	-			-	-		
22	K 64.19 Other monetary intermediation	-	-			-	-		
23	M 70.10 Activities of head offices	-	-			-	-		
24	M 72.10 Research and experimental development on natural sciences and engineering	-	-			0.6	0.6		
25	O 84.11 Administration of the State and the economic and social policy of the community	-	-			-	-		

	Aufschlüsselung nach Sektoren - NACE 4 - Stellen- Ebene (Code und Bezeichnung)	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)	Mn EUR	Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			0.0	-		
2	C 10.81 Manufacture of sugar	-	-			0.7	0.3		
3	C 11.05 Manufacture of beer	-	-			0.1	-		
4	C 20.60 Manufacture of man-made fibres	-	-			0.1	-		
5	C 23.20 Manufacture of refractory products	-	-			6.9	0.1		
6	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			28.2	27.5		
7	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			7.1	2.7		
8	C 26.30 Manufacture of communication equipment	-	-			0.0	-		
9	C 28.13 Manufacture of other pumps and compressors	-	-			4.9	-		
10	C 28.90 Manufacture of other special-purpose machinery	-	-			1.6	1.4		
11	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			0.9	0.9		
12	C 29.10 Manufacture of motor vehicles	-	-			32.7	4.0		
13	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			3.2	0.5		
14	C 30.99 Manufacture of other transport equipment n.e.c.	-	-			2.2	0.3		
15	D 35.10 Electric power generation, transmission and distribution	-	-			0.0	0.0		
16	F 41.20 Construction of residential and non-residential buildings	-	-			5.9	0.8		
17	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-			2.0	1.6		
18	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			0.1	-		
19	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-			0.6	-		
20	H 52.21 Service activities incidental to land transportation	-	-			3.5	2.8		
21	J 63.10 Data processing, hosting and related activities; web portals	-	-			0.1	-		
22	K 64.19 Other monetary intermediation	-	-			279.2	15.6		
23	M 70.10 Activities of head offices	-	-			1.5	0.2		
24	M 72.10 Research and experimental development on natural sciences and engineering	-	-			0.56	0.6		
25	O 84.11 Administration of the State and the economic and social policy of the community	-	-			99.8	33.6		

Template 3 shows the GAR-KPI in relation to the stock of loans. It is based on the data disclosed in template 1.

3. GAR KPI stock – turnover based

% (compared to total covered assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	17.7%	3.30%	2.8%	0.0%	0.3%
2	Financial undertakings	3.3%	0.1%	0.0%	0.0%	0.0%
3	Credit institutions	3.0%	0.1%	0.0%	0.0%	0.0%
4	Loans and advances	0.1%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.9%	0.1%	0.0%	0.0%	0.0%
6	Equity instruments	2.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.3%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.3%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	1.7%	0.5%	0.0%	0.0%	0.3%
21	Loans and advances	0.7%	0.3%	0.0%	0.0%	0.1%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	1.1%	0.2%		0.0%	0.1%
24	Households	12.0%	2.8%	2.8%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	12.0%	2.8%	2.8%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.6%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.6%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	17.7%	3.3%	2.8%	0.0%	0.3%

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.

3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets.

4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

[illegible]

[illegible]

% (compared to total covered assets in the denominator)		Disclosure reference date T										
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling					
	GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	17.7%	3.3 %	2.8%	0.0%	0.3%	3.3%	
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	3.3%	0.1%	0.0%	0.0%	0.0%	0.1%	
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	3.0%	0.1%	0.0%	0.0%	0.0%	0.1%	
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%	0.0%	0.0%	0.1%	
6	Equity instruments	0.0%	0.0%		0.0%	2.0%	0.0%		0.0%	0.0%	0.0%	
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	1.7%	0.5%	0.0%	0.0%	0.3%	0.5%	
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.7%	0.3%	0.0%	0.0%	0.1%	0.3%	
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
23	Equity instruments	0.0%	0.0%		0.0%	1.9%	0.2%		0.0%	0.1%	0.2%	
24	Households					12.0%	2.8%	2.8%	0.0%	0.0%	2.8%	
25	of which loans collateralised by residential immovable property					12.0%	2.8%	2.8%	0.0%	0.0%	2.8%	
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
27	of which motor vehicle loans											
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	17.7%	3.3%	2.8%	0.0%	0.3%	3.3%	

% (compared to total covered assets in the denominator)		Disclosure reference date T-1				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	12.3%	1.0%	0.8%	0.0%	0.2%
2	Financial undertakings	1.6%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	1.6%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.5%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	1.1%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	1.3%	0.3%	0.0%	0.0%	0.2%
21	Loans and advances	0.4%	0.1%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.9%	0.1%		0.0%	0.1%
24	Households	8.7%	0.8%	0.8%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	8.7%	0.8%	0.8%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans					
28	Local governments financing	0.7%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.7%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	12.3%	1.0%	0.8%	0.0%	0.2%

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% (compared to total covered assets in the denominator)		Disclosure reference date T-1									
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling				
	GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	12.3%	1.0%	0.8%	0.0%	0.2%	1.0%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	1.1%	0.0%		0.0%	0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	1.3%	0.3%	0.0%	0.0%	0.2%	0.3%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.4%	0.1%	0.0%	0.0%	0.0%	0.1%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.9%	0.1%		0.0%	0.1%	0.1%
24	Households					8.7%	0.8%	0.8%	0.0%	0.0%	0.8%
25	of which loans collateralised by residential immovable property					8.7%	0.8%	0.8%	0.0%	0.0%	0.8%
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans										
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	12.3%	1.0%	0.8%	0.0%	0.2%	1.0%

Template 4 - GAR KPI-flow

Template 4 shows the changes in taxonomy eligible and taxonomy aligned business, categorized according to the six taxonomy goals. RLB NÖ-Wien bases template 4 on the gross new business, in line with Question 65 in the Taxonomy FAQs. All new business granted in 2024 is disclosed without repayments, this also includes, for example, loan inflows (only the increased amount, prolongation) or utilizations of credit lines in 2024. This interpretation deviates from the description provided in the published reporting forms but aligns with the latest layout of the Taxonomy FAQs.

4. GAR KPI flow – turnover based

% (compared to flow of total eligible assets)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible))				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which enabling	
			Of which Proceeds	Use of	Of which transitional	
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5.6%	0.8%	0.5%	0.0%	0.3%
2	Financial undertakings	1.7%	0.1%	0.0%	0.0%	0.0%
3	Credit institutions	1.7%	0.1%	0.0%	0.0%	0.0%
4	Loans and advances	0.1%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	1.6%	0.1%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	0.4%	0.3%	0.0%	0.0%	0.3%
21	Loans and advances	0.4%	0.3%	0.0%	0.0%	0.3%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%
24	Households	3.0%	0.4%	0.4%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	3.0%	0.4%	0.4%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.5%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.5%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	5.6%	0.8%	0.5%	0.0%	0.3%

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

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% (compared to flow of total eligible assets)		Disclosure reference date T									
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible))				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible))					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
	GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HiT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	5.6%	0.8%	0.5%	0.0%	0.3%	0.8%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.7%	0.1%	0.0%	0.0%	0.0%	0.1%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.7%	0.1%	0.0%	0.0%	0.0%	0.1%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	1.6%	0.1%	0.0%	0.0%	0.0%	0.1%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.0%	0.0%	0.3%	0.3%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.0%	0.0%	0.3%	0.3%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
24	Households					3.0%	0.4%	0.4%	0.0%	0.0%	0.4%
25	of which loans collateralised by residential immovable property					3.0%	0.4%	0.4%	0.0%	0.0%	0.4%
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	5.6%	0.8%	0.5%	0.0%	0.3%	0.8%

4. GAR KPI flow – turnover based – 31.12.2023

% (compared to flow of total eligible assets)		Disclosure reference date T-1				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	7.0%	0.6%	0.6%	0.0%	0.0%
2	Financial undertakings	1.4%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	1.4%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	1.4%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	0.2%	0.0%	0.0%	0.0%	0.0%
21	Loans and advances	0.2%	0.0%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%
24	Households	4.9%	0.6%	0.6%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	4.9%	0.6%	0.6%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.4%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.4%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	7.0%	0.6%	0.6%	0.0%	0.0%

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

[illegible]

[illegible]

% (compared to flow of total eligible assets)		Disclosure reference date T-1									
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible))				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible))					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total new assets covered
	GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HIT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	7.0%	0.6%	0.6%	0.0%	0.0%	0.6%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
24	Households					4.9%	0.6%	0.6%	0.0%	0.0%	0.6%
25	of which loans collateralised by residential immovable property					4.9%	0.6%	0.6%	0.0%	0.0%	0.6%
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	7.0%	0.6%	0.6%	0.0%	0.0%	0.6%

Template 5 - KPI off-balance sheet exposures- stock

Template 5, stock, shows the off-balance sheet positions (financial guarantees and AuM). Template 5 is based on the data disclosed in template 1

5. KPI off-balance sheet exposures- turnover based – stock 31.12.2024

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which transitional	Of which enabling		Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	2.9%	1.2%	0.0%	0.0%	0.9%	0.0%	0.0%	0.2%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		Water and marine resources (WTR)					Circular economy (CE)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		Pollution (PPC)					Biodiversity and Ecosystems (BIO)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Proceeds	Use of	Of which transitional	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	4.6%	1.2%	0.0%	0.0%	1.1%	

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

5. KPI off-balance sheet exposures- turnover based – stock – 31.12.2023

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which transitional	Of which enabling		Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.2%	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		Water and marine resources (WTR)					Circular economy (CE)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		Pollution (PPC)					Biodiversity and Ecosystems (BIO)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1					
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
			Of which Proceeds	Use of	Of which transitional	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	
2	Assets under management (AuM KPI)	0.2%	0.2%	0.0%	0.0%	0.1%	

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

Template 5 - KPI off-balance sheet exposures- flow

Template 5 flow shows the off balance positions (financial guarantees and AuM) for the gross new business in 2024

5. KPI off-balance sheet exposures- turnover based – flow 31.12.2024

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T							
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which transitional	Of which enabling		Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	3.8%	1.8%	0.0%	0.0%	1.5%	0.3%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T							
		Water and marine resources (WTR)					Circular economy (CE)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.8%	0.1%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T							
		Pollution (PPC)					Biodiversity and Ecosystems (BIO)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling			Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Of which Proceeds	Use of	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	6.2%	1.8%	0.0%	0.0%	1.5%

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

5. KPI off-balance sheet exposures- turnover based – flow – 31.12.2023

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which transitional	Of which enabling		Of which Proceeds	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		Water and marine resources (WTR)					Circular economy (CE)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		Pollution (PPC)					Biodiversity and Ecosystems (BIO)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
			Of which Proceeds	Use of	Of which transitional	Of which enabling			
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%			
2	Assets under management (AuM KPI)	0.1%	0.1%	0.0%	0.0%	0.0%			

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

1.Assets for the calculation of GAR – CapEx based

Mio. EUR		Disclosure reference date T					
		Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				Of which enabling
	Of Use Proceeds	which of	Of which transitional				
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	10,364.4	5,077.7	996.1	794.8	18.1	78.6
2	Financial undertakings	3,953.7	952.7	35.4	4.9	2.6	11.0
3	Credit institutions	3,867.6	866.6	35.4	4.9	2.6	11.0
4	Loans and advances	142.9	22.4	0.7	0.1	0.1	0.3
5	Debt securities, including UoP	1,233.0	257.4	17.2	4.8	1.1	2.2
6	Equity instruments	2,491.6	586.8	17.6		1.5	8.5
7	Other financial corporations	86.1	86.1	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0	0.0		0.0	0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0	0.0		0.0	0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	86.1	86.1	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0	0.0		0.0	0.0
20	Non-financial undertakings	2,797.8	512.1	170.8	0.0	15.5	67.5
21	Loans and advances	1,987.5	299.3	136.3	0.0	15.5	46.8
22	Debt securities, including UoP	5.1	4.8	4.1	0.0	0.0	0.2
23	Equity instruments	805.1	207.9	30.4		0.0	20.6
24	Households	3,429.3	3,429.3	789.9	789.9	0.0	0.0
25	of which loans collateralised by residential immovable property	3,429.3	3,429.3	789.9	789.9	0.0	0.0
26	of which building renovation loans	0.0	0.0	0.0	0.0	0.0	0.0
27	of which motor vehicle loans	0.0	0.0	0.0	0.0	0.0	0.0
28	Local governments financing	183.7	183.7	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling	
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	3.0	0.3	0.1	0.1	0.0.	0.0.	0.0.	0.0.
2	Financial undertakings	3.0	0.3	0.1	0.1	0.0.	0.0.	0.0.	0.0.
3	Credit institutions	3.0	0.3	0.1	0.1	0.0.	0.0.	0.0.	0.0.
4	Loans and advances	0.1	0.0	0.0.	0.0	0.0.	0.0.	0.0.	0.0.
5	Debt securities, including UoP	0.8	0.3	0.1	0.1	0.0.	0.0	0.0	0.0
6	Equity instruments	2.1	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0.	0.0.	0.0.	0.0.	0.0.
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.2	0.2	0.0	0.0	1.5	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	6.2	0.0		0.0	0.2	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Proceeds	Use of enabling			Of which Proceeds	Use of enabling
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	4.0	0.0	0.0	0.0	0.5	0.5	0.5	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	183.2	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Mio. EUR		Disclosure reference date T-1					
		Total [gross] carrying amount		Climate Change Mitigation (CCM)			
				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
				Of which environmentally sustainable (Taxonomy-aligned)			
					Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	7.285	3644	304	224	3	24
2	Financial undertakings	3.353	471	0.0	0.0	0.0	0.0
3	Credit institutions	3.353	471	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	984	146	0.0	0.0	0.0	0.0
6	Equity instruments	2.368	325	0.0		0.0	0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0	0.0		0.0	0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0	0.0		0.0	0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0	0.0		0.0	0.0
20	Non-financial undertakings	1.218	459	80	0.0	3	24
21	Loans and advances	541	203	56	0.0	3	6
22	Debt securities, including UoP	5	5	4	0.0	0.0	0.0
23	Equity instruments	672	251	19		0.0	18
24	Households	2.517	2517	224	224	0.0	0.0
25	of which loans collateralised by residential immovable property	2.517	2517	224	224	0.0	0.0
26	of which building renovation loans	0.0	0.0	0.0	0.0	0.0	0.0
27	of which motor vehicle loans	0.0	0.0	0.0	0.0	0.0	0.0
28	Local governments financing	197	197	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T-1							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which enabling				Of which enabling	
		Of which Proceeds	Use of Proceeds			Of which Proceeds	Use of Proceeds		
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T-1							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	Financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3	Credit institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
7	Other financial corporations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8	of which investment firms	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
12	of which management companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
16	of which insurance undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
20	Non-financial undertakings	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
21	Loans and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Debt securities, including UoP	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	Equity instruments	0.0	0.0		0.0	0.0	0.0		0.0
24	Households	0.0	0.0	0.0	0.0				
25	of which loans collateralised by residential immovable property	0.0	0.0	0.0	0.0				
26	of which building renovation loans	0.0	0.0	0.0	0.0				
27	of which motor vehicle loans								
28	Local governments financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
29	Housing financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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Mio. EUR		Total [gross] carrying amount	Disclosure reference date T				
			Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling	
30	Other local government financing	183.7	183.7	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	18,210.0					
33	Financial and Non-financial undertakings	15,018.1					
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	14,782.7					
35	Loans and advances	12,422.0					
36	of which loans collateralised by commercial immovable property	3,584.5					
37	of which building renovation loans	0.0					
38	Debt securities	1,281.6					
39	Equity instruments	1,079.2					
40	Non-EU country counterparties not subject to NFRD disclosure obligations	235.4					
41	Loans and advances	120.2					
42	Debt securities	115.2					
43	Equity instruments	0.0					
44	Derivatives	335.8					
45	On demand interbank loans	2,288.8					
46	Cash and cash-related assets	54.0					
47	Other categories of assets (e.g. Goodwill, commodities etc.)	513.24					
48	Total GAR assets	28,574.4	5,077.7	996.1	794.8	18.1	78.6
49	Assets not covered for GAR calculation	6,355.4					
50	Central governments and Supranational issuers	2,440.3					
51	Central banks exposure	3,292.6					
52	Trading book	622.5					
53	Total assets	34,929.7	5,077.7	996.1	794.8	18.1	78.6
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	0.0					
55	Assets under management	87.0					
56	Of which debt securities	0.0					
57	Of which equity instruments	87.0					

Mio. EUR		Disclosure reference date T							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	3.0	0.3	0.1	0.1	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	3.0	0.3	0.1	0.1	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T								
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	183,7	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)									
33	Financial and Non-financial undertakings									
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations									
35	Loans and advances									
36	of which loans collateralised by commercial immovable property									
37	of which building renovation loans									
38	Debt securities									
39	Equity instruments									
40	Non-EU country counterparties not subject to NFRD disclosure obligations									
41	Loans and advances									
42	Debt securities									
43	Equity instruments									
44	Derivatives									
45	On demand interbank loans									
46	Cash and cash-related assets									
47	Other categories of assets (e.g. Goodwill, commodities etc.)									
48	Total GAR assets	0.0	0.0	0.0	0.0	5,080.7	996.4	794.9	18.1	78.7
49	Assets not covered for GAR calculation									
50	Central governments and Supranational issuers									
51	Central banks exposure									
52	Trading book									
53	Total assets	0.0	0.0	0.0	0.0	5,080.7	996.4	794.9	18.1	78.7
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	1.1	0.7	0.0	0.0	0.4
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	1.4	0.7	0.0	0.0	0.4

Mio. EUR		Disclosure reference date T-1					
		Total [gross] carrying amount	Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling	
30	Other local government financing	197	197	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)						
33	Financial and Non-financial undertakings						
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations						
35	Loans and advances						
36	of which loans collateralised by commercial immovable property						
37	of which building renovation loans						
38	Debt securities						
39	Equity instruments						
40	Non-EU country counterparties not subject to NFRD disclosure obligations						
41	Loans and advances						
42	Debt securities						
43	Equity instruments						
44	Derivatives						
45	On demand interbank loans						
46	Cash and cash-related assets						
47	Other categories of assets (e.g. Goodwill, commodities etc.)						
48	Total GAR assets	28,884.52	3,644.0	303.5	224.0	3.1	24.1
49	Assets not covered for GAR calculation						
50	Central governments and Supranational issuers						
51	Central banks exposure						
52	Trading book						
53	Total assets	36,020.63	3,644.0	303.5	224.0	3.1	24.1
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations							
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	83.5	0.2	0.1	0.0	0.0	0.1
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	83.5	0.2	0.1	0.0	0.0	0.1

Mio. EUR		Disclosure reference date T-1							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling	Of which environmentally sustainable (Taxonomy-aligned)			Of which enabling
			Of which	Use of Proceeds			Of which	Use of Proceeds	
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T-1							
		Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling		Of which environmentally sustainable (Taxonomy-aligned)		Of which enabling	
				Of which Use of Proceeds			Of which Use of Proceeds		Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Mio. EUR		Disclosure reference date T-1							
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)			
				Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling
30	Other local government financing	0.0	0.0	0.0	0.0	197	0.0	0.0	0.0
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)								
33	Financial and Non-financial undertakings								
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations								
35	Loans and advances								
36	of which loans collateralised by commercial immovable property								
37	of which building renovation loans								
38	Debt securities								
39	Equity instruments								
40	Non-EU country counterparties not subject to NFRD disclosure obligations								
41	Loans and advances								
42	Debt securities								
43	Equity instruments								
44	Derivatives								
45	On demand interbank loans								
46	Cash and cash-related assets								
47	Other categories of assets (e.g. Goodwill, commodities etc.)								
48	Total GAR assets	0.0	0.0	0.0	0.0	3,644.0	303.5	224.0	24.1
49	Assets not covered for GAR calculation								
50	Central governments and Supranational issuers								
51	Central banks exposure								
52	Trading book								
53	Total assets	0.0	0.0	0.0	0.0	3,644.0	303.5	224.0	24.1
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations									
54	Financial guarantees	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
55	Assets under management	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.1
56	Of which debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
57	Of which equity instruments	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.1

Template 2 shows the gross carrying amount and the taxonomy alignment of NFRD companies, categorized according to the six taxonomy goals and sorted by sector (NACE codes). The value on the left column represents the taxonomy eligible activities and not the gross carrying amount. This approach was chosen to ensure that in the total column at the end of the table, taxonomy eligible values are summed per taxonomy goal, rather than aggregating identical gross carrying amounts per NACE code.

2. GAR sector information – CapEx based

Breakdown by sector - NACE 4 digits level (code and label)		Climate Change Mitigation (CCM)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	0.5	-		
2	C 10.81 Manufacture of sugar	1.2	0.6		
3	C 11.05 Manufacture of beer	1.5	0.2		
4	C 16.21 Manufacture of veneer sheets and wood-based panels	16.6	2.7		
5	C17.21 Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	0.1	0.0		
6	C 20.60 Manufacture of man-made fibres	1.0	-		
7	C 23.20 Manufacture of refractory products	1.0	0.3		
8	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	32.0	29.9		
9	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	7.8	2.3		
10	C 26.11 Manufacture of electronic components	1.2	-		
11	C 26.30 Manufacture of communication equipment	0.0	-		
12	C 28.13 Manufacture of other pumps and compressors	1.2	-		
13	C 28.90 Manufacture of other special-purpose machinery	3.1	1.2		
14	C 28.92 Manufacture of machinery for mining, quarrying and construction	0.7	0.2		
15	C 29.10 Manufacture of motor vehicles	35.3	11.6		
16	C 29.32 Manufacture of other parts and accessories for motor vehicles	3.2	0.3		
17	C 30.99 Manufacture of other transport equipment n.e.c.	0.5	0.1		
18	D 35.10 Electric power generation, transmission and distribution	0.0	0.0		
19	F 41.20 Construction of residential and non-residential buildings	1.8	0.3		
20	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	19.0	17.7		
21	G 47.52 Retail sale of hardware, paints and glass in specialised stores	5.0	1.7		
22	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-		
23	H 52.21 Service activities incidental to land transportation	4.8	4.1		
24	J 63.10 Data processing, hosting and related activities; web portals	0.9	-		
25	K 64.19 Other monetary intermediation	279.8	17.9		
26	M 70.10 Activities of head offices	66.0	1.3		
27	M 72.10 Research and experimental development on natural sciences and engineering	-	-		
28	O 84.11 Administration of the State and the economic and social policy of the community	99.3	65.4		
29	R 92.00 Gambling and betting activities	0.4	0.4		

1. Credit institutions shall disclose in this template information on exposures in the banking book towards those sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty.

2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall disclose information by NACE codes with the level of disaggregation required in the template..

	Breakdown by sector - NACE 4 digits level (code and label)	Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			-	-		
2	C 10.81 Manufacture of sugar	-	-			-	-		
3	C 11.05 Manufacture of beer	-	-			-	-		
4	C 16.21 Manufacture of veneer sheets and wood-based panels	-	-			-	-		
5	C17.21 Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-			-	-		
6	C 20.60 Manufacture of man-made fibres	-	-			-	-		
7	C 23.20 Manufacture of refractory products	-	-			-	-		
8	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			-	-		
9	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			-	-		
10	C 26.11 Manufacture of electronic components	-	-			-	-		
11	C 26.30 Manufacture of communication equipment	-	-			-	-		
12	C 28.13 Manufacture of other pumps and compressors	-	-			-	-		
13	C 28.90 Manufacture of other special-purpose machinery	-	-			-	-		
14	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			-	-		
15	C 29.10 Manufacture of motor vehicles	-	-			-	-		
16	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			1.5	-		
17	C 30.99 Manufacture of other transport equipment n.e.c.	-	-			-	-		
18	D 35.10 Electric power generation, transmission and distribution	-	-			-	-		
19	F 41.20 Construction of residential and non-residential buildings	-	-			-	-		
20	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-			-	-		
21	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			-	-		
22	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-			-	-		
23	H 52.21 Service activities incidental to land transportation	-	-			-	-		
24	J 63.10 Data processing, hosting and related activities; web portals	-	-			-	-		
25	K 64.19 Other monetary intermediation	0.9	0.3			0.0	-		
26	M 70.10 Activities of head offices	0.2	0.2			-	-		
27	M 72.10 Research and experimental development on natural sciences and engineering	-	-			-	-		
28	O 84.11 Administration of the State and the economic and social policy of the community	-	-			-	-		
29	R 92.00 Gambling and betting activities	-	-			-	-		

	Breakdown by sector - NACE 4 digits level (code and label)	Circular economy (CE)				Pollution (PPC)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			-	-		
2	C 10.81 Manufacture of sugar	-	-			-	-		
3	C 11.05 Manufacture of beer	-	-			-	-		
4	C 16.21 Manufacture of veneer sheets and wood-based panels	-	-			-	-		
5	C17.21 Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-			-	-		
6	C 20.60 Manufacture of man-made fibres	-	-			-	-		
7	C 23.20 Manufacture of refractory products	-	-			-	-		
8	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			-	-		
9	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			-	-		
10	C 26.11 Manufacture of electronic components	-	-			-	-		
11	C 26.30 Manufacture of communication equipment	-	-			-	-		
12	C 28.13 Manufacture of other pumps and compressors	-	-			-	-		
13	C 28.90 Manufacture of other special-purpose machinery	-	-			-	-		
14	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			-	-		
15	C 29.10 Manufacture of motor vehicles	-	-			-	-		
16	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			0.0	-		
17	C 30.99 Manufacture of other transport equipment n.e.c.	0.1	-			-	-		
18	D 35.10 Electric power generation, transmission and distribution	-	-			-	-		
19	F 41.20 Construction of residential and non-residential buildings	0.6	-			0.0	-		
20	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	0.1	-			-	-		
21	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			-	-		
22	G 47.54 Retail sale of electrical household appliances in specialised stores	3.3	-			-	-		
23	H 52.21 Service activities incidental to land transportation	-	-			-	-		
24	J 63.10 Data processing, hosting and related activities; web portals	-	-			-	-		
25	K 64.19 Other monetary intermediation	-	-			-	-		
26	M 70.10 Activities of head offices	-	-			-	-		
27	M 72.10 Research and experimental development on natural sciences and engineering	-	-			0.5	0.5		
28	O 84.11 Administration of the State and the economic and social policy of the community	-	-			-	-		
29	R 92.00 Gambling and betting activities	-	-			-	-		

	Breakdown by sector - NACE 4 digits level (code and label)	Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
		Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable (CCM)	Mn EUR	Of which environmentally sustainable ((CCM + CCA + WTR + CE + PPC + BIO))	Mn EUR	Of which environmentally sustainable ((CCM + CCA + WTR + CE + PPC + BIO))
1	C 10.72 Manufacture of rusks and biscuits; manufacture of preserved pastry goods and cakes	-	-			0.5	-		
2	C 10.81 Manufacture of sugar	-	-			1.2	0.6		
3	C 11.05 Manufacture of beer	-	-			1.5	0.2		
4	C 16.21 Manufacture of veneer sheets and wood-based panels	-	-			16.6	2.7		
5	C17.21 Manufacture of corrugated paper and paperboard and of containers of paper and paperboard	-	-			0.1	0.0		
6	C 20.60 Manufacture of man-made fibres	-	-			1.0	-		
7	C 23.20 Manufacture of refractory products	5.0	-			6.0	0.3		
8	C 23.32 Manufacture of bricks, tiles and construction products, in baked clay	-	-			32.0	29.9		
9	C 24.10 Manufacture of basic iron and steel and of ferro-alloys	-	-			7.8	2.3		
10	C 26.11 Manufacture of electronic components	-	-			1.2	-		
11	C 26.30 Manufacture of communication equipment	-	-			0.0	-		
12	C 28.13 Manufacture of other pumps and compressors	-	-			1.2	-		
13	C 28.90 Manufacture of other special-purpose machinery	-	-			3.1	1.2		
14	C 28.92 Manufacture of machinery for mining, quarrying and construction	-	-			0.7	0.2		
15	C 29.10 Manufacture of motor vehicles	-	-			35.3	11.6		
16	C 29.32 Manufacture of other parts and accessories for motor vehicles	-	-			4.7	0.3		
17	C 30.99 Manufacture of other transport equipment n.e.c.	-	-			0.7	0.1		
18	D 35.10 Electric power generation, transmission and distribution	-	-			0.0	0.0		
19	F 41.20 Construction of residential and non-residential buildings	-	-			2.4	0.3		
20	G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds	-	-			19.1	17.7		
21	G 47.52 Retail sale of hardware, paints and glass in specialised stores	-	-			5.0	1.7		
22	G 47.54 Retail sale of electrical household appliances in specialised stores	-	-			3.3	-		
23	H 52.21 Service activities incidental to land transportation	-	-			4.8	4.1		
24	J 63.10 Data processing, hosting and related activities; web portals	-	-			0.9	-		
25	K 64.19 Other monetary intermediation	-	-			280.7	18.2		
26	M 70.10 Activities of head offices	-	-			66.2	1.5		
27	M 72.10 Research and experimental development on natural sciences and engineering	-	-			0.5	0.5		
28	O 84.11 Administration of the State and the economic and social policy of the community	-	-			99.3	65.4		
29	R 92.00 Gambling and betting activities	-	-			0.4	0.4		

Template 3 shows the GAR-KPI in relation to the stock of loans. It is based on the data disclosed in template 1.

3. GAR KPI stock – CapEx based

% (compared to total covered assets in the denominator)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
GAR - Covered assets in both numerator and denominator						
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	17.8%	3.5%	2.8%	0.1%	0.3%
2	Financial undertakings	3.3%	0.1%	0.0%	0.0%	0.0%
3	Credit institutions	3.0%	0.1%	0.0%	0.0%	0.0%
4	Loans and advances	0.1%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.9%	0.1%	0.0%	0.0%	0.0%
6	Equity instruments	2.1%	0.1%		0.0%	0.0%
7	Other financial corporations	0.3%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.3%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	1.8%	0.6%	0.0%	0.1%	0.2%
21	Loans and advances	1.0%	0.5%	0.0%	0.1%	0.2%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.7%	0.1%		0.0%	0.1%
24	Households	12.0%	2.8%	2.8%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	12.0%	2.8%	2.8%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.6%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.6%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	17.8%	3.5%	2.8%	0.1%	0.3%

1. Institution shall disclose in this template the GAR KPIs on stock of loans calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Information on the GAR (green asset ratio of 'eligible' activities) shall be accompanied with information on the proportion of total assets covered by the GAR.
3. Credit institutions can, in addition to the information included in this template, show the proportion of assets funding taxonomy relevant sectors that are environmentally sustainable (Taxonomy-aligned). This information would enrich the information on the KPI on environmentally sustainable assets compared to total covered assets.
4. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

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% (compared to total covered assets in the denominator)		Disclosure reference date T										
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling		
	GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	17.8%	3.5 %	2.8%	0.1%	0.3%	3.5%	
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	3.3%	0.1%	0.0%	0.0%	0.0%	0.1%	
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	3.0%	0.1%	0.0%	0.0%	0.0%	0.1%	
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.9%	0.1%	0.0%	0.0%	0.0%	0.1%	
6	Equity instruments	0.0%	0.0%		0.0%	2.1%	0.1%		0.0%	0.0%	0.1%	
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	1.8%	0.6%	0.0%	0.1%	0.2%	0.6%	
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	1.1%	0.5%	0.0%	0.1%	0.2%	0.5%	
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
23	Equity instruments	0.0%	0.0%		0.0%	1.4%	0.1%		0.0%	0.1%	0.1%	
24	Households					12.0%	2.8%	2.8%	0.0%	0.0%	2.8%	
25	of which loans collateralised by residential immovable property					12.0%	2.8%	2.8%	0.0%	0.0%	2.8%	
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
27	of which motor vehicle loans											
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	17.8%	3.5%	2.8%	0.1%	0.3%	3.5%	

% (compared to total covered assets in the denominator)		Disclosure reference date T-1				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HTF eligible for GAR calculation	12.6%	1.1%	0.8%	0.0%	0.1%
2	Financial undertakings	1.6%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	1.6%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.5%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	1.1%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	1.6%	0.3%	0.0%	0.0%	0.1%
21	Loans and advances	0.7%	0.2%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.9%	0.1%		0.0%	0.1%
24	Households	8.7%	0.8%	0.8%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	8.7%	0.8%	0.8%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.7%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.7%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	12.6%	1.1%	0.8%	0.0%	0.1%

% (compared to total covered assets in the denominator)		Disclosure reference date T-1							
		Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Of which Use of Proceeds	Of which enabling	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)		Of which Use of Proceeds	Of which enabling
	GAR - Covered assets in both numerator and denominator								
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%
24	Households	0.0%	0.0%	0.0%	0.0%				
25	of which loans collateralised by residential immovable property	0.0%	0.0%	0.0%	0.0%				
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%				
27	of which motor vehicle loans								
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

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% (compared to total covered assets in the denominator)		Disclosure reference date T-1										
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Proportion of total assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
		Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling				
	GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	12.6%	1.1%	0.8%	0.0%	0.1%	1.1%	
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	
6	Equity instruments	0.0%		0.0%	0.0%	1.1%	0.0%		0.0%	0.0%	0.0%	
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
11	Equity instruments	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
15	Equity instruments	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
19	Equity instruments	0.0%		0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	1.6%	0.3%	0.0%	0.0%	0.1%	0.3%	
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.7%	0.2%	0.0%	0.0%	0.0%	0.2%	
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
23	Equity instruments	0.0%	0.0%		0.0%	0.9%	0.1%		0.0%	0.1%	0.1%	
24	Households					8.7%	0.8%	0.8%	0.0%	0.0%	0.8%	
25	of which loans collateralised by residential immovable property					8.7%	0.8%	0.8%	0.0%	0.0%	0.8%	
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
27	of which motor vehicle loans					0.0%	0.0%	0.0	0.0%	0.0%	0.0%	
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	12.6%	1.1%	0.8%	0.0%	0.1%	1.1%	

Template 4. GAR KPI flowTemplate 4 shows the changes in taxonomy eligible and taxonomy aligned business, categorized according to the six taxonomy goals. RLB NÖ-Wien bases template 4 on the gross new business, in line with Question 65 in the Taxonomy FAQs. All new business granted in 2024 is disclosed without repayments, this also includes, for example, loan inflows (only the increased amount, prolongation) or utilizations of credit lines in 2024. This interpretation deviates from the description provided in the published reporting forms but aligns with the latest layout of the Taxonomy FAQs.

4. GAR KPI flow – CapEx based – 31.12.2024

% (compared to flow of total eligible assets)		Disclosure reference date T				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			Of which enabling	
			Of which Proceeds	Use of	Of which transitional	
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	5.7%	1.0%	0.5%	0.0%	0.3%
2	Financial undertakings	1.6%	0.1%	0.0%	0.0%	0.0%
3	Credit institutions	1.6%	0.1%	0.0%	0.0%	0.0%
4	Loans and advances	0.1%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	1.5%	0.1%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	0.6%	0.4%	0.0%	0.0%	0.3%
21	Loans and advances	0.6%	0.4%	0.0%	0.0%	0.3%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%
24	Households	3.0%	0.4%	0.4%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	3.0%	0.4%	0.4%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.5%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.5%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	5.7%	1.0%	0.5%	0.0%	0.3%

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

[illegible]

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% (compared to flow of total eligible assets)		Disclosure reference date T								
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator									
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	5.7%	1.0%	0.5%	0.0%	0.3%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.6%	0.1%	0.0%	0.0%	0.0%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.6%	0.1%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	1.5%	0.1%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%	0.0%	0.0%	0.3%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.6%	0.4%	0.0%	0.0%	0.3%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%
24	Households					3.0%	0.4%	0.4%	0.0%	0.0%
25	of which loans collateralised by residential immovable property					3.0%	0.4%	0.4%	0.0%	0.0%
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans					0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	5.7%	1.0%	0.5%	0.0%	0.3%

4. GAR KPI flow – CapEx based – 31.12.2023

% (compared to flow of total eligible assets)		Disclosure reference date T-1				
		Climate Change Mitigation (CCM)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
				Of which Use of Proceeds	Of which transitional	Of which enabling
	GAR - Covered assets in both numerator and denominator					
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	7.0%	0.7%	0.6%	0.0%	0.0%
2	Financial undertakings	1.4%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	1.4%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	1.3%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%
20	Non-financial undertakings	0.3%	0.1%	0.0%	0.0%	0.0%
21	Loans and advances	0.3%	0.1%	0.0%	0.0%	0.0%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%
24	Households	4.9%	0.6%	0.6%	0.0%	0.0%
25	of which loans collateralised by residential immovable property	4.9%	0.6%	0.6%	0.0%	0.0%
26	of which building renovation loans	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.4%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.4%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	7.0%	0.7%	0.6%	0.0%	0.0%

1. Institution shall disclose in this template the GAR KPIs on flow of loans calculated (new loans on a net basis) based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.

2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

[illegible]

[illegible]

% (compared to flow of total eligible assets)		Disclosure reference date T-1									
		Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
				Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of total new assets covered
	GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.0%	0.0%	0.0%	0.0%	7.0%	0.7%	0.6%	0.0%	0.0%	0.7%
2	Financial undertakings	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
3	Credit institutions	0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%
4	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%
6	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
7	Other financial corporations	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
8	of which investment firms	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
9	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
11	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
12	of which management companies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
13	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
14	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
15	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
16	of which insurance undertakings	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
17	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
19	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
20	Non-financial undertakings	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.1%
21	Loans and advances	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%	0.0%	0.1%
22	Debt securities, including UoP	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
23	Equity instruments	0.0%	0.0%		0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
24	Households					4.9%	0.6%	0.6%	0.0%	0.0%	0.6%
25	of which loans collateralised by residential immovable property					4.9%	0.6%	0.6%	0.0%	0.0%	0.6%
26	of which building renovation loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27	of which motor vehicle loans					0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
28	Local governments financing	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
29	Housing financing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	Other local government financing	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
32	Total GAR assets	0.0%	0.0%	0.0%	0.0%	7.0%	0.7%	0.6%	0.0%	0.0%	0.7%

Template 5. KPI off-balance sheet exposures - stock

Template 5, stock, shows the off-balance sheet positions (financial guarantees and AuM). Template 5 is based on the data disclosed in template 1.

5. KPI außerbilanzielle Risikopositionen- CapExbasiert – Bestand – 31.12.2024

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T												
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
		Of which Proceeds		Use of		Of which transitional		Of which enabling		Of which Proceeds		Use of		Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	1.3%	0.8%	0.0%	0.0%	0.4%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T							
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
			Of which Proceeds	Use of	Of which transitional	Of which enabling			
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%			
2	Assets under management (AuM KPI)	1.3%	0.8%	0.0%	0.0%	0.4%			

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

5. KPI off-balance sheet exposures- CapEx based – stock – 31.12.2023

U: KPI on balance sheet exposures - CapEx based - Stock - 31.12.2023											
% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1									
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of transitional	which	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.2%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to total eligible off-balance sheet assets)		Disclosure reference date T-1							
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
			Of which Proceeds	Use of	Of which transitional	Of which enabling			
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%			
2	Assets under management (AuM KPI)	0.2%	0.1%	0.0%	0.0%	0.1%			

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures.

Template 5. KPI off-balance sheet exposures- Flow

Template 5 flow shows the off balance positions (financial guarantees and AuM) for the gross new business in 2024

5. KPI off-balance sheet exposures- CapEx based – flow -31.12.2024

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T									
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Proceeds		Use of	Of transitional	which	Of which enabling	Of which Proceeds		Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	1.3%	0.9%	0.0%	0.5%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T										
		Water and marine resources (WTR)					Circular economy (CE)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
				Of which Proceeds		Use of	Of which enabling			Of which Proceeds		Use of
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T								
		Pollution (PPC)					Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
		Of which Proceeds		Use of	Of which enabling	Of which Proceeds		Use of	Of which enabling	
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T							
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)							
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)							
		Of which Proceeds		Use of	Of which transitional	Of which enabling			
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	1.6%	0.9%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

5. KPI off-balance sheet exposures- CapEx based – flow – 31.12.2023

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1									
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of transitional	which	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1							
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)			
			Of which Proceeds	Use of	Of which enabling		Of which Proceeds	Use of	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

% (compared to flow of eligible off-balance sheet assets)		Disclosure reference date T-1				
		TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
			Of which Proceeds	Use of	Of which transitional	Of which enabling
1	Financial guarantees (FinGuar KPI)	0.0%	0.0%	0.0%	0.0%	0.0%
2	Assets under management (AuM KPI)	0.3%	0.1%	0.0%	0.0%	0.0%

1. Institution shall disclose in this template the KPIs for off-balance sheet exposures (financial guarantees and AuM) calculated based on the data disclosed in template 1, on covered assets, and by applying the formulas proposed in this template.
2. Institutions shall duplicate this template to disclose stock and flow KPIs for off-balance sheet exposures

Template 1

Nuclear and fossil gas related activities – turnover based – stock

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	YES

Template 2 Taxonomy-aligned economic activities (denominator) – turnover based – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4.2	0.0%	4.2	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	939.7	0.5%	939.5	0.5%	0.1	0.0%
8.	Total applicable KPI	4.3	0.0%	4.3	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– turnover based – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	16.4	1.7%	16.4	1.7%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.1	0.0%	0.0	0.0%	0.0	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	927.2	1.8%	927.2	1.8%	0.1	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	16.6	100%	16.6	0.1%	0.0	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – turnover based – stock

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	5.3	0.1%	5.3	0.1%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	1.4	0.0%	1.4	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	3.3	0.1%	3.3	0.1%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,035.9	0.2%	5,034.4	0.2%	1.5	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	10.0	0.0%	10.0	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– turnover based – stock

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,528.5	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – turnover based – flow

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	YES
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	YES

Template 2 Taxonomy-aligned economic activities (denominator) – turnover based – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	943.8	0.0%	943.6	0.0%	0.1	0.0%
8.	Total applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– turnover based – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	10.2	1.1%	10.2	1.1%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	0.0	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	933.7	1.1%	933.6	1.1%	0.1	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	10.3	100%	10.2	0.0%	0.0	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – turnover based – flow

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	5.0	0.1%	5.0	0.1%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,040.5	0.1%	5,039.0	0.1%	1.5	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	5.4	0.0%	5.4	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– turnover based – flow

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.5	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.5	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,528.5	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – turnover based – Assets under Management – stock

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	NO
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

Template 2 Taxonomy-aligned economic activities (denominator) – turnover based – Assets under Management – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	944.0	0.0%	943.8	0.0%	0.1	0.0%
8.	Total applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– turnover based – Assets under Management – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	944.0	0.0%	943.8	0.0%	0.1	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	0.0	100%	0.0	0.0%	-	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – turnover based – Assets under Management – stock

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,045.9	0.0%	5,044.4	0.0%	1.5	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– turnover based – Assets under Management – stock

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,528.5	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – turnover based – Assets under Management – flow

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	NO
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

Template 2 Taxonomy-aligned economic activities (denominator) – turnover based – Assets under Management – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.00	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	944.0	0.0%	943.8	0.0%	0.1	0.0%
8.	Total applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– turnover based – Assets under Management – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.00	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	944.0	0.0%	943.8	0.0%	0.1	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	0.0	100%	0.0	0.0%	-	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – turnover based – Assets under Management – flow

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,045.9	0.0%	5,044.4	0.0%	1.5	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– turnover based – Assets under Management – flow

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,528.5	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – CapEx based – stock

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	YES
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	YES

Template 2 Taxonomy-aligned economic activities (denominator) – CapEx based – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	1.8	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	4.2	0.0%	1.2	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	0.1	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	0.0	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	992.1	0.4%	993.0	0.3%	0.3	0.0%
8.	Total applicable KPI	4.3	0.0%	3.1	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– CapEx based – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	2.3	0.2%	2.3	0.2%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	10.9	1.1%	10.9	1.1%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.8	0.1%	0.8	0.1%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	981.7	1.4%	981.7	1.4%	0.3	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	14.4	100%	14.4	0.1%	-	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – CapEx based – stock

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.3	0.0%	0.3	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	0.0	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	2.0	0.0%	2.0	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,078.3	0.0%	5,075.4	0.0%	3.0	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	2.4	0.0%	2.3	0.0%	0.0	0.0%

Template 5 Taxonomy non-eligible economic activities– CapEx based – stock

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,493.7	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – CapEx based – flow

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	YES
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	YES
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	YES

Template 2 Taxonomy-aligned economic activities (denominator) – CapEx based – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	996.2	0.0%	995.9	0.0%	0.3	0.0%
8.	Total applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– CapEx based – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	10.2	1.0%	10.2	1.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	0.0	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	985.9	1.0%	985.9	1.0%	0.3	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	10.2	100%	10.2	0.0%	0.0	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – CapEx based – flow

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	5.0	0.1%	5.0	0.1%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.2	0.0%	0.2	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.1	0.0%	0.1	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,075.3	0.1%	5,072.3	0.1%	3.0	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	5.4	0.0%	5.4	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– CapEx based – flow

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.5	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.5	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,493.7	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – CapEx based – Assets under Management – stock

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	NO
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

Template 2 Taxonomy-aligned economic activities (denominator) – CapEx based – Assets under Management – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	996.4	0.0%	996.1	0.0%	0.3	0.0%
8.	Total applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– CapEx based – Assets under Management – stock

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	996.1	0.0%	996.1	0.0%	0.3	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	0.0	100%	0.0	0.0%	-	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – CapEx based – Assets under Management – stock

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,080.7	0.0%	5,077.7	0.0%	3.0	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– CapEx based – Assets under Management – stock

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,493.7	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI	23,528.5	0.0%

Template 1

Nuclear and fossil gas related activities – CapEx based – Assets under Management – flow

Row	Nuclear energy related activities	
1.	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2.	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	YES
3.	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	YES
	Fossil gas related activities	
4.	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	YES
5.	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	NO
6.	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

Template 2 Taxonomy-aligned economic activities (denominator) – CapEx based – Assets under Management – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	996.4	0.0%	996.1	0.0%	0.3	0.0%
8.	Total applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 3 Taxonomy-aligned economic activities (numerator)– CapEx based – Assets under Management – flow

Row	Economic activities	Amount and proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI	996.1	0.0%	996.1	0.0%	0.3	0.0%
8.	Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI	0.0	100%	0.0	0.0%	-	0.0%

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – CapEx based – Assets under Management – flow

Row	Economic activities	Proportion (the information is to be presented in monetary amounts and as percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate change adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
2.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
3.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
4.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%
5.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
6.	Amount and proportion of taxonomy- eligible but not taxonomy-aligned economic activity referred to in Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%	-	0.0%	-	0.0%
7.	Amount and proportion of other taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	5,080.7	0.0%	5,077.7	0.0%	3.0	0.0%
8.	Total amount and proportion of taxonomy eligible but not taxonomy- aligned economic activities in the denominator of the applicable KPI	0.0	0.0%	0.0	0.0%	-	0.0%

Template 5 Taxonomy non-eligible economic activities– CapEx based – Assets under Management – flow

Row	Economic activities	Amount	Percentage
1.	Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.26 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
2.	Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.27 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	0.0	0.0%
3.	Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.28 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
4.	Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.29 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
5.	Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.30 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
6.	Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-non-eligible in accordance with Section 4.31 of Annexes I and II to Delegated Regulation 2021/2139 in the denominator of the applicable KPI	-	0.0%
7.	Amount and proportion of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI	23,493.7	0.0%
8.	Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI'	23,528.5	0.0%

The KPI for mixed groups is not disclosed in the report of RLB NÖ-Wien due to the low revenue share of the non-banking subsidiary. As RLB NÖ-Wien dominates the balance sheet and turnover numbers by far, the informative value of a mixed KPI is low. However, the KPI for mixed groups is disclosed in the NFI of Raiffeisen-Holding NÖ-Wien.

For the NFI as of December 31, 2024, the KPIs of financial companies were also included in the taxonomy assessment. Additionally, financing for subsidiaries of NFI-obligated companies (NFRD companies) was also included.

Taxonomy aligned positions toward non financial companies based on revenue increased from approximately EUR 78 million to EUR 128 million. The impact of including taxonomy KPIs for financial institutions was limited, as credit institutions generally showed low taxonomy alignment. Taxonomy aligned business relationships with credit institutions amount to approximately EUR 26 million. Efforts to collect energy performance certificates for mortgage loans to private households have increased. As a result, taxonomy aligned mortgage loans for private households increased from approximately EUR 223 million to EUR 789 million.

From 2023 to 2024, GAR assets remained relatively stable, at approximately EUR 28,574 million in 2024, compared to EUR 28,884 million in 2023. The share of assets included in the numerator of the GAR increased to approximately EUR 10,364 million in 2024 from approximately EUR 7,284 million in 2023. Overall, the 2024 developments had a positive impact on the GAR of RLB NÖ-Wien, increasing it from approximately 1.05% in 2023 to 3.3% in 2024. The target of increasing the GAR was successfully achieved. The primary driver of the GAR remains mortgage-backed private housing financing. Between the reporting dates, efforts were made to improve data quality, such as collecting energy performance certificates for the existing portfolio. A significant part of the GAR increase is attributed to the application of the Top 15% approach for mortgage-backed private housing financing in Austria.

RLB NÖ-Wien has set a target for 2027 to increase ESG eligible financing to 30%, including taxonomy aligned financing and green financing, defined in accordance with the internal Sustainable Lending Framework / Sustainability Bond Framework.

Assurance Report by the Independent Auditor

We have conducted a limited assurance engagement on the consolidated non-financial statement (consolidated sustainability report) of

RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG

(hereafter also “RLB NÖ-W AG” or the “Company”),

which is included in the consolidated management report under section consolidated non-financial statement for the financial year ended December 31, 2024.

Limited Assurance Conclusion

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the consolidated sustainability report which is included in the consolidated management report under section consolidated non-financial statement is not prepared, in all material respects, with the requirements of Section 267a of the Austrian Commercial Code using the ESRS as a framework for reporting in accordance with Delegated Regulation (EU) 2023/2772, including

- compliance with the European Sustainability Reporting Standards (hereinafter ESRS),
- the implementation of the procedure for the determination of information to be reported in accordance with ESRS (hereinafter referred to as the materiality assessment procedure) and its presentation in the disclosure “IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities”, and
- compliance with the reporting requirements pursuant to Article 8 of the Taxonomy Regulation (EU) 2020/852 (hereinafter referred to as the EU Taxonomy Regulation).

Basis for Conclusion

We conducted our limited assurance engagement in accordance with laws and regulations and Austrian Standards on Other Assurance Engagements (KFS/PG 13) and additional comments. These take into account the main statements of the International Standard on Assurance Engagements (ISAE 3000 (Revised)). The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our responsibilities under these regulations and standards are further described in the section “Responsibilities of the auditor of the consolidated non-financial statement” of our report.

We are independent of the group in accordance with the Austrian professional standards, and we have met our other professional responsibilities in accordance with these requirements.

Our audit firm is subject to the provisions of the directive issued by the Austrian Auditing Association on the rules for the internal organization and quality assurance of auditing firms which are members of this association (Quality Assurance Directive 2024– QS-VO 2024), which generally reflects the requirements of ISQM 1, and maintains a comprehensive system of quality management, including documented policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe the evidence we have obtained up to the date of this report is sufficient and appropriate to provide a basis for our conclusion.

Other matters

We point out that comparative information for the previous year (except for information according to EU-Taxonomy Regulation) was not subject to our engagement with limited assurance and is therefore not covered by our summary assessment. Our conclusion is not modified in respect of this matter.

Other information

The legal representatives are responsible for the other information. This other information comprises the information included in the consolidated financial statements and the consolidated management report and in the annual financial report for 2024, but does not include the consolidated non-financial statement and our assurance report thereon.

Our limited assurance conclusion on consolidated non-financial statement does not cover the other information, and we do not express any form of assurance conclusion. In connection with our limited assurance engagements on the consolidated non-financial statement, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the consolidated non-financial statement, or our knowledge obtained in the assurance engagement, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Legal Representatives

The legal representatives are responsible for preparing a consolidated non-financial statement, including developing and implementing the materiality assessment procedures in accordance with applicable requirements and voluntarily applied standards. This responsibility includes

- the identification of actual and potential impacts, risks and opportunities related to sustainability aspects and the assessment of the materiality of these impacts, risks and opportunities,

- the preparation of the consolidated non-financial statement in accordance with the requirements of Section 267a of the Austrian Commercial Code using the ESRS as a framework for reporting in accordance with Delegated Regulation (EU) 2023/2772), including compliance with the ESRS,
- the inclusion of disclosures in the consolidated non-financial statement in accordance with the EU Taxonomy Regulation, and
- the design, implementation and maintenance of internal controls that the legal representatives consider relevant to enable the preparation of the consolidated non-financial statement that is free from material misstatement, whether due to fraud or error, and conducting the materiality assessment procedure in accordance with the requirements of the ESRS.

This responsibility also includes the selection and application of appropriate methods for consolidated non-financial statement and the use of assumptions and estimates for individual sustainability disclosures that are reasonable under the given circumstances.

Inherent limitations in preparing the consolidated non-financial statement

When reporting forward-looking information, the group is required to prepare this forward-looking information based on disclosed assumptions about events that could occur in the future and possible futures measures by the Group. Deviations are likely to occur, as expected events often do not occur as assumed.

When determining the disclosures in accordance with the EU Taxonomy Regulation, the legal representatives are obliged to interpret undefined legal terms. These legal terms can be interpreted differently, also with regard to the legal conformity of their interpretation, and are therefore subject to uncertainties.

Responsibilities of the auditor of the consolidated non-financial statement

Our objectives are to plan and perform the assurance engagement to obtain limited assurance about whether the consolidated non-financial statement, including the materiality assessment procedure the reporting in accordance with the EU Taxonomy Regulation presented therein, is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken based on the consolidated non-financial statement.

We exercise professional judgment and maintain professional scepticism throughout the entire limited assurance engagement.

Our responsibilities include

- Performing risk-related audit procedures, including obtaining an understanding of internal controls relevant to the engagement, to identify disclosures that are likely to be material misstated, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the group's internal controls, and

- designing and performing audit procedures on disclosures in the consolidated non-financial statement that are likely to be materially misstated. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence about the consolidated non-financial statement. The nature, timing and extent of procedures depend on professional judgement, including the identification of disclosures in the consolidated non-financial statement that are likely to be materially misstated, whether due to fraud or error.

In conducting our limited assurance engagement on the consolidated non-financial statement, we proceed as follows:

- We gain an understanding of the group's procedures relevant to the preparation of the consolidated non-financial statement.
- We assess whether all relevant information identified through the materiality assessment procedure has been included in the consolidated non-financial statement.
- We assess whether the structure and presentation of the consolidated non-financial statement is in accordance with the ESRS.
- We conduct inquiries of relevant personnel and analytical procedures on selected disclosures in the consolidated non-financial statement.
- We perform procedures on a sample basis on selected disclosures in consolidated non-financial statement.
- We reconcile selected disclosures in the consolidated sustainability reporting with the corresponding disclosures in the consolidated financial statements and the other sections of the consolidated management report.
- We obtain evidence about the methods presented to develop estimates and forward-looking information.
- We gain an understanding of the process for identifying taxonomy-eligible and taxonomy-aligned economic activities and for preparing the corresponding disclosures in the consolidated non-financial statement.

Limitation of liability and publication

The audit of the consolidated non-financial statement with limited assurance is a voluntary audit.

We issue this assurance report based on the audit contract concluded with the client, which is also based on the "General Engagement Terms of the Auditing Associations" (AAB) dated June 7, 2018 which also applies to third parties. With regard to our responsibility and liability arising from the engagement relationship, point 9 of the AAB 2018 applies. Our responsibility and liability arising from this engagement relationship for proven financial losses due to a grossly negligent breach of duty is limited to EUR 5 million as agreed. Our liability for slight negligence is therefore excluded.

By taking note of and using the information contained in this letter, each recipient confirms that they have taken note of the agreed liability regulation and the other regulations set out in section 9 of the AAB and acknowledges their validity in relation to us.

This assurance report may only be made available to third parties together with the consolidated non-financial statement contained in the Group management report in section consolidated non-financial statement and only in complete and unabridged form.

Responsible auditor

The auditor responsible for the audit of the consolidated non-financial statement is Andreas Gilly.

Vienna

11 March 2025

Österreichischer Raiffeisenverband

Andreas Gilly

The publication or distribution of the consolidated non-financial statement with our assurance report shall only take place in the version confirmed by us. This assurance report refers exclusively to the complete German wording of the consolidated nonfinancial statement. This report is a translation of the assurance report. The German wording of the assurance report is solely valid and is the only legally binding version.

Imprint

Information on the Internet:

The website of Raiffeisenlandesbank NÖ-Wien AG provides detailed, up-to-date information on Raiffeisen: www.raiffeisenbank.at
An electronic version of the 2024 Annual Report is also available on the internet under:
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Enquiries should be addressed to the Corporate Communications Department of Raiffeisenlandesbank NÖ-Wien AG.

Disclaimer:

A very limited number of market participants tend to derive claims from statements regarding expected future developments and assert these claims in court. The rare serious effects of such actions on the involved company and its equity holders lead many companies to restrict statements on their expectations for future developments to the minimum legal requirements. However, the Raiffeisenlandesbank NÖ-Wien-Group sees financial reporting not only as an obligation, but also as an opportunity for open communications. To make these communications possible now and in the future, we would like to emphasise the following: The forecasts, plans and forward-looking statements contained in this report are based on the Raiffeisenlandesbank NÖ-Wien-Group's knowledge and assessments at the time of its preparation. Like all forward-looking statements, they are subject to risks and uncertainties that could cause actual results to differ substantially from the predictions. There is no guarantee that these forecasts, planned values and forward-looking statements will actually be realised. We have prepared this financial report with the greatest care and checked the data, but cannot rule out rounding, transmission, typesetting or printing errors. This report was written in German. The English report is a translation of the German report, and only the German version is the authoritative version.