



Raiffeisenlandesbank
Niederösterreich-Wien

Consolidated Non-financial Statement 2025

Raiffeisenlandesbank
Niederösterreich-Wien



Consolidated Non-financial Statement

Basis for reporting

Raiffeisenlandesbank Niederösterreich-Wien AG (RLB NÖ-Wien), headquartered at Friedrich-Wilhelm-Raiffeisen-Platz 1, 1020 Vienna, is classified as a public-interest entity in accordance with Section 189a of the Austrian Commercial Code (UGB), as RLB NÖ-Wien holds a banking license and is a capital market-oriented company due to bond issues on an EU-regulated market.

For the preparation of the consolidated non-financial statement (NFI), RLB NÖ-Wien exercises the option provided for in the transitional provisions of Section 908 (2) of the Austrian Commercial Code (UGB) in the version of the Sustainability Reporting Act (NaBeG) and thus, in accordance with Section 243b (7) UGB as amended by NaDiVeG makes use of the exemption provision for the preparation of a non-financial statement, as the reporting of RLB NÖ-Wien is included in the consolidated non-financial statement in the group management report of RAIFFEISEN-HOLDING NIEDERÖSTERREICH WIEN reg.Gen.m.b.H. (Raiffeisen-Holding NÖ-Wien).

As in the previous year, RLB NÖ-Wien has voluntarily prepared a consolidated non-financial statement at the consolidated level in accordance with Section 267a of the Austrian Commercial Code (UGB) as amended by the NaDiVeG in the group management report of RLB NÖ-Wien, applying the ESRS in accordance with DeIVO (EU) 2023/2772 as the framework for reporting for the 2025 financial year.

The non-financial statement is published once a year as part of the Group management report in RLB NÖ-Wien's 2025 annual financial report. The reporting period covers 1 January 2025 to 31 December 2025. The audit of the NFI is commissioned by the Managing Board and carried out by independent auditors. The consolidated financial statements of RLB NÖ-Wien as of 31 December 2025 are subject to a mandatory audit by the bank auditor designated by the Austrian Raiffeisen Association and is also audited on a voluntary basis by KPMG Austria GmbH Wirtschaftsprüfungs- und Steuerberatungsgesellschaft. The audit of the NFI by the Austrian Raiffeisen Association for the 2025 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 Group is understood to mean the Capital Requirements Regulation (CRR) AI Group.

Raiffeisen NÖ-Wien comprises Raiffeisen-Holding NÖ-Wien and RLB NÖ-Wien.

The term RLB NÖ-Wien Group is used for all subsidiaries relevant for reporting and includes the following:

- > RAIFFEISENLANDESBANK NIEDERÖSTERREICH-WIEN AG (RLB NÖ-Wien)
- > NAWARO ENERGIE Betrieb GmbH (NAWARO)
- > NAWARO Beteiligungs GmbH (formerly "PRUBOS" Beteiligungs GmbH)
- > "AKTUELL" Raiffeisen Versicherungs-Maklerdienst Gesellschaft m.b.H. ("Aktuell" Group)
 - Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H.
 - Raiffeisen Versicherungs- und Bauspar-Agentur GmbH
- > Raiffeisen Liegenschafts- und Projektentwicklungs GmbH (RLP)

ESRS 2 – General Disclosures

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

The NFI of the RLB NÖ-Wien Group is prepared on the basis of the full financial consolidation group.

ESRS 2 5a This statement by RLB NÖ-Wien explains the non-financial matters of the material fully consolidated entities for the 2025 financial year. In accordance with Section 243b (7) of the Austrian Commercial Code (UGB) as amended by the NaDiVeG, RLB NÖ-Wien is exempt from the obligation to report on sustainability. The preparation of a separate non-financial statement (NFI) and its integration into the Group management report are carried out on a voluntary basis. *ESRS 2 5b* Based on the group structure, the scope of consolidation for non-financial reporting is determined using a decision tree and predefined criteria. The scope of consolidation for financial reporting is the basis for the decision tree used to determine the scope of consolidation for non-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 metrics 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 non-financial statement of the business field "Bank" on the basis of the consolidated financial statements:

| RLB NÖ-Wien Group 2025 |
|--|
| 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 |

ESRS 2 5bii This is voluntary reporting, and all equity investments are included in the consolidated non-financial statement of the Raiffeisen-Holding NÖ-Wien Group.

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 Group companies, value chain evaluations were used. The main focus of the value chain templates is on Tier 1 suppliers and Tier 1 customers (see SBM-1 – Strategy, business model and value chain).

ESRS 2 5c The non-financial statement also takes into account the upstream and downstream value chain.

ESRS 2 5d In the non-financial statement of the RLB NÖ-Wien Group, ESRS 1 7.7 Section 105 (Annexes to Delegated Regulation (EU) 2023/2772 in German) is applied for the following items:

E4-SBM-3 16(a): List of significant sites – the sites are presented in an anonymised form.

E5-4 31(a): Disclosure of total weights in kilograms; no total weight is 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 NFI.

For metrics used to measure the effectiveness of actions to manage the material sustainability matters, no specific quality assurance by an external body was performed for the measurement in the 2025 financial year.

Time horizon

ESRS 2 9a In preparing the non-financial statement, the time horizons defined by the ESRS were applied. *ESRS 2 9b* In the individual analyses of the climate stress test and the resilience analysis, deviations may occur. In these analyses, longer time horizons were selected, and these are explicitly explained in the relevant sections of the report. The quantitative disclosures on the ecological topics also included extrapolations for the full reporting year due to deviating calculation periods.

Value chain estimates

ESRS 2 10a When calculating GHG emissions in Scope 1, 2 and 3 (excluding financed emissions), a product carbon footprint of the manufacturers and suppliers was not available for every raw material or every product. *ESRS 2 10b* Therefore, for the calculation of the purchased products and raw materials in the upstream value chain, approximate values for the emission factors from general *ESRS 2 10c* recognised databases were used.

ESRS 2 10d In the coming years, the target is to increase the data basis for purchased goods by collecting 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

ESRS 2 11a The following quantitative key figures are subject to measurement uncertainty when disclosed over the financial year:

| Indicator | Source of uncertainty <i>ESRS 2 11bi</i> | Assumptions/approximate values <i>ESRS 2 11bi</i> |
|-----------|--|--|
| E1-1 | For the calculation of CO ₂ -intensity in the real estate climate transition pathway, square meter figures are used, although these are not available for all financings in the system. | For the square meter figures, RLB NO-Wien used the Climcycle software, which is based on statistical data (such as the per capita average value for living space, the average household size per capita, and the degree of urbanisation). |
| E1-5 | The calculation periods deviate in certain cases. A number of Group companies are located at Friedrich-Wilhelm-Raiffeisen-Platz and are reflected in a combined calculation. | For sites with a calculation period that differs from the 2025 reporting year, extrapolations were prepared on the basis of the last calculation. For the location at Friedrich-Wilhelm-Raiffeisen-Platz, the calculation for 2025 was broken down by an individual square metre key for each Group company. |
| 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 Partnership for Carbon Accounting Financials (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 2025 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 2025 financial year. |
| G1-3 Anti-corruption and bribery training | Exact data on training hours relating to anti-corruption and bribery are not available in all cases | In the case of anti-corruption and bribery training courses for which no exact data is available, as these are self-study materials, approximate figures for the number of hours were used. |
| EU-Taxonomy | Estimates of climate risks for the Do No Significant Harm (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

ESRS 2 13a, b & c In chapter "Sustainability in the core business", Taxonomy-aligned loans are included in the presentation for the first time in the current year. This is additional information that was added for the last year (comparative year). The change represents a significant improvement, as it enables more precise recording of products and thus ESG-compliant financing at RLB NÖ-Wien. This increases transparency in the disclosure of the product portfolio. To ensure comparability with the prior-year figures, the corresponding values are recalculated on the basis of the Green Asset Ratio (GAR) at the time. This results in a taxonomy-compliant financing amount of EUR 863,647 thousand for the previous year, which corresponds to the taxonomy-compliant financing reported in the taxonomy bank disclosure.

ESRS 2 13a, b & c In chapter E1-6, when calculating financed emissions for 2025, the prior-year values were also adjusted due to an update to the data basis in Climcycle. These changes were made as part of the adaptation of the database in Climcycle. The switch to the PCAF standard improves the quality and consistency of the underlying database, thereby increasing the overall significance of the evaluations. To ensure comparability with the prior year, the 2024 financed emissions were fully recalculated on the basis of the updated data set. For comparability, the difference between the recalculated 2024 figures and the figures disclosed in the previous year is also presented. Due to changes in the PCAF assessment, the climate transition targets for the real estate portfolio have also changed. Here, the intensity for the 2023 base year was recalculated, resulting in a new target value for 2030. A comprehensive overview of the changes is provided in Chapter E1-6 in a reconciliation table.

ESRS 2 13a, b & c In chapters S1-9 and G1-3, the definition of "management bodies" was standardised to "supervisory board" and "executive board/managing director" due to improvements in data quality in the 2025 financial year. In order to ensure direct comparability of these key figures, the key figures for the previous year 2024 were adjusted in line with the new definition. The refinement of the definitions improves data quality by enabling a more precise and consistent allocation of groups of persons, thereby increasing the informative value and comparability of the key figures across different reporting years. This makes it easier to track changes and avoid distortions caused by inconsistent use of terms. Due to the adjusted definition, it is not possible to present the changes.

Errors in reporting in previous reporting periods

ESRS 2 14a In chapter ESRS S1-16, the calculation methodology for remuneration indicators (earnings differences and total remuneration) has been adjusted. Total remuneration is now considered for the highest-paid individual in the RLB NÖ-Wien Group and not for each affiliated company. *ESRS 2 14b* A correction has been made to the previous year's figures.

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

ESRS 2 15 To ensure comprehensive reporting, the sustainable product portfolio and advisory services are additionally reported in accordance with the Global Reporting Initiative (GRI) Financial Services Sector Standards and presented separately in the "Sustainability in the core business" chapter. The GRI standards used in this section cover G4-FS 7/8, 11, 14 and 16.

For the calculation of financed emissions, RLB NÖ-Wien uses the Climcycle tool, which is based on the standards developed by PCAF for calculating financed emissions (Global GHG Accounting and Reporting Standard for the Financial Industry). This internationally recognised standard enables consistent measurement and calculation of financed emissions, ensuring transparency and comparability within the financial sector.

This NFI was prepared on the basis of the NaDiVeG in accordance with Section 243b of the Austrian Commercial Code (UGB) for the Raiffeisen-Holding NÖ-Wien as the parent undertaking (single institution) and, at group level, in accordance with Section 267a UGB, and was included as part of the Group management report. In doing so, the requirements of NaDiVeG are fully met and the European Sustainability Reporting Standards (ESRS) are also taken into account in full. The matters required under NaDiVeG are covered by the ESRS Standards:

- > Environmental issues: E1, E4, E5
- > Social issues: S1, S2, S4
- > Employee matters: S1
- > Human rights: E1, E4, E5, S1, S4, G1
- > Combating corruption and bribery: G1

Inclusion of information by means of reference

ESRS 2 16 No references were included.

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. 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.

The governance structure of RLB NÖ-Wien comprises a supervisory body and a management body. The management body in its supervisory function includes a Supervisory Board with an Audit Committee, Risk Committee, Remuneration Committee, Presidential Committee and a Human Resources and Nomination Committee. The management body in its management function is the Managing Board of RLB NÖ-Wien.

The members of the Managing Board of RLB NÖ-Wien as at 31 December 2025 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 | 30.06.2026* |
| GD Stv. Mag. Reinhard Karl | 1964 | m | 01.05.2009 | 31.07.2029 |
| VD Dr. Martin Hauer | 1976 | m | 01.07.2018 | 30.06.2031 (GD ab 01.07.2026) |
| VD Dr. Roland Mechtler | 1977 | m | 01.03.2023 | 29.02.2028 |
| VD Dr. Claudia Süßenbacher | 1977 | f | 01.03.2023 | 30.09.2026* |

ESRS 2 21a All members of the Managing Board of RLB NÖ-Wien are executive members. There are currently no non-executive members. At the end of the current term of office, VD Dr Martin Hauer will take over the role of Director General for a period of five years.

ESRS 2 21b The following table lists the members of the committees established by RLB NÖ-Wien as at 31 December 2025:

| | 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 | | Erwin Hameseder |
| Member | Eva-Maria Schrittwieser | Hermine Hummel | Andrea Löffler | Hermine Hummel |
| Member | Andrea Löffler | Andreas Weber | Gerhard Preiß | Hermine Dangl |
| Member | Birgit Schachinger | Birgit Schachinger | Erwin Hameseder | Gerhard Preiß |
| Member | | | Laura Logie-Weingerl | |
| Member | | | Barbara Freiler | Otto Weichselbaum |
| Work council | Wolfgang Einspieler | Wolfgang Einspieler | Eva Tatschl | Wolfgang Lehofer |
| Work council | | Eva Tatschl | Wolfgang Lehofer | Michael Hofer |
| Work council | | | | 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 (BWG) but was installed voluntarily, it is not included in the above table.

The Supervisory Board of RLB NÖ-Wien is composed as follows as at 31 December 2025:

| 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 | no |
| Mag. Andreas Weber | Managing Director | 1 | 1 | 0 | 1 | 3 | no |
| Hermine Dangl, Msc | Managing Director | 1 | 1 | 0 | 1 | 1 | no |
| Hermine Hummel, MBA | Managing Director | 2 | 1 | 1 | 1 | 1 | no |
| 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 | no |
| Otto Weichselbaum | Managing Director | 1 | 1 | 0 | 1 | 0 | no |
| Wolfgang Einspieler (BR) | Employee | 1 | 0 | 1 | 0 | 0 | nein |
| Michael Hofer (BR) | Employee | 1 | 0 | 1 | 0 | 0 | no |
| Christian Jenkner (BR) | Employee | 1 | 0 | 1 | 0 | 1 | yes |
| Eva Tatschl (BR) | Employee | 1 | 0 | 1 | 0 | 0 | yes |
| Wolfgang Lehofer (BR) | Employee | 1 | 0 | 0 | 0 | 0 | yes |
| Arzu Bakar (BR) | Employee | 1 | 0 | 0 | 0 | 0 | yes |
| Barbara Freiler | Managing Director | 2 | 2 | 0 | 0 | 0 | yes |
| Laura Logie-Weingerl | Employee | 1 | 1 | 0 | 0 | 0 | yes |
| Birgit Schachinger | Managing Director | 2 | 1 | 0 | 0 | 0 | yes |

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

ESRS 221e 52.9% of the members of the Supervisory Board of RLB NÖ-Wien are formally independent members within the meaning of the Austrian Banking Act (BWG).

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

ESRS 221c For the management bodies in their management function and the management bodies in their supervisory function, care is taken to ensure that members have sufficiently robust knowledge and experience in sustainability matters, so that the committees as a whole appropriately cover the expertise required for their tasks and each member can duly fulfil the resulting duties with due care. As part of the regular re-evaluation of members' suitability, consideration is given to how their knowledge of risks and risk factors relating to sustainability risks (ESG), as well as the significance of sustainability for the business model, is demonstrated.

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 specialised

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 RLB NÖ-Wien and its opportunities. The web-based sustainability training is available as a basis four weeks prior to the online session. The online training covers the current regulatory requirements on sustainability/ESG, addresses ESG risks and requirements for banks, and provides a representative overview of good practices and sustainability initiatives in the Raiffeisen sector.

The seminar consists of two parts:

- > The first part is the “Web-Based Sustainability Training”, which is to be completed as self-study. The following topics are part of the training
 - Challenges of the 21st Century
 - Basic information and definition of terms
 - Overview of Environmental, Social and Governance (ESG)
 - CO₂ footprint, opportunities for a bank
 - Resource distribution – global and in Austria, breakdown of welfare benefits in Austria
 - Globalisation and regionalisation, 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 live session and takes place 14 calendar 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.

ESRS 2 22b Responsibility for ESG matters sits with the Managing Board member responsible for Efficiency, Technology and Treasury. The Supervisory Board or the Managing Board of the Raiffeisen-Holding NÖ-Wien (via the Strategy and Sustainability Committee) oversees the responsibilities assigned to it under the rules of procedure. Sustainability risks are regularly assessed as part of the company-wide risk management system and reported to the executive management or the Managing Board.

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

ESRS 2 22c The company management bears operational responsibility for implementing the sustainability strategy adopted by the Managing Board or the executive management and integrating sustainability into all key business processes. It ensures that impacts, risks and opportunities relating to ESG matters are systematically identified, assessed and managed.

To this end, governance processes and controls have been established to ensure that ESG aspects are included in strategic and operational management. The company management monitors the implementation of these governance processes and regularly reviews their effectiveness.

Governance processes and controls are monitored as part of the internal control system (ICS) and company-wide risk management. Sustainability risks are integrated into general risk reporting and are regularly reviewed for currency and relevance as part of management reviews.

Care is taken to ensure that sustainability matters are embedded as an integral part of corporate governance and that decisions take into account both environmental and social impacts as well as long-term opportunities.

ESRS 2 22ci The organisational chart of RLB NÖ-Wien shows the distribution of responsibilities among the members of the Management Board and contains the organisational allocation of tasks to the responsible member of the Management Board and the department responsible for ESG. Detailed descriptions of tasks and responsibilities are provided in the organisation chart and organisation manual.

ESRS 2 22cii Reporting obligations arise from the law, the articles of association and the relevant rules of procedure of RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien.

ESRS 2 22ciii The controls are carried out as part of the Supervisory Board's strategic guidance and oversight of the executive management and the Managing Board at RLB NÖ-Wien and Raiffeisen-Holding NÖ-Wien, or by the cooperative Managing Board, as applicable.

The responsible divisional head reports regularly to the Managing Board or the executive management. The report covers developments in the key sustainability metrics, progress in implementing the ESG policy, the results of the double materiality assessment, and new regulatory developments (e.g., CSRD and the EU Taxonomy).

The Managing Board and management inform the Supervisory Board about the main sustainability risks and opportunities. Where required, ad hoc reporting is provided, for example in the event of material environmental incidents or changes in legal requirements.

The Managing Board members are responsible for the strategic direction of the company as regards sustainability and ensure that the company develops suitable governance processes 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 governance processes to identify and reduce these risks and to safeguard the necessary resources and responsibilities.

ESRS 2 22ci The Supervisory Board ensures that RLB NÖ-Wien effectively integrates sustainability and its impacts, risks and opportunities into its processes. The Supervisory Board committees are described below:

The committees established at RLB NÖ-Wien in accordance with statutory and constitutional requirements play an important role in monitoring and managing ESG risks and fully perform the tasks assigned to them in relation to ESG risks under legal requirements. 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 established, among its committees, a Strategy and Sustainability Committee. The Strategy and Sustainability Committee performs, in particular, advisory and oversight tasks in relation to the Managing Director regarding the definition, implementation and further development of the business and equity investment strategy, the alignment of ESG activities with the corporate purpose and values of Raiffeisen-Holding NÖ-Wien, and the integration of sustainability into the overall 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 ESG 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 overseeing the sustainability reporting process and the sustainability assurance provider who reviews the non-financial statement for compliance with the relevant standards and legal requirements. This committee makes 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 made available to relevant stakeholders.

ESRS 2 22d The Human Resources and Nomination Committee and the Remuneration Committee play a central role in integrating ESG targets into the structure of Managing Board remuneration in order to create incentives for sustainable corporate governance. 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.

Suitability of the management and supervisory bodies at RLB NÖ-Wien

ESRS 2 23a & b Continuous monitoring of the individual and collective suitability of the management bodies in their supervisory function ensures the ongoing suitability 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 supplied by the individual members is collected by the Directorate General (for Supervisory Board members), respectively the Human Resources Department (for the Managing Director(s)) and prepared for the responsible Nominating Committee.

Collective suitability with regard to sustainability matters within the Managing Board of RLB NÖ-Wien

The routine re-evaluation of the collective expertise of the Managing Board members by the Human Resources and Nomination 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 as well seen as wide-ranging and was confirmed by the Human Resources and Nomination Committee.

Collective suitability with regard to sustainability matters within the Supervisory Board of RLB NÖ-Wien

As part of the re-evaluation of the collective suitability of the Supervisory Board of RLB NÖ-Wien with regard to sustainability matters for the first quarter of 2025 (composition following the Annual General Meeting on 17 May 2024 and the Extraordinary General Meeting on 10 December 2024), the members assess their knowledge of sustainability in relation to the business model, the undertaking's policy 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 exclusive location of Raiffeisen NÖ-Wien and, therefore, no special knowledge of other locations is required. With regard to the sectors and products, the majority of the members of the Supervisory Board of Raiffeisen NÖ-Wien has a banking background, which is why the sector knowledge and also the product knowledge are available accordingly.

Diversity of the management and supervisory bodies

ESRS 2 21 d The rules of procedure of the Managing Board and the Supervisory Board of RLB NÖ-Wien and their committees regulate the composition of these bodies. The Managing Board of RLB NÖ-Wien has five members, one of whom is a woman, representing a proportion of 20,0%. The Supervisory Board of RLB NÖ-Wien is made up of a total of 17 members, nine of whom are women, which equates to 52.9%.

Responsibilities of the individual bodies or persons regarding impacts, risks and opportunities

ESRS 2 22 a & b An appropriate organisational structure has been established to achieve the sustainability targets and implement the associated action plans.

The Managing Board has established corresponding responsibilities, tasks and structures within 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.

| CHIEF EXECUTIVE OFFICER | RISK MANAGEMENT | CORPORATE CLIENTS | EFFICIENCY/TECHNOLOGY/TREASURY | PRIVATE CUSTOMERS & SME |
|----------------------------------|-----------------------------------|------------------------------|--|-------------------------|
| Mag. Michael Höllerer | Dr. Claudia Süssenbacher | Dr. Reinhard Karl | Dr. Roland Mechtler | Dr. Martin Hauer |
| Creating awareness for diversity | Women with greater responsibility | Active generation management | Inclusion of people with disabilities of persons with disabilities | Visibility of migration |

RLB NÖ-Wien has installed a separate sustainability organisational unit "ESG Transformation" as part of its internal governance. This unit has the overall responsibility towards the final management body (Managing Board and management). How the organisation-wide risk management systems are assessed is explained in more detail in section ESRS 2 GOV-5. ESG Transformation is organisationally integrated in RLB NÖ-Wien as a department within the ESG & Investor Relation (IR) Management area.

ESRS 2 22d The department's responsibilities include developing sustainability targets, coordinating actions to achieve those targets, ensuring that sustainability matters and sustainable practices are taken into account in business processes, and safeguarding sustainable conduct in the course of business activities. The responsibilities also include preparing the non-financial statement 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.

The company has described how the administrative, management and supervisory bodies ensure the definition and monitoring of sustainability targets.

ESG & IR 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.

Disclosure Requirement GOV-2 – Information provided to and sustainability matters addressed by the undertaking's administrative, 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 Group companies in the areas of strategy and sustainability.

The content and organisational planning and implementation of individual measures in Raiffeisen-Holding NÖ-Wien and its main subsidiary, RLB NÖ-Wien, is decentralised 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.

ESRS 2 26a 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 (SuCo) in June 2023 as a cross-sector steering body with an asset-liability committee (APK). This steering body meets quarterly to address material ESG areas of activity and ESG targets across business areas and to define implementation measures for the various areas. The implementation is the responsibility of the respective departments and divisions. Progress is reported quarterly to the SuCo. Progress is reported regularly to the Sustainability Committee, while progress and critical issues involving ESG are reported quarterly to management and the Managing Board.

The decision-making body comprises a steering level, the management body and the supervisory/control level. Within the steering level, the SuCo and the APK are established. The SuCo of Raiffeisen-Holding NÖ-Wien reports to the Executive Management of Raiffeisen-Holding NÖ-Wien, which acts as the management body. The SuCo of RLB NÖ-Wien reports to the APK and the Managing Board of RLB NÖ-Wien as the management body. The management bodies subsequently report to the supervisory/control level. The Managing Board of Raiffeisen-Holding NÖ-Wien is represented by a Labour and Nomination Committee and a Strategy and Sustainability Committee.

Below is an overview of all topics discussed in the SuCo during the 2025 reporting year:

| SuCo Bank 2025 | |
|----------------------------|--|
| Participating areas | ESG & IR 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) |
| Date | Topic |
| 19 February 2025 | Standard reports Rating actions Nostro agreement Climate transition pathway ESG pricing/bonification |
| 23 May 2025. | ESG policy & rating actions Update – ESG dashboard Cross-section update – Update activities CPF Bonus / Malus System Controlling ESG Treasury Nostro investment policy |
| 27 August 2025 | Standard reports ESG policy targets / rating actions Topics from the sustainability and green tech sector EUDR – Update Overview of the energy certificate collection campaign in SMEs and GRK // IPF inventory analysis |
| 20 November 2025 | Working group (AGRU) ESG implementation |

ESG data collection: new AGRU
 ESG financing
 ESG policy – targets
 ESG rating actions
 New rating actions
 Update on industry dialogue – Key Risk Indicators
 Update on donations & sponsoring policy
 Risk inventory
 Real estate ESG (pre-)check
 Update on energy certificate campaign for SMEs /GRK
 Real estate policy
 Biodiversity areas – Free Nature hectares
 Update Objective Key Results (OKR): Blue Auditor
 Reasonable assurance

ESRS 2 26a As a rule, the management bodies receive comprehensive information once a year on material impacts, risks and opportunities, as well as quarterly updates on current metrics and on the results as well as the effectiveness of the approved policies, actions 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 this financial year. Information is normally distributed after the SuCo 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.

ESRS 2 26b The supervisory bodies of RLB NÖ-Wien are informed annually about the results of the double materiality assessment, as well as about policies, actions, metrics and targets. ESG Transformation prepares the relevant documents for the Supervisory Board meeting and presents the issues.

The ESG policy is fully aligned with the overall bank strategy. The overriding goals of the bank include sustainability topics which are integrated in the ESG policy. This policy is based on the double materiality assessment and includes targets, actions, indicators and policies that correspond to the corporate goals. Management and supervisory bodies are regularly informed through internal reporting on various topics such as ESG scores, the double materiality assessment, the ESG policy, actions and targets, and material impacts, risks and opportunities, which are taken into account when overseeing the undertaking's policy, decisions on major transactions and its risk management process. 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 policy.

In regular reporting on all relevant sustainability matters, the management and supervisory bodies are also informed about the views and interests of affected stakeholders, as the results of the stakeholder survey were taken into account as part of the double materiality assessment and both the Managing Board and the Supervisory Board were informed accordingly. As the stakeholder survey was also integrated into the financial materiality assessment, this ensures that stakeholders' perspectives are appropriately taken into account in the risk management process.

ESRS 2 26c The Organisation and Governance Department (OGO) has no information on a list of significant impacts, risks and opportunities. During the reporting period, the institution's administrative, management and supervisory bodies regularly addressed material sustainability matters relevant to the institution's business activities, risk profile and strategic direction. The bodies' discussions and oversight activities focused in particular on the impacts, risks and opportunities relating to the following topics:

- > Report on the effectiveness of sustainability management
- > Oversight of sustainability reporting where required by law, including the assurance of the related disclosures in the Group management report or in a separate sustainability report.

- > Monitoring compliance with the company's sustainability policies and regulations, the sustainability policy, its integration into the business policy and sustainability risk management

The topics discussed were regularly reported and documented at the relevant meetings. The results of these consultations have been incorporated into the ongoing development of the sustainability strategy and risk management.

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

The variable remuneration for the Managing Board includes an annual short-term incentive (STI) 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: 30,0% 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.

The company's remuneration guideline is based on the applicable relevant regulations under European and national law, in particular Section 39b of the Austrian Banking Act (BWG), including annexes, as well as the applicable European Banking Authority (EBA) and European Securities and Markets Authority (ESMA) guidelines and Financial Market Authority (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 LTI. See remuneration policy for details.

ESRS 2 29a Starting in the 2023 financial year, the voluntary performance bonus and voluntary target bonus were introduced for employees of RLB NÖ-Wien with the exception of the Managing Board. These are discretionary bonuses that may be paid at the company's discretion.

In the years prior to the introduction of the voluntary performance and target bonuses (first paid in spring 2024 for the 2023 financial year), annual targets were agreed and reviewed between managers and employees, which had to be met regardless of whether variable remuneration components were granted. This continues to apply, with the specific targets serving as guidance for employees as to the performance expected under their employment contract. The setting and assessment of targets is therefore not used for variable remuneration.

ESRS 2 29b The remuneration policy is designed so that it does not conflict with sustainability factors such as environmental, social and employee matters, 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.

RLB NÖ-Wien designs its remuneration policy in such a way that risks which could be detrimental to customers are avoided. Targets are balanced (quantitative and qualitative), and there are no individual sales-based targets (e.g., volumes or product-count targets) because these could create conflicts of interest and harm customers. For all employees, 2–3 quantitative targets and 2 qualitative targets are defined. An additional target is agreed for managers.

ESRS 2 29c For identified employees, bonus awards are based on an ex ante assessment of whether the employee's performance is sustainable. To further ensure sustainability, an additional ex post risk adjustment must be applied for identified employees (including members of the Managing Board). First, part of the bonus must be deferred (no. 12 of the Annex to Section 39b of the BWG) where the de minimis threshold (no. 13(b) of the Annex to Section 39b of the BWG) is exceeded. Second, clawback arrangements are also concluded to a certain extent.

The agreements to be concluded with members of the Managing Board/managing directors also include clawback provisions which, in cases of grossly negligent conduct that has led to significant losses, allow already paid Managing Board/managing director bonuses to be reclaimed retroactively for at least three years.

ESRS 2 29d For identified employees, a portion of their variable remuneration (at least 40%) must (in principle) be deferred for a period of at least five years (no. 12 of the annex to Section 39b BWG). However, this specific principle does not apply as long as the total variable remuneration paid does not exceed the thresholds set out in no. 13(b) of the Annex to Section 39b of the BWG, i.e. a maximum of EUR 50,000 or one third of the total annual remuneration of the respective identified employee (de minimis threshold). If the variable remuneration is particularly high (defined by the FMA as EUR 175,000 gross per year), then 60,0% must be deferred.

ESRS 2 29e The respective remuneration guidelines are adopted by the Managing Board of RLB NÖ-W and the respective Remuneration Committee and adjusted if necessary. The targets (entry gates) for achieving the voluntary performance bonus are set by the Managing Board/executive management for each financial year in the required categories (results, risk and own funds). However, achieving the entry gates does not constitute any kind of legal entitlement for employees to receive bonuses.

Remuneration principles for the members of the Managing Boards of the companies

The company's remuneration guideline is based on the applicable relevant regulations under European and national law, in particular Section 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:

| Long-term development of the company | Comprehensibility and transparency | Promotion of effective risk management | Clear governance and avoidance of conflicts of interest | Sustainability |
|--|--|---|---|---|
| <p>Remuneration principles promote the long-term development of the company and are in line with the company's targets, values and long-term interests</p> | <p>Transparent and clear guidelines for remuneration ensure the objectivity of decisions and align the interests of the Managing Board and management with the long-term interests of the company</p> | <p>The remuneration principles are compatible with and conducive to sound and effective risk management and do not encourage risk-taking beyond the tolerated level</p> | <p>Definition of clear responsibilities with regard to definition, review and implementation of the remuneration policy and regulations to avoid conflicts of interest</p> | <p>Inclusion of sustainability factors in remuneration policy and a joint sustainability goal for the Long-Term Incentive (LTI)</p> |
| <p>The remuneration must be proportionate to the duties and performance of the individual member of the Managing Board or executive management, the company's situation and the customary remuneration.</p> <p>The remuneration policy is in line with the business and risk strategy, objectives, values and long-term interests of the institutions.</p> <p>Fixed and variable remuneration components are appropriately balanced.</p> <p>Total variable remuneration does not restrict the company's ability to strengthen its own funds position. The vesting or payment of variable remuneration may occur only if this is sustainable in view of the overall financial position and justified by the performance of the Managing Board or executive management member.</p> <p>A significant portion of the variable remuneration is deferred in accordance with regulatory requirements and is subject to an ex-post risk adjustment, safeguarded through malus and clawback arrangements.</p> | <p>The remuneration of Managing Board and executive management members must be paid in accordance with the principles set out in this remuneration policy.</p> <p>The performance measurement for the award of variable remuneration is based on an appropriate number of relevant and clearly understandable performance and assessment criteria that reflect the company's business strategy and risk profile in order to enable behaviour to be managed.</p> <p>Targets, and the performance and risk measurement of quantitative targets, are determined using clear, pre-defined metrics, and the assessment must ensure a sufficient degree of transparency and objectivity.</p> | <p>In accordance with the legal requirements of the BWG, the risks arising from the remuneration policy must be taken into account as part of the company's overall risk management, particularly in connection with the granting of variable remuneration.</p> <p>In the case of performance-related remuneration, this is based on an overall assessment of both the performance of the respective member of the Managing Board or executive management and the consolidated comprehensive income of the companies.</p> <p>When assessing performance, risk-sensitive performance criteria and appropriate financial and non-financial targets, as well as qualitative and quantitative performance criteria, must be taken into account. The performance criteria should not incentivise excessive risk-taking or unfair sales practices.</p> <p>Sound and effective risk management is ensured by complying with regulatory requirements on risk-adjusted performance measurement and on ex ante and ex post risk adjustments when granting and paying variable remuneration. Regulatory requirements in particular call for variable remuneration to be comprehensively aligned with risk, compliance with a bonus cap, the deferral of a significant portion of variable remuneration, and the conclusion of malus and clawback arrangements.</p> | <p>The Remuneration Committee of the Supervisory Board monitors compliance with the remuneration policy.</p> <p>The internal control functions must be appropriately involved in the design, implementation and review of the remuneration policy in accordance with legal requirements.</p> <p>Conflicts of interest should be avoided or appropriately mitigated as far as possible when structuring remuneration and, in particular, when setting performance targets and assessing their achievement.</p> | <p>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.</p> <p>The company is committed to support for gender-neutral remuneration and career-related internal development.</p> <p>The variable remuneration for the Managing Board and the management includes 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. 30–40% of the LTI payment for each member of the Managing Board or executive management depends on the attainment of this sustainability target.</p> <p>The joint sustainability goal includes the development and implementation of measures to improve our ESG rating.</p> |

ESRS E1-13 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 the financial year 2025. For the 2026 financial year, sustainability-related performance linked to climate change mitigation is again embedded in the Managing Board's variable remuneration. The objective includes the ongoing further development and preparation of climate transition plans, particularly in the area of engagement with customers. The variable remuneration for the Managing Board and the management includes a LTI for a period of four financial years. The benchmarks established in advance for measurement include a joint sustainability goal for the LTI plan. 30,0% of the LTI and STI payment for each member of the Managing Board depends on the attainment of this sustainability target.

Remuneration components for the members of the Managing Board of the companies

Fixed remuneration

The fixed remuneration is based on predetermined criteria and is independent of performance. In addition, all other regulatory requirements for classification as fixed remuneration must be met. Fixed remuneration includes, in particular, the basic salary, the management bonus and other additional & fringe benefits.

The level of the basic salary is based on the relevant professional qualifications and experience and is commensurate with the duties and responsibilities of the individual member of the executive management or Managing Board and the usual remuneration for the specific function. Fixed remuneration must be structured to be competitive and in line with market levels, enabling the company to recruit and retain suitable members of the Managing Board and executive management.

In addition to the basic salary and the management bonus, fixed remuneration also includes benefits such as the provision of an appropriate company car or pension benefits. In addition, there are a number of other benefits that form part of an institutionwide policy, have no impact on risktaking behaviour, and are granted irrespective of performance, such as group private health insurance, health and wellbeing action plans, an on-site childcare facility and a staff restaurant

| Components fixed remuneration | | Payment | Features |
|-------------------------------|------------------|-----------------------------------|---|
| Basic salary | | Bank transfer | Dependent on responsibilities |
| Management allowance | | Bank transfer | Dependent on responsibilities |
| Other remuneration components | Pension benefits | Contributions paid by the company | Contributions based via external pension fund |
| | Insurance | Contributions paid by the company | Risk insurance against accidents, occupational disabilities and death |
| | Other | Miscellaneous | Any holiday pay in lieu |
| | | | Non-performance-related one-off payments (e.g. sign-on bonus) |
| | | | Benefits in kind (e.g. company car) |
| | | | Employee pension fund |

Variable remuneration – bonus model

The company's remuneration policy provides for the possibility of an annual STI and an LTI achievable every four years for members of the Executive Board.

The bonus system for members of the Executive Board is as follows:

- > Entry Gates: Regulatory and performance-related entry gates that must be achieved in order for target and performance bonus payments to be granted

- > Bonus amount: Maximum of 25.0% of base salary and management allowance as a starting point, for both STI and LTI
- > Payout: Provision of a premium portion in accordance with regulatory requirements
- > Malus/clawback: Ex-post risk adjustment through malus and clawback agreements

| Components fixed remuneration | Payment | Features |
|-------------------------------|---|---|
| Short-Term-Incentive (STI) | 40.0% of the STI will be transferred after one year if the conditions are met. | The observation period for the STI is one year (pro rata granting possible from a minimum of six months). |
| | 60.0% of the STI is retained and paid out. | 60.0% STI retained payment over a period of five years (malus + clawback option). |
| Long-Term-Incentive (LTI) | 40.0% of the LTI will be paid upon fulfilment of the conditions after the four-year period has expired. | The observation period for the LTI is four years (pro rata granting possible from at least one year). |
| | 60.0% of the LTI is retained and paid out. | 60.0% LTI retained payment over a period of five years (malus + clawback option). |

Angabepflicht GOV-4 – Declaration of due diligence

ESRS 2 30

| Core elements of due diligence | Paragraphs in the NFI |
|---|---|
| a) Integration of due diligence into governance, strategy and business model | ESRS 2 GOV-2, ESRS 2 GOV-3 ; ESRS 2 SBM-3 |
| b) Involvement of affected stakeholders in all important steps of due diligence | ESRS 2 GOV-2, ESRS 2 SBM-2 . ESRS 2 IRO-1, ESRS MDR-P thematic ESRS: Consideration of the various phases and purposes of stakeholder engagement throughout the due diligence process. |
| c) Identification and assessment of negative impacts | ESRS 2 IRO-1 ESRS 2 SBM-3 |
| d) Measures against these negative effects | ESRS MDR-M, and thematic ESRS: consideration of the range of measures, including transition plans, designed to address the impacts. |
| e) Monitoring the effectiveness of these efforts and communication | ESRS MDR-M, ESRS 2 MDR-T and thematic ESRS: in terms of parameters and targets. |

Angabepflicht GOV-5 – Risk management and internal controls for 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. The integration of ESG risks and opportunities into risk management is a particularly important risk process, as it enables potential ESG-related impacts on the company to be identified and assessed at an early stage and appropriate courses of action to be developed in order both to minimise risks and to make optimal use of opportunities. This operationalisation takes place within the business strategy. This includes the sustainable positioning,

comprising the positive and negative criteria as well as the sector policies. 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

ESRS 2 36a ESRS 2-36(a) The risk management process comprises several phases: the definition, identification, assessment and measurement, control and management, as well as the monitoring and reporting of ESG risks. The following table illustrates this process.

| | | |
|--|--|--|
| Sustainability strategy | | Active implementation, anchoring and management of our sustainability strategy, which is already integrated into the overall bank strategy. Operationalisation of the sustainability strategy through individual business strategies in wholesale, small and medium-sized enterprise and private customer business. |
| 1. Definition & Identification Holistic consideration of ESG risks within the risk management process Identification of ESG risks on two levels Individual assessment (lending process): Alignment with business strategy ESG risk scoring (statistical model) Portfolio review: Commencement of risk inventory Start of financial materiality analysis | 2. Assessment & Measurement Individual assessment: ESG risk scoring Portfolio assessment: Assessment of ESG risk soft facts (qualitative information) in customer ratings PCAF method for determining financed greenhouse gas emissions and deriving transition targets and measures for the real estate sector Climate stress test (scenario effects of climate change on CET 1 ratio) | |
| 4. Management & Monitoring Three Lines of Defense Operational risk management and internal control system (ICS) Strategic risk management for the implementation of measurement and control processes Internal audit as an independent control body | 3. Control system ESG portfolio management using positive/negative criteria and exclusion criteria | |
| Sustainability reporting | | Regular ESG reporting to the Risk Committee and SuCo Resolutions are adopted at Managing Board and executive management meetings Reporting to the Supervisory Board bodies and the relevant committees |

ESG- risk definition

At Raiffeisen-Holding NÖ-Wien Group, ESG risks are incorporated into risk management and integrated into the risk management framework (consisting of the risk appetite framework, risk strategy and ICAAP manual). ESG risks are taken into account in the definition of risk appetite, business strategy and risk materiality assessment.

| | |
|--------------------------------|--|
| Environmental Risks (E) | <ul style="list-style-type: none"> > Climate and environmental risks are determined by environmental factors > Climate and environmental risks are financial risks arising from institutions' exposures to counterparties (customers, suppliers, etc.) that may contribute to 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 of 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 own invested assets, integration of ESG factors into policies and governance processes within the counterparties' governance frameworks. > These may include executive remuneration, diversity and structure on the Managing Board, shareholder rights, bribery and corruption, compliance, ethical standards, fair tax strategy, etc. |

In addition, environmental risks (E) can be divided into two categories: physical and transitory climate and environmental risks.

Physical 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, tourism, energy as well as infrastructure.

Transitory climate and environmental risks

Transition risks represent the risks associated with the shift to a low-carbon 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.

ESG-risk identification

Risk identification takes place at both the individual transaction level and the portfolio level.

At individual transaction level, ESG risk soft factors are captured within the customer rating process at the outset of a client relationship during the loan application stage and subsequently on an ongoing annual basis. In addition, an ESG risk scoring is carried out, including an ESG assessment, for corporates and equity investments with regard to climate, environmental, social and governance 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 portfolio level, ESG risk identification is carried out on the basis of the risk inventory, taking into account the financial materiality analysis. The table below illustrates the phases.

| | Risk inventory process | Financial materiality analysis process |
|---|---|--|
| Risk identification (Assessment of physical and transitory risks) | Identification of material risk categories by means of a questionnaire: Qualitative ESG questionnaire focussing on climate and environmental risks | Identification of material risks and opportunities within the ESRS topic areas: Climate and environment Social matters |

| | | |
|--|--|---|
| | (highest risk for credit and equity investment portfolio) Identified ESG risks are integrated into the risk assessment of existing ICAAP risk categories. | Governance Consideration of the upstream impact analysis as the starting point |
| Risk assessment & measurement | Relevance analysis: identification of relevant ESG risks Materiality assessment: evaluation of the risks on the basis of the risk inventory assessments Outcome of the inventory: preparation of an ESG heat map, including an assessment matrix (evaluation of the risk categories over time) | Integration of the results of the risk inventory, heat map and ESG stress test into the financial materiality analysis Assessment of the identified risks and opportunities by means of an expert panel Presentation of potential risks and opportunities by time horizon |
| Aggregation into overall ESG risk assessment (ESG risk matrix) | | |
| Identified risks and opportunities are integrated into the strategy | | |

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 table illustrates the integration.

| | | | | |
|------------------|---------------------------------------|--|--|--------------------|
| ESG risks | Climate (physical and transitory) | ESG risks have an impact on ICAAP risk categories | Financial risk | ICAAP risks |
| | Environment (physical and transitory) | | Credit risk, country risk, CVA risk * | |
| | Social | | Equity investment risk | |
| | Governance | | Market risk (incl. credit spread risk) | |
| | | | Liquidity risk | |
| | | | Non-financial risk | |
| | | | Operational risk | |
| | | | IT risk | |
| | | | Compliance risk | |
| | | | Reputational risk | |

* Macroeconomic risk is included within credit risk, as the same risk drivers apply

The risk management of the Raiffeisen-Holding NÖ-Wien Group focuses on the material risks identified on the basis of the annual risk inventory. In line with the risk strategy of the Raiffeisen-Holding NÖ-Wien Group, the following main types of risk are defined as material for the bank:

- > Kreditrisiko
- > Country risk
- > CVA risk
- > Equity investment risk
- > Market risk (incl. credit spread risk)
- > Liquidity risk
- > Non-financial risk, including operational risk, IT risk and compliance risk
- > Macroeconomic risk
- > Other risks, including reputation risk, among others

The ESG risks identified in the course of the risk inventory and the financial materiality analysis are assigned to the existing main risk categories and are incorporated into the assessment of those risk types. The results of the two

analyses are presented in an ESG risk matrix and thereby form 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.

Tool two: financial materiality analysis

In 2025, there was an intensive exchange between the “Strategic Risk Management” function and the “ESG Transformation” department, during which, as part of the double materiality assessment, the outside-in risk and opportunity assessment (financial materiality analysis) under ESRS was examined and analysed in greater detail, in addition to the inside-out analysis (impact analysis) conducted with the fully consolidated subsidiary. The process of the financial materiality analysis is described in greater detail in the consolidated non-financial statement of RLB NÖ-Wien, Chapter ESRS 2 IRO-1. In the course of the identification and assessment process of the financial materiality analysis, the relevant ESG risks were assigned to the investment-specific risk categories (for example in the case of RLB NÖ-Wien, to the ICAAP risk categories). The following table shows which risks from the ESRS topic areas are taken into account within the individual ICAAP risk categories.

| Double materiality analysis | | | | |
|-----------------------------|------------------------------|-------------------------------------|---|--|
| | Portfolio/credit risk | Investment / equity investment risk | Non-financial risk (operational risk, including legal risk and IT risk, outsourcing risk, compliance risk and model risk) | Other risks (strategic, reputational, interconcentration, step-in risk, as well as income and business risk) |
| ESG risks | Climate change | Physical & transitory risks | Physical & transitory risks | Physical & transitory risks |
| | Pollution | Physical & transitory risks | Physical risks | Physical & transitory risks |
| | Water and marine resources | | | Physische Risiken |
| | Biodiversity and ecosystems | Physical & transitory risks | Transitory risks | Physical & transitory risks |
| | Circular economy | Transitory risks | Transitory risks | Transitory risks |
| | Own workforce | | x | |
| | Workforce in the value chain | x | | x |
| | Affected communities | | x | |
| | Consumers and end users | x | x | x |
| | Governance | x | x | x |

ESG risk assessment and risk measurement

ESRS 2 36b 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.

| Overall ESG risk and ESG risk by main risk category | ESG risk inventory results |
|---|----------------------------|
| Overall ESG risk | Medium |
| Credit risk | Medium |
| Equity investment risk | Low |
| Market risk | Low |
| Liquidity risk | Low |
| Non-financial risk / Other risks | Low |
| > Operational risk | Low |
| > IT risk | Low |
| > Compliance risk | Medium |
| > Legal risk | Medium |
| > Reputational risk | Low |

The results of the ESG risk assessment indicate a moderate level of materiality of ESG risks for credit risk, legal risk and compliance risk, and a low level of materiality for equity investment risk, market risk, liquidity risk, non-financial risk, as well as operational risk, IT risk and reputational risk. 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-Group financial institution group

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

The results of the risk inventory and financial materiality analysis are presented in an ESG risk matrix:

| type of risk | | 1 year | 1-5 years | >5 years | | |
|--|------------------------|--------------------------------|--------------------|----------|------|------|
| Credit risk * | Corporate customers | E-Physical risks | n.w. | u.b. | r.w. | |
| | | E-Transitory risks | n.w. | u.b. | r.w. | |
| | | Social risks | n.w. | n.w. | n.w. | |
| | | Governance risks | n.w. | n.w. | n.w. | |
| | Private customers | E-Physical risks | n.w. | u.b. | r.w. | |
| | | E-Transitory risks | n.w. | u.b. | r.w. | |
| | | Social risks | n.w. | n.w. | n.w. | |
| | | Governance risks | n.w. | n.w. | n.w. | |
| | Commercial real estate | E-Physical risks | u.b. | u.b. | r.w. | |
| | | E-Transitory risks | u.b. | u.b. | r.w. | |
| | | Social risks | n.w. | n.w. | n.w. | |
| | | Governance risks | n.w. | n.w. | n.w. | |
| | | Private construction financing | E-Physical risks | n.w. | u.b. | r.w. |
| | | | E-Transitory risks | n.w. | u.b. | r.w. |
| | | | Social risks | n.w. | n.w. | n.w. |
| | | | Governance risks | n.w. | n.w. | n.w. |
| Investment risk | E-Physical risks | n.w. | u.b. | r.w. | | |
| | E-Transitory risks | n.w. | u.b. | r.w. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| Market risk (interest rate, FX and price risk) | E-Physical risks | n.w. | n.w. | u.b. | | |
| | E-Transitory risks | n.w. | n.w. | u.b. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| Market risk (credit spread risk) | E-Physical risks | n.w. | n.w. | u.b. | | |
| | E-Transitory risks | n.w. | n.w. | u.b. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| Liquidity risk | E-Physical risks | | | | | |
| | E-Transitory risks | | | | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| Non-financial risk | E-Physical risks | n.w. | n.w. | n.w. | | |
| | E-Transitory risks | n.w. | n.w. | n.w. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| Other risks | E-Physical risks | n.w. | n.w. | u.b. | | |
| | E-Transitory risks | n.w. | n.w. | u.b. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |
| CVA risk | E-Physical risks | n.w. | n.w. | n.w. | | |
| | E-Transitory risks | n.w. | n.w. | n.w. | | |
| | Social risks | n.w. | n.w. | n.w. | | |
| | Governance risks | n.w. | n.w. | n.w. | | |

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

| | |
|------|--|
| n.r. | Risk driver not relevant, therefore not material |
| n.w. | Classified as not material due to the business model of the Raiffeisen-Holding NÖ-Wien Group |
| u.b. | Under observation: The situation must be monitored due to current impacts and developments. |
| r.w. | Risk driver relevant and material |

In the following, those risk categories that contain a relevant and material risk driver are explained in greater detail.

Credit risk, as one of the central risk categories (given the size of the credit portfolio of RLB NÖ-Wien, the largest equity investment of the Raiffeisen-Holding NÖ-Wien), is assessed with regard to ESG risks through the quarterly determination of the ESG scoring and the calculation of CO₂ emissions using the PCAF methodology. Customer-specific ESG data is collected continuously to improve the database. Processes were implemented for this purpose to ensure structured and efficient data collection. This includes obtaining energy performance certificates for property financings and real estate collateral for loans, supporting customers in completing the OeKB questionnaire, tailored client questionnaires, as well as supplementary research based on 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. At present, long-term physical and transition climate risks are emerging as the most relevant criterion for the credit risk portfolio.

Equity investment risk represents the most material risk category for RLB NÖ-Wien, given the size of its equity investment portfolio, in particular the scale of its investment in RBI. 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. Combined with the existing analyses carried out in the preparation of the ESG stress tests, it was determined that, due to the significant share attributable to RBI, the equity investment portfolio essentially corresponds to a credit portfolio and is therefore exposed to the same ESG risk factors as RLB NÖ-Wien itself.

Individual review/analysis

The assessment and measurement of ESG risks take place during the loan application phase, both by the front office (ESG scoring) and by operational risk management (qualitative ESG assessment – ESG opinion) as part of the credit approval process.

The ESG risk scoring is carried out using the Climcycle tool (see the consolidated non-financial statement of RLB NÖ-Wien, Chapter ESRS E1-3). 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 the respective risk factors. Here too, the primary focus is on climate and environmental risk 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. (AAA to C) for each position in the portfolio, whereby AAA represented the best score.

Portfolio review/analysis

The Raiffeisen-Holding NÖ-Wien Group uses the following analyses and procedures to identify and measure ESG risks:

- > Risk inventory
- > Financial materiality analysis (see ESRS 2 IRO-1)
- > ESG scoring
- > PCAF method
- > Climate stress tests

Risk inventory

The risk inventory is divided into operational and strategic perspectives for the assessment of ESG risks. ESG risks are assessed in the risk inventory (and in the financial materiality analysis) in terms of their materiality, particularly with regard to climate, environmental and social aspects that are not already covered by existing risk management procedures and could become relevant as a result of strategic decisions.

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

- > Relevance analysis: analysis of ESG risk factors (conditions that may amplify a risk) which may in principle be potentially relevant to the Bank's business. Possible transmission channels are described here as part of the risk inventory for each risk factor.
- > Materiality assessment: analysis of the materiality of the impacts of sustainability-related risk drivers for the Raiffeisen-Holding NÖ-Wien Group from a sustainability perspective. Materiality of impacts from a risk perspective, for governance processes and methods of other risk categories that have not yet been captured.

The following sets out how ESG risks are transmitted into the organisation:

For a bank, ESG risk describes the risk that newly granted or existing loans to companies with high CO2 emissions may have to be written down.

- > Market and customers
- > Technology and data
- > Reputation
- > Policy design
- > Regulatory pressure

The channel is the transmission pathway through which the ESG risk affects the bank. One channel explains how an ESG risk can have a direct impact and influence individuals and companies.

Microeconomic transmission channels

- > Companies: Large investment needs, devalued assets, change in demand
- > Households: Loss of income, financial losses due to weather disasters

Macroeconomic transmission channels

- > Financial market losses due to falling securities prices
- > Price changes
- > Productivity changes

The financial risk arises from the economic impact of ESG factors, which is transferred to the company through various channels. The bank could incur financial losses due to the devaluation of fossil fuel projects.

ESG risks are transferred to existing ICAAP risks:

- > Credit risk
- > Equity investment risk
- > Market risk
- > Liquidity risk
- > Non-financial risk

The risk factor is a specific characteristic of the bank that amplifies the ESG risk. For example, the risk factor could be a high concentration of banking business in coal and fossil fuel projects.

- > Higher probability of failure
- > Higher risk premiums
- > Profit reduction
- > Trading losses
- > Impairment of equity investments
- > Penalties, fines
- > Reduced repayment capacity leads to bad debts

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. 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 significant capital effects result from reductions in the value of equity investments. The agricultural investments, above all, are expected to be heavily impacted in the long-term 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 CO₂ emissions, and inclusion in the annual risk assessment to determine the effects. 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):

| Long-term scenarios | Orderly (long-term baseline scenario) | Disorderly | Hot House World |
|---|--|--|---|
| Increase in global average temperatures | 1.5°C | Below 2.0°C | More than +3.0°C |
| Level of CO ₂ emissions | Global net-zero emissions achieved by 2050 | Global net-zero emissions are achieved by 2050 with abrupt policy shift | Global emissions remain at current levels |
| 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 | Transitory | Physical | Physical |
| Impact | Immediate and sustained increase in CO ₂ prices | Extreme flooding in Europe | Prolonged heatwaves in Europe |
| Method | Increase in CO ₂ price according to ECB assumptions | Decline in property prices depending on the extent to which the region is affected | Drop in productivity due to heat |

The adequacy of capital and liquidity positions is safeguarded by the inclusion of risk assessment results and stress tests in internal risk management processes like ICAAP / ILAAP. Details are set out in the consolidated non-financial statement of RLB NÖ-Wien, ESRS 2 SBM-3.

ESG risk management

ESRS 2 36c The risk inventory and financial materiality analysis as at 31 December 2025 did not identify any material ESG risks.. All risks were categorised as material in the long-term period (> 5 years). No material opportunities were identified during the reporting period.

| | | | | | |
|---------|----------------|------------------------------|---|-------------|------------|
| ESRS E1 | Climate change | Adaptation to climate change | Climate-related risks can lead to impairments of assets on the balance sheet, increased capital requirements and inadequate modelling in risk models, which impairs the Group's profitability. | Value chain | Physical |
| ESRS E1 | Climate change | Climate protection | Climate-related risks can disrupt global supply chains and increase political and economic instability, thereby reducing profitability. | Value chain | Transitory |
| ESRS E1 | Climate change | Climate protection | Transition risks arising from the shift to a low-carbon economy can lead to impairment in the value of existing financing, adaptation costs within the business model and changes in earnings structures, particularly for exposures to CO ₂ -intensive sectors. | Value chain | Transitory |

For climate risk management, two methods are applied: the PCAF methodology and management through the sustainable positioning of 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. Details on PCAF can be found in the consolidated non-financial statement of RLB NÖ-Wien, Chapter ESRS E1-6. Based on the calculated financed emissions, a decarbonisation pathway was developed for the largest sector within the financing portfolio (see the consolidated non-financial statement of RLB NÖ-Wien, ESRS E1-1). In future, such a path is to be developed for additional sectors.

Portfolio management with regard to ESG risks within risk management is carried out in line with the business strategy (see ESRS E1-2).

ESG risk management and ESG risk monitoring

ESRS 236d For RLB NÖ-Wien, an effective control environment is of central importance. The implemented 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 Section 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 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 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 targets and the utilisation 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 RLB NÖ-Wien represents a central element of the risk controlling and risk management system of the RLB NÖ-Wien financial institution group.

| Executive management / senior management | | |
|--|--------------------|--------------------|
| 1. Line of defence | 2. Line of defence | 3. Line of defence |
| Management controls | Risk management | Internal audit |
| Internal controls | Compliance | |
| | Controlling | |
| | Security | |
| | Quality management | |

ESG risk reporting

ESRS 2 36e 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 the governing bodies can be found in the consolidated non-financial statement of RLB NÖ-Wien, Chapter 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 as well as plausibility checks.

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

ESRS 2 40e, f & g RLB NÖ-Wien maintains a broad portfolio of equity investments across a range of industries. The operational development and implementation of the ESG strategy rests with the respective holding companies, while RLB NÖ-Wien sets strategic core objectives and rolls out central policies and standards across the group. By 2026, every holding company with ten or more employees must submit a target, a measure and a policy for each topic-specific standard identified as material. Group-wide targets apply to the topic of E1 Climate. Initial actions and targets have already been implemented and are documented in the respective topic standards.

RLB NÖ-Wien

RLB NÖ-Wien embeds ESG and sustainability on a binding basis in the following sub-policies: the overarching bank strategy “Fokus 2027”, the ESG policy, the business strategy for corporate customers, small and medium-sized enterprises and retail customers and the risk policy.

With “Fokus 2027”, the bank pursues a clear direction: a strong focus on the mid-market segment and targeted net new customer growth, the implementation of an omnichannel sales strategy with a clear value proposition, a product focus on core offerings and partnerships, and the further expansion of sustainability within the business model.

In its ESG policy, RLB NÖ-Wien has set itself the target of conducting its business in line with sustainability and social responsibility. In addition, it serves to ensure that its activities remain aligned with the latest global standards and rapidly changing market conditions. It covers both ecological as well as social and business aspects. The ESG policy builds on the results of the double materiality assessment and is divided into four pillars: climate, environment, social and governance. Each of these pillars represents a central area for action in which RLB NÖ-Wien has formulated concrete targets, actions and policies to safeguard responsible corporate governance. The climate change mitigation pillar includes targets and actions for both the company’s internal operations and the credit portfolio. Through the integration of sustainable practices in both areas, RLB NÖ-Wien wants to align both its operational processes and financing with climate change mitigation targets.

In the reporting year, a business policy was developed, which will be published in 2026. It sets out the sustainability positioning, including exclusion and screening criteria as well as sector exclusion criteria, which define the sectors in which customer relationships are pursued or excluded (see ESRS E1-1).

The risk strategy of RLB NÖ-Wien establishes a qualitative and quantitative framework for the conditions and requirements under which risk can be taken. The risk strategy also highlights ESG risks and explains the methodologies used to identify, assess, measure, manage and report them.

E1 Climate change mitigation – transition to a climate-friendly operation

RLB NÖ-Wien is committed to the 1.5-degree target and has set clear actions and targets in its ESG policy for the transition to a climate-friendly business. The following targets are anchored in the ESG policy:

- > Policy for new sites free of heating oil and gas by 2030
- > Ensuring 100% of electricity consumption from renewable energy sources by 2050
- > Equipping Raiffeisenhaus Wien 1 and 2 (RHW 1+2) and 20 branches with a fully automated system for collecting operational ecology data by the end of 2025
- > Expansion of in-house electricity generation based on the 2025 PV feasibility analysis

E1 Climate change mitigation – transition to a climate-friendly credit portfolio

The strategic shift towards greater sustainability includes not only operational actions but also adjustments to the financing structure. The transition to a climate-friendly lending portfolio is key to ensuring environmental sustainability in the credit portfolio. Climate transition targets have been defined for the real estate portfolio and are reviewed and further developed on a regular basis. Based on this, specific actions are derived to achieve the defined climate transition targets. This climate transition plan is to be continuously expanded to include further sectors. RLB NÖ-Wien has also set itself the target of increasing ESG-compliant financing by 2027.

E4 Biodiversity – contribution to the preservation of biodiversity in own operations and the credit portfolio

Protecting and promoting biodiversity are essential to sustainable development and form a central pillar of RLB NÖ-Wien's sustainability strategy. The actions were developed in line with Austria's Biodiversity Strategy 2030+ and include web-based training, a concept to enhance biodiversity at the bank's own sites, and the promotion of species diversity through the purchase of three hectares of biodiversity land by 2027. Protecting biodiversity is also an important consideration within RLB NÖ-Wien's credit portfolio. As RLB NÖ-Wien's credit portfolio includes many real estate financings, this sector was selected as the focus. The first steps towards implementing the ESG policy have already been taken and will be further developed over the coming years. In the coming financial years, the focus will be on quantifying the impact and establishing actions to reduce the negative impacts.

Social and governance – engagement for social responsibility and strong governance practices

The social pillar of the ESG policy aims to promote the well-being of employees and employees in the value chain in which the bank operates, as well as all affected stakeholders. RLB NÖ-Wien is committed to equal opportunities, fair working conditions and support for social initiatives.

In the governance pillar of the ESG policy, ESG issues are integrated into organisational structures and processes. The aim is to act ethically and transparently by establishing clear structures and processes that strengthen accountability and integrity. RLB NÖ-Wien has also set itself specific targets for the ESG rating. In addition to the targets in the ESG strategy, RLB NÖ-Wien has also set itself the target of promoting diversity and inclusion; these topics are addressed in the diversity policy.

Business model and value chain

ESRS 2 40a1-ii RLB NÖ-Wien is a regional and commercial bank in eastern Austria and the central institution of the Raiffeisen banks in Lower Austria. RLB NÖ-Wien has a range of business models across the consolidated group, including insurance intermediation, financial services and energy generation. The survey of the value chain serves as the basis for the double materiality assessment. By analysing its own operation as well as the upstream and downstream value chain of the RLB NÖ-Wien Group and its holdings with a different risk profile, the business activities

are presented in a holistic manner. In the course of the double materiality assessment, impacts, risks and opportunities can be derived.

ESRS 2 40a & ESRS 2 42a, b & c The business model of RLB NÖ-Wien is based on the provision of financial services aimed at generating income through interest rate differentials, fees and commissions. RLB NÖ-Wien has a comprehensive portfolio of products and services for private and corporate customers. It includes traditional banking products such as savings, lending and leasing, a broad range of investment and wealth-building offerings, as well as solutions for retirement provision and insurance. The credit portfolio is complemented by online and mobile banking with digital services and payment options. In the real estate and housing sector, RLB NÖ-Wien offers individual financing, subsidy advice and estate agent services. For high-net-worth customers, a dedicated private banking offering is also available, providing tailored advice and sustainable investment solutions.

A further focus is on sustainable financial products, such as the Going Green Real Estate Loan, the Going Green Loan for corporate customers, the ESG Bonus Loan, as well as savings products and children's pocket-money accounts, which are described in more detail in the chapter "Sustainability in the core business."

The local Raiffeisen banks are the owners of Raiffeisen-Holding NÖ-Wien and form the leading banking group in Lower Austria. RLB NÖ-Wien's main focus is in Austria.

The upstream value chain comprises all external resources, infrastructures and partners that are necessary for RLB NÖ-Wien to provide financial services. These include financial resources (own funds, deposits and debt capital), payment and market infrastructures, and correspondent banks. In addition, this includes technological resources (IT infrastructure and data and network providers), data and information providers (customer, market, risk and ESG data), as well as partnerships and networks (cooperation with other financial institutions and payment networks). *ESRS E5.30* Due to its business model, the resources used are largely limited to office operations, in particular IT hardware, office furniture and office supplies.

The business activities of RLB NÖ-Wien comprise the development, marketing and delivery of banking and insurance services for private and corporate customers. Primary activities include payments and transaction banking, promoting, financing, insuring, investing and leasing, including lending, deposit management, securities and asset management, and digital channels (online banking and mobile apps). These are supported by management functions: HR, risk and financial management, sales management, corporate governance and policy, procurement and purchasing management, as well as regulation and compliance.

Downstream, the focus is on customers' use of the services, ranging from payment processing and deposit and lending solutions to leasing, insurance and investment products, as well as advice and service. Outcomes include customer satisfaction and loyalty, as well as needs-based support throughout the customer lifecycle. Through these offers, RLB NÖ-Wien strengthens the functioning of the economic system, facilitates financing and investments and thereby supports growth and targeted investments in the real economy.

Aktuell-Group

ESRS 2 40a & ESRS 2 42a, b & c The Aktuell-Group specialises in insurance intermediation in Austria and comprises three companies: the international industrial insurance brokerage Aktuell Raiffeisen Versicherungs-Maklerdienst Gesellschaft m.b.H., Raiffeisen Versicherungs- und Bauspar-Agentur GmbH for SMEs and private customers, and Veritas Treuhandgesellschaft für Versicherungsüberprüfung und -vermittlung m.b.H., an insurance specialist for the logistics sector.

As a service provider, the Aktuell-Group focuses on the intermediation of insurance products and delivers intangible services. In addition to its headquarters in Vienna, it also operates branches in Upper Austria, Carinthia, Styria and Tyrol.

The service offering encompasses an analysis of the customer's risk situation and the preparation of a customised coverage concept. Based on this, tenders are issued on the Austrian or international insurance market and policies are placed in accordance with a "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

ESRS 2 40a & ESRS 2 42a, b & c NAWARO ENERGIE Betrieb GmbH (NAWARO) is a leading regional company in the field of renewable energies and is one of the largest producers of green electricity in Lower Austria. The company operates three wood-fired power plants in the northern Waldviertel region, in Altweitra, Rastefeld and Göpfritz an der Wild, as well as two pellet plants in Göpfritz an der Wild and Altweitra, and two wood gas power plants in Perg and Groß Gerungs. It also operates three offices in Zwettl, Linz and Vienna.

ESRS E5 30 NAWARO's core activity is the production of energy from biogenic raw materials. To this end, NAWARO uses renewable raw materials (NAWARO), namely solid biomass such as thinning wood, crown material and residual wood, as well as sawdust for pellet production. This certified biomass is sourced from sustainably managed forests. Procurement is predominantly regional, with NAWARO supporting local communities, for example by purchasing from regional companies and private individuals. Deliveries to the sites are made by external, upstream logistics partners.

NAWARO converts the purchased biomass into electricity, heat, pellets and biochar at five sites in Austria. For this purpose, wood-fired power plants, wood gas power plants and pellet plants are used. 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 biomass is transported internally using a wheel loader from the storage area to the bunker.

The products are distributed via external, downstream logistics and trading partners. The sales market is primarily in Austria and Italy; the use of the products contributes to regional security of supply and value creation.

ESRS 2 40ai-ii RLP Liegenschafts- und Projektentwicklungs GmbH (RLP) manages and develops real estate in Lower Austria. The focus is on letting residential and commercial properties to private individuals.

ESRS 240aiii The number of total employees in the group is broken down in the following table.

| Number of employees by countries (headcount) | Total 2025 | Total 2024 |
|--|------------|------------|
| Austria | 1,397 | 1,380 |

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 in line with the strategic target of the RLB NÖ-Wien Group's FOKUS 2027: "Absolute customer centricity in every decision."

ESRS 2 45a The categorisation of the Group's stakeholders can be seen in the following figure:

Stakeholders

| | |
|-----------------------------|-----------|
| Group internal stakeholders | Employees |
|-----------------------------|-----------|

| | |
|------------------------------|---|
| | Owners |
| | Group companies |
| | Subsidiaries |
| | Customers |
| | Investors, rating agencies |
| | Business partners (suppliers; project partners) |
| | Advocacy groups; consumer protection |
| External stakeholders | NGOs (social; ecological) |
| | Media |
| | Capital market |
| | Politics & administration |
| | Economy; education & research |

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.

ESRS 2 45ai-ii The Group's internal 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 managed and organised in a fully integrated and synergistic manner. They form a central part 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.
- > Equity investments: To ensure a common strategic focus, the supervisory bodies of the respective Group companies include representatives of RLB NÖ-Wien. In addition, a dedicated body established specifically for sustainability, the SuCo, has been created with representatives from all material fully consolidated equity investment companies.
- > Affiliated entities: through close strategic and operational cooperation, they help safeguard the stability, efficiency and competitiveness of the entire Raiffeisen Association network. Their interests influence joint projects, synergies in areas such as IT, compliance and sustainability as well as the standardised brand and reputation perception.
- > Regular exchange in the form of networks, events and committees is an integral part of activities for the other stakeholder groups.

Focal point: strategic focus on sustainability

ESRS 2 45b The stakeholder survey is a central component of the double materiality assessment. The target is to identify the company's material impacts on the environment and society, as well as the topics relevant to stakeholders. Stakeholder engagement ensures that their perspectives are fully taken into account and that the reporting reflects the most important topics for all parties involved. *ESRS 2 45aii-iv* In the current reporting period, an online survey in combination with a supplementary round of interviews was chosen for the stakeholder dialogue. The purpose of this format is that it enables not only structured content preparation by participants, but also more in-depth, personal dialogue between RLB NÖ-Wien and its stakeholders. *ESRS 2 45av* The survey provided valuable insights into the expectations and perceptions of stakeholders. These insights serve as guidance for the further development of policies, actions and targets. No additional material topics were identified. *ESRS 2 45ci* The analysis shows that the interests of the stakeholders are in line with the Group's current strategic direction and business models. There are no plans to change the policy. *ESRS 2 45cii* To better meet expectations going forward, the company intends to integrate social and

environmental responsibility into its communications in a more visible, measurable and consistent manner. An ESG communications plan has already been rolled out to promote transparency and dialogue. *ESRS 2 45ciii* It is expected that these actions will further strengthen stakeholders' trust, thereby positively developing relationships with stakeholder groups and ensuring that their perspectives feed more strongly into corporate management. *ESRS 2 45d* The highest governing bodies are informed about the views and interests of affected stakeholders regarding sustainability-related impacts. This is done by communicating the implementation of derived actions and targets. The full Managing Board approves the consolidated non-financial statement, which is then reviewed by the Supervisory Board as part of the management report.

ESRS 2 S1 12 The interests, viewpoints and rights of the company's own workforce are captured through the Group-wide stakeholder survey and the Management BOAHrometer survey. The aim is to identify significant impacts on the workforce and topics relevant to them and to integrate them into existing policies such as the Human Rights Position Statement, the Code of Conduct and the BOAH! corporate culture. Employees' concerns are also taken into account and addressed promptly through regular engagement via works council structures, direct dialogue formats and established complaints channels. The governance processes for involving the workforce are described in more detail in ESRS S1-2 and the complaint channels in ESRS S1-3.

ESRS 2 S2 9 The interests, viewpoints and rights of workers in the value chain are taken into account via Group-wide concepts such as the Human Rights Position Statement, the Code of Conduct and the mandatory Supplier Code of Conduct. The target is to ensure human rights due diligence across the entire value chain, prevent risks such as child and forced labour and promote fair and safe working conditions. Affected workers are engaged indirectly through contractual requirements, annual stakeholder surveys and established grievance channels. Concerns and potential violations can be reported and processed transparently via whistleblowing systems.

ESRS 2 S4 8 The interests, viewpoints and rights of consumers and end-users, including respect for their human rights, are addressed in the group-wide policies (the Human Rights Position Statement and the Code of Conduct, described in more detail in the ESRS S1-1 section) as well as in the Whistleblowing Policy. The target is to design products and services in such a way that they meet the needs and expectations of customers and promote long-term, trusting relationships. In addition, views and concerns are dealt with transparently and promptly via existing complaints channels. The complaint channels are described in ESRS G1-1 – Policies.

Collaborations, ratings and certifications

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

The RLB NÖ-Wien Group is active in numerous networks and participates in organisations 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 such as 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) – Network Austria: RLB NÖ-Wien signed the declaration of commitment to the UNGC in May 2021. In doing so, it makes an official commitment to implementing 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.

- > 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 GHG 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 climate transition of the credit portfolio.
- > Austrian Sustainable Building Council (ÖGNI): Membership since 2024 with the aim of achieving a long-term shift towards environmentally friendly and resource-efficient buildings that have a positive impact on health and wellbeing. ÖGNI issues building certificates for sustainable property financing and acts as a technical expert.
- > Raiffeisen Sustainability Initiative (RNI): The RNI acts as a platform, service and representative organisation for all of its members' activities in the area of sustainability. The RNI 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 matters and risks. The analyses and ratings of specialised sustainability rating agencies provide guidance for these decisions. The ESG strategies, guidelines and action plans implemented by RLB NÖ-Wien were evaluated by two rating agencies (Institutional Shareholder Services (ISS ESG) and Morningstar Sustainalytics) in 2023. In the current reporting year, 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 assigned RLB NÖ-Wien a grade of "C"; at this level it ranks among the top 20,0%, which corresponds to "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, policies that deal with climate change and corporate governance.
- > Morningstar Sustainalytics: In August 2023, RLB NÖ-Wien received an ESG Risk Rating of 22.3, and in April 2025 an ESG Risk Rating of 25.2, and was therefore assessed by Morningstar Sustainalytics as "medium risk" in terms of material financial impacts from 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.
- > MSCI: MSCI assigned RLB NÖ-Wien a letter grade of "B"; the rating was updated and confirmed in November 2025.

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

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

ESRS 2 48b As part of the double materiality assessment, material impacts were identified in the topic areas E1 Climate change, E4 Biodiversity and ecosystems, E5 Resource use and circular economy, S1 Own workforce, S2 Workers in the value chain, S4 Consumers and end-users and G1 Business conduct. From a risk perspective, material risks arise in particular in the topic area E1 Climate change. The strategic embedding of the material topics listed above within the business model, and the related policies, actions and targets, are described in detail in the relevant subsections of the respective topic-specific standards. Due to the different business models of the included Group

companies, the strategic and operational implementation of these matters is the responsibility of the respective company. An overview of the existing policies and actions is also provided in this chapter, in the table on material impacts.

ESRS 2 48g Due to methodological changes as part of the double materiality assessment, and the resulting changes to the definitions of impacts, risks and opportunities, a comparison with the prior year cannot be made. *ESRS 2 48h* No additional impacts were identified with regard to company-specific disclosures.

ESRS 2 48d In addition to material impacts, the results of the double materiality assessment also identify, for the first time, material financial risks in the long-term perspective (over 5 years). As the risks identified are long-term in nature, there are therefore currently no material short-term financial effects on financial position, financial performance or cash flows.

ESRS 2 48f As part of the resilience analysis performed, the resilience of the policy and business models to the identified material impacts and risks is assessed. The resilience analysis includes the topics of climate change and biodiversity. The underlying processes and the results of this analysis are described in the relevant standards E1 Climate change and E4 Biodiversity and ecosystems.

ESRS 2 48a, c i-iii, c iv Impacts on people and the environment were identified from RLB NÖ-Wien business activities and the upstream and downstream value chains. As part of the double materiality analysis, the business models and strategies of RLB NÖ Wien and its subsidiaries were considered to derive impacts. Materiality was assessed using a top-down approach to the RLB NÖ Wien Group, taking this into account. Further details on the implementation of the double materiality analysis can be found in ESRS2 IRO-1. The operational development and implementation of the ESG strategy lies with the respective subsidiaries, while the Group's management (RLB NÖ Wien Group) sets strategic core objectives and rolls out central concepts and standards across the Group. The subsidiaries are required to submit a target, a measure, and a concept for each materially identified issue by the end of 2026. This ensures that the derivation and addressing of material sustainability issues is linked to and derived from the strategic direction and the company-specific activities of the business model. The following table provides an overview of which material impacts and risks are already directly aligned with concepts.

A detailed list of the material impacts and risks can be found in the following table. One identified material impact cannot be disclosed as it is classified and confidential information in accordance with ESRS 1 7.7-

| Topic | IRO | Value chain | Time horizon and type | Cover | |
|----------------------------|--|-------------------------|-----------------------|------------------------------------|------------------------------------|
| | | | | Policies | Actions |
| E1 – Climate change | | | | | |
| Climate change adaptation | (physical risk) Climate-related risks can lead to impairments of assets on the balance sheet, increased capital requirements and inadequate modelling in risk models, which impairs the Group's profitability | value chain | long term | | |
| Climate change mitigation | (negative impact) GHG emissions from energy consumption in company-owned buildings/stationary facilities | own business activities | actual | RLB NÖ-Wien, NAWARO | RLB NÖ-Wien, NAWARO |
| Climate change mitigation | (negative impact) GHG emissions from the use of fossil-based company-owned vehicles | own business activities | actual | RLB NÖ-Wien, Aktuell-Group, NAWARO | RLB NÖ-Wien, Aktuell-Group, NAWARO |
| Climate change mitigation | (negative impact) GHG emissions from employees' use of fossil-fuelled vehicles for commuting to work | value chain | actual | RLB NÖ-Wien, Aktuell-Group, NAWARO | RLB NÖ-Wien, Aktuell-Group, NAWARO |
| Climate change mitigation | (negative impact) GHG emissions from the purchase of raw materials, goods and services | value chain | actual | | |
| Climate change mitigation | (negative impact) GHG (greenhouse gas) emissions caused by energy consumption in financed buildings/companies | credit portfolio | actual | RLB NÖ-Wien | RLB NÖ-Wien |
| Climate change mitigation | (transition risk) Transition risks arising from the shift to a low-carbon economy can lead to impairment in the value of existing financing, adaptation costs within the business model and changes in earnings structures, particularly for exposures to CO ₂ -intensive sectors | value chain | long term | | |
| Climate change mitigation | (transition risk) Climate-related risks can disrupt global supply chains and increase political and economic instability, thereby reducing profitability | value chain | long term | | |

| | | | | | |
|--|---|-------------------------|--------|---------------------|---------------------|
| Energy | (negative impact) Contribution to energy consumption through financing of (energy-intensive) companies (e.g. energy-intensive production processes, transport) | credit portfolio | actual | RLB NÖ-Wien | RLB NÖ-Wien |
| Energy | (negative impact) Contribution to energy consumption (especially electricity) through the financing of companies with extensive server services (e.g. IT and telecommunications) | credit portfolio | actual | RLB NÖ-Wien | RLB NÖ-Wien |
| Energy | (negative impact) Increased energy-intensive data traffic and resource demand from IT infrastructure due to the digitalisation of banking processes | own business activities | actual | | |
| Energy | (positive impact) Contribution to avoiding electricity generation from nuclear energy and coal | credit portfolio | actual | | |
| E2 – Pollution | | | | | |
| Not material | | | | | |
| E3 – Water and Marine Resources | | | | | |
| Not material | | | | | |
| E4 – Biodiversity and Ecosystems | | | | | |
| Direct causes of biodiversity loss: Climate Change | (negative impact) Loss of biodiversity and negative impact on ecosystems as a result of climate change due to GHG emissions | own business activities | actual | RLB NÖ-Wien, NAWARO | RLB NÖ-Wien, NAWARO |
| Direct causes of biodiversity loss: Climate Change | (negative impact) Loss of biodiversity due to construction activities | own business activities | actual | RLB NÖ-Wien | |
| Direct causes of biodiversity loss: Climate Change | (negative impact) Biodiversity loss due to GHG emissions in Scope 3.15 (financing) | credit portfolio | actual | RLB NÖ-Wien | RLB NÖ-Wien |
| Impacts on the state of species (examples: population size and | (negative impact) Contribution to disruption / loss of species or reduction in population size through financing of construction activities and companies (e.g. industry, energy generation, agriculture) | credit portfolio | actual | RLB NÖ-Wien | RLB NÖ-Wien |

| | | | | | | |
|---|--|-------------------------|------------------------|--------------------------------|--|---------------------|
| global extinction risk of species) | | | | | | |
| Impacts on the extent and condition of ecosystems (examples: land degradation, desertification, soil sealing) | (negative impact) Contribution to soil sealing through the financing of construction projects (e.g. residential buildings, shopping centres) and companies | credit portfolio | actual | RLB NÖ-Wien | | RLB NÖ-Wien |
| E5 – Circular economy | | | | | | |
| Resource inflows, including resource use | (negative impact) Contribution to resource consumption through the financing of construction activities (e.g. steel, concrete, etc.) | credit portfolio | actual | | | |
| Resource inflows, including resource use | (negative impact) Contribution to resource consumption through financing of resource-intensive companies (e.g. industry, mining) | credit portfolio | actual | | | |
| S1 – Own workforce | | | | | | |
| Working conditions: Secure employment | (negative impact) Reduction in employment opportunities and rising social inequalities as a result of the increase in offshoring and automation | own business activities | actual | | | |
| Working conditions: Working time | (negative impact) Negative contribution to employee well-being due to rigid working time models | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | | RLB NÖ-Wien, NAWARO |
| Working conditions: Adequate wages | (negative impact) Declining employee satisfaction and motivation due to low pay and the associated low standard of living | own business activities | potential: medium term | RLB NÖ-Wien Group, RLB NÖ-Wien | | RLB NÖ-Wien |
| Working conditions: Social dialogue | (negative impact) Negative contribution due to lack of employee representation (co-determination, representation of interests and social dialogue) and resulting lower employee satisfaction and loyalty | own business activities | potential: long term | RLB NÖ-Wien Group | | |

| | | | | | |
|--|---|-------------------------|------------------------|--------------------------------|---------------------|
| Working conditions: Freedom of association, the existence of works councils and the information, consultation and participation rights of workers | (negative impact) Unfair treatment and financial insecurity for employees in the value chain through lack of opportunities for social dialogue, freedom of association and inclusion in decisions | own business activities | potential: short term | RLB NÖ-Wien Group | |
| Working conditions: Collective bargaining, including rate of workers covered by collective agreements | (negative impact) Unfavourable employment contracts and disadvantageous collective bargaining make financial stability more difficult and increase employee dissatisfaction | own business activities | potential: long term | RLB NÖ-Wien Group | |
| Working conditions: Work-life balance metrics | (negative impact) Inflexible working models and an unbalanced work-life balance contribute significantly to a decline in employee well-being and satisfaction | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien, NAWARO |
| Working conditions: Health and safety metrics | (negative impact) long-term health effects on employees resulting from own operations (increased screen time, air pollution) | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Working conditions: Health and safety metrics | (negative impact) Injuries or temporary and permanent damage to health or even deaths due to accidents at work and work-related illnesses | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Equal treatment and opportunities for all: Gender equality and equal pay for work of equal value | (negative impact) Contribution to (financial) disadvantages for women through a gender pay gap and hardly any women in management positions in the company | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Equal treatment and opportunities for all: Further training and skills development | (negative impact) No active promotion of employees' knowledge and consequently weakening of their employability with regard to the complex requirements of the labour market | own business activities | potential: medium term | RLB NÖ-Wien | |

| | | | | | |
|---|---|-------------------------|---------------------------|---|---------------------|
| Equal treatment and opportunities for all: Employment and inclusion of persons with disabilities | (negative impact) Lack of contribution to the inclusion of persons with disabilities in the company to strengthen equal rights, financial security and self-determination | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Equal treatment and opportunities for all: Measures against violence and harassment in the workplace | (negative impact) Negative contribution through tolerating gender-based violence and through a lack of awareness regarding gender equality and the protection of women within the company | own business activities | potential: medium term | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Equal treatment and opportunities for all: Diversity | (negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking | own business activities | actual | RLB NÖ-Wien Group, RLB NÖ-Wien | RLB NÖ-Wien |
| Other work-related rights: Data protection | (negative impact) Negative contribution through disregard for privacy and non-respect of the GDPR towards own employees | own business activities | potential: short term | RLB NÖ-Wien Group, RLB NÖ-Wien, Aktuell-Group | RLB NÖ-Wien |
| S2 – Workers in the value chain | | | | | |
| Working conditions: Working time | (negative impact) Risk to decent working conditions and impairment of the physical and mental well-being of workers along the value chain | value chain | potential: medium term | RLB NÖ-Wien Group (excluding Aktuell-Group) | RLB NÖ-Wien, NAWARO |
| Working conditions: Health and safety metrics | (negative impact) Contribution to the long-term health impacts on workers along the value chain | value chain | potential: short term | RLB NÖ-Wien Group (excluding Aktuell-Group) | RLB NÖ-Wien, NAWARO |
| Other work-related rights: Child labour | (negative impact) Violation of human rights in relation to child labour along the value chain | value chain | potential: short term | RLB NÖ-Wien Group (excluding Aktuell-Group) | RLB NÖ-Wien, NAWARO |
| Other work-related rights: Forced labour | (negative impact) Violation of human rights in relation to forced labour along the value chain | value chain | potential: short term | RLB NÖ-Wien Group (excluding Aktuell-Group) | RLB NÖ-Wien, NAWARO |
| S3 – Affected Communities | | | | | |
| Not material | | | | | |
| S4 – Consumers and end-users | | | | | |

| | | | | | |
|---|---|-------------------------|------------------------|-------------------|-------------|
| Information-related impacts for consumers and/or end-users: Data protection | (negative impact) Impairment of customer privacy and trust due to inadequate data security (data misuse or cyber attacks) | own business activities | potential: medium term | | |
| Information-related impacts for consumers and/or end-users: Freedom of expression | (negative impact) The absence of a whistleblowing system and misleading product labelling may lead to physical harm and a loss of trust among consumers and end-users | own business activities | actual | RLB NÖ-Wien | RLB NÖ-Wien |
| G1 – Business conduct | | | | | |
| Corporate culture | (negative impact) A lack of corporate culture, including a lack of integrity and a lack of corporate strategies, can lead to low employee morale and an increase in unethical behaviour, as well as non-compliance with the law | own business activities | actual | RLB NÖ-Wien | |
| Protection of whistleblowers | (negative impact) A lack of preventive protective measures for potential whistleblowers can lead to psychological and physical harm as well as reputational damage for employees and external stakeholders | own business activities | actual | RLB NÖ-Wien Group | |
| Political engagement and lobbying activities | (negative impact) Damage to the common good when influencing political decisions by promoting economic lobbying activities | own business activities | potential: short-term | | |
| Corruption and bribery: Prevention and detection, including training | (negative impact) The absence of effective internal control mechanisms and employee training may hinder the detection of corruption and bribery | own business activities | actual | RLB NÖ-Wien | |

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

ESRS 2 53a The identification and assessment of impacts, risks and opportunities were carried out for the first time in 2023/24 based on the principles of the double materiality assessment. The process and results from 2023/24 serve as the baseline for the reassessment in 2025. Methodologically, the double materiality assessment was conducted in accordance with the requirements of the ESRS (as at July 2023) and EFRAG Implementation Guidance 1 (as at May 2024).

- > Impact materiality: A top-down approach was applied to assess impacts. Based on the investee-specific DMAs from the previous year, generally applicable Group-level impacts were defined and a long list of impacts was compiled. These are harmonised with the existing policies, actions and targets as well as the ESG policy. Based on various preliminary analyses (see IRO-1 53(g)), justifications were derived for the non-relevance of certain impacts. The shortened list of all relevant impacts was subsequently assessed for materiality from a Group perspective and confirmed and approved by a steering committee together with the subsidiaries.
- > Financial materiality: A top-down approach was chosen in the first phase when assessing risks and opportunities. The development of a long list of all risks and opportunities based on the previous year's results, the substantiation of non-relevance justifications, and the compilation of a list of all risks and opportunities relevant to the Group were carried out centrally from a Group perspective. A bottom-up approach was chosen for the assessment. The individual subsidiaries with differing risk profiles assessed the previously identified risks and opportunities. These results were then aggregated at Group level. For this purpose, Earnings before interest and taxes (EBIT) and the number of employees were used for weighting.

ESRS 2 53d As part of the identification process, several quality assurance and feedback loops were conducted with the subsidiaries and with strategic risk management to ensure the completeness and accuracy of the identified impacts, risks and opportunities. Throughout the entire process, the internal control steps according to the risk control matrix were adhered to under the dual control principle.

ESRS 2 53h The general process of the double materiality assessment has changed in some respects compared to the previous reporting year.

- > Impact & financial materiality
 - Clustering of the subsidiary-specific IROs from the prior year's double materiality assessment and definition of Group-level IROs
 - Mapping of existing policies, actions and targets, as well as the ESG policy to the identified IROs
 - Comprehensive documentation supporting the justification for the non-relevance of certain IROs
 - Subsidiary-specific IROs were formulated accordingly to ensure their applicability at Group level
- > Impact materiality:
 - Top-down assessment instead of the bottom-up approach in the 2024 reporting year
 - Steering committee for the approval of material topics and individual assessment of impacts
- > Financial materiality:
 - Specification of risks and opportunities at Group level for evaluation by the subsidiaries

ESRS 2 53g A wide range of preliminary analyses was used to substantiate the non-relevance of certain impacts, risks and opportunities.

- > World Wildlife Fund (WWF) Risk Filter location analysis (water & biodiversity)
- > ENCORE V2
- > Credit portfolio analysis (sectors and sites)
- > GHG inventory
- > qualitative questionnaire
- > Analysis of the value chains
- > Resilience analysis

Both internal and external data sources were used for identification and assessment. Examples of internal data sources included site lists, information on the financing portfolio, consumption data, HR data and supply chain information. External data sources include scientific studies, databases, statistics, national and international regulations and policies.

ESRS 2 53bi & ii For the identification, assessment and prioritisation of actual and potential impacts as part of the double materiality assessment, all subsidiaries with differing risk profiles were considered. These are: RLB-NÖ-Wien and NAWARO. In the banking business segment, all sites and financing activities were taken into account, while in the production company all sites as well as the upstream and downstream value chain were considered. Within the companies, particularly relevant raw materials and business activities (timber, lending) were identified and examined for their impacts on people and the environment.

ESRS 2 53biii The consultation of affected stakeholders is addressed in detail in chapter SBM-2.

ESRS 2 53biv As part of the impact assessment, a distinction is made between potential and actual impacts. The calculation logic for assessing the impact is shown in the table below. If an impact has already occurred, no probability of occurrence is assigned to it, as it has already materialised, and no time horizon (short-, medium- or long-term) is attributed to it.

| | | Violation of human rights | |
|----------|-----------|---------------------------|---|
| Positive | potential | n/a | $Score = \frac{(Mean\ value(scale, scope) + probability\ of\ occurrence)}{2}$ |
| | actual | n/a | $Score = mean\ value\ (scale, scope)$ |
| Negative | potential | Yes | $Score = average(scale, scope, irreparability) * 0.66 + probability\ of\ occurrence * 0.33$ |
| | | No | $Score = average(scale, scope, irreparability) * 0.5 + probability\ of\ occurrence * 0.5$ |
| | actual | Yes | $Score = average(scale, scope, irreparability)$ |
| | | No | $Score = average(scale, scope, irreparability)$ |

For impact materiality, a threshold of 3.2 was defined. This was derived mathematically, as a value of three represents the median on a five-point ordinal scale and the threshold corresponds exactly to 50% of the possible range of values.

Impacts that received a score between 2.8 and 3.2 from a Group perspective were subjected to an individual assessment in a steering committee together with the subsidiaries.

As part of the identification of the IROs, a baseline was defined to represent the neutral state in which a company has neither positive nor negative impacts. It represents the threshold between merely mitigating negative impacts and generating genuine positive effects. Mitigation actions are not considered positive impacts; rather, they serve solely to reduce negative impacts and, in accordance with EFRAG Implementation Guideline 1 (EFRAG IG1), are to be disclosed under the minimum disclosure requirements (MDR-A).

For the Group, the baseline is based on the statutory minimum requirements in the respective countries. Positive impacts may only be recognised once all negative impacts have been eliminated and the net assessment demonstrates value creation that genuinely exceeds the baseline.

ESRS 2 53ci Linkages between the identified material impacts and the related risks and opportunities were established as set out EFRAG IG1. Once both lists of material impacts, risks and opportunities were complete, risks and opportunities were assigned and linked where appropriate.

ESRS 2 53cii To determine the materiality of a risk or opportunity, the metrics of financial magnitude and likelihood of occurrence are assessed.

The assessment of financial magnitude is carried out on a gross basis. The gross risks describe the potential negative impact of sustainability issues on the company, without taking into account actions already implemented to minimise risks. Under the gross assessment approach, the risk is evaluated in its original, unmitigated form, that is, before control mechanisms, policies or internal processes reduce the risk.

Two Likert scales were defined to assess magnitude and likelihood of occurrence. The financial magnitude is adapted according to the size of the respective company and aggregated on the basis of company size. The basis for determining financial magnitude is Earnings before interest, taxes, depreciation and amortization (EBITDA), taking into account a company-specific catastrophic threshold expressed as a percentage of revenue loss.

The score for each risk or opportunity is calculated by multiplying magnitude by likelihood of occurrence. A risk or opportunity is classified as material if the score reaches or exceeds the threshold of 9. This can be derived mathematically as follows:

- > the mean value of the Likert scale 1-5 is drei and is used as the materiality threshold for both likelihood and severity
- > multiplying the threshold value for likelihood and severity (3*3) results in a value of neun
- > this means that all risks and opportunities that achieve a score (severity * likelihood) of 9 or more are defined as material.

ESRS 2 53ciii & e In addition to the assessment of the relevant risks and opportunities, an allocation is made to the investment-specific risk categories (e.g. ICAAP risks at the Bank). A detailed description of this classification is provided in section ESRS 2 GOV-5. In addition, a reconciliation is carried out with other ESG risk analyses (climate stress test, risk inventory). A detailed description of the integration of ESG risk processes into overall risk management is provided in the risk report in section ESRS 2 GOV-5.

ESRS 2 53f No material opportunities were identified in the 2025 reporting year. At present, there is no separate process for integrating the assessment of opportunities into the management process.

Topic-specific disclosure requirements

E1 Climate change mitigation

Various preliminary analyses were conducted for the Group's own operations as well as for the upstream and downstream value chain, including the Credit portfolio, in order to identify potential material impacts.

ESRS E1 20a & ESRS E1 AR 9b Based on the GHG inventory prepared in 2024, material climate-related impacts for the Group's own operations and the value chain were identified, prioritised and assessed. *ESRS E1 AR 9a* The greenhouse gas inventory was prepared according to the GHG Protocol and includes all relevant scope categories to derive significant, actual climate-related impacts. Expansion plans and developments in the value chains are monitored to derive potential impacts. Emissions of soot or tropospheric ozone have not yet been recorded. In addition, an analysis was conducted for all sites using the WWF Biodiversity Risk Filter, and climate change-related impacts were identified where applicable.

For the banking portfolio, the financed emissions calculated in accordance with the PCAF standard (Scope 3.15) and the credit portfolio analysis conducted using the UNEP FI tool were used to identify relevant industries and sectors at NACE code level. Here, the most significant impacts result from financing in construction activities and other energy and emission-intensive sectors.

ESRS E1 20b, c Climate-related physical risks and transition risks are assessed as part of the risk management process (risk inventory process and financial materiality assessment), and their effects on the RLB NÖ-Wien credit portfolio are taken into account (see chapter ESRS 2 GOV-5). In addition, the results of the financial materiality assessment are reconciled with the climate stress tests, which, using the NGFS scenarios up to 2050, cover short-, medium- and long-term physical and transition risks. The identified financial risks are presented in ESRS 2 SBM-3. In assessing the magnitude of the risks, a higher-level allocation of potential financial effects by risk category was carried out as part of the ICAAP, taking into account potential impacts on earnings losses, loss-absorbing capacity, fair value losses and a possible reduction in the CET1 ratio.

E4 – Biodiversity and Ecosystems

For the RLB NÖ-Wien Group, comprehensive analyses were conducted to identify impacts, dependencies, as well as physical and transition risks in relation to biodiversity and ecosystems. These include, with a focus on the Group's own operations, site analyses conducted using the WWF Biodiversity Risk Filter as well as in accordance with Natura 2000 and Key Biodiversity Areas (KBA), in addition to a resilience analysis.

Own operation – Location analysis: WWF Biodiversity Risk Filter v2.0

ESRS E4 17a As part of the identification of material impacts, sites were analysed in greater detail with regard to their potential effects on the ecological condition of their area and ecosystems, specifically in relation to the spread of invasive species, tree cover loss, impacts on changes in land, freshwater and marine use, and pollution. These findings are presented and described in more detail in chapter E4 ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model. *ESRS E4 17b* In addition, the above-mentioned chapter (E4 ESRS 2 SBM-3) identifies and evaluates potential dependencies on biodiversity and its ecosystem services, specifically potential dependencies on soil condition, ecosystem condition, pollination, air quality and water condition, using the WWF Biodiversity Risk Filter v2.0. *ESRS E4 17e* No consultations were held with affected communities regarding the identified negative impacts.

ESRS E4-17(a) For the analyses using the WWF Biodiversity Risk Filter v2.0, site coordinates were uploaded to the online tool. The WWF Biodiversity Risk Filter uses global biodiversity datasets and ENCORE-based sectoral dependency and impact ratings to calculate potential physical and reputational risks. Based on 33 indicators, site-specific

results are generated using a rating scale from one to five (1 = very low risk, 5 = very high risk). The indicators are divided into the following dependency and impact categories:

- > Provisioning services (water scarcity, forest productivity, wild flora and fauna, availability of marine fish)
- > Regulating and supporting services – enabling (soil condition, water condition, air condition, ecosystem condition, pollination)
- > Regulating services – mitigation (landslides, fire risk, plant/forest/aquatic pests and diseases, herbicide resistance, extreme heat, tropical cyclones)
- > Cultural services (attractiveness for tourism)
- > Pressure on biodiversity (changes in land, freshwater and marine utilisation, loss of trees, invasive species, pollution)

To determine the actual and potential impacts of the RLB NÖ-Wien Group's own operations on the ecological condition of the area, the values from the "Pressure on biodiversity" category of the WWF Biodiversity Risk Filter were used, which are divided into the metrics changes in land, freshwater and marine use, tree cover loss, invasive species and pollution. The total freshwater withdrawal per employee at RLB NÖ-Wien was also recorded at 7,453.5 liters (previous year: 9,354.4 liters; 2023: 11,699.5 liters), as was the total freshwater withdrawal of RLB NÖ-Wien at 9,420,000 liters (previous year: 11,534,000; 2023: 13,197,000 liters), and both were classified as not significant.

The metrics soil condition, water condition, air condition, ecosystem condition and pollination were selected from the WWF Biodiversity Risk Filter to determine the potential dependencies of the RLB NÖ-Wien Group's own operation on ecological conditions.

To determine the ecosystem services from which potential dependencies of the RLB NÖ-Wien Group's own operations may arise, the values in the category "Provisioning Services S1_1–S1_4" were taken into account in assessing provisioning services. For the assessment of regulating services, the categories "Regulating & Supporting Services – Enabling: Soil, Water, Air Condition (S2_1–S2_3)" were used; for supporting services, the categories "Regulating & Supporting Services – Ecosystem Condition and Pollination (S2_4–S2_5)"; and for cultural services, "Cultural Services (S4_1)" were taken into account. These categories correspond to the international classification of ecosystem services (CICES). Accordingly, provisioning, regulating and supporting, as well as cultural ecosystem services are taken into account.

With regard to dependencies on ecosystem services, one site with a high dependency on provisioning services was identified. Both cultural services and regulating and supporting services were assessed as having no more than a moderate level of dependency.

ESRS E4 17a In the governance processes for identifying material impacts on biodiversity and ecosystems, the above-described site analyses of the Group's own operations, conducted using the WWF Risk Filter v2.0, form the basis. Throughout the RLB NÖ-Wien Group, impacts on the status of species as well as direct causes of biodiversity loss along the entire value chain are significant.

Transition and physical risks in relation to biodiversity and ecosystems were identified as part of the double materiality assessment but were assessed as not material (see ESRS 2 IRO-1 52(a)). A more detailed analysis of physical and reputational nature-related risks in the Group's own business areas was carried out using the WWF Risk Filter v2.0. Systemic risks result from a combination of several physical and transition risks and were not analysed.

Own operation – Location analysis: Natura-2000 or Key Biodiversity Areas (KBA)

As part of the disclosure requirements for ESRS E4 "Biodiversity and ecosystems", specifically "SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model", as well as the "Management of impacts, risks and opportunities", sites in and near areas with biodiversity in need of protection must be surveyed.

If a site is located in a biodiversity sensitive area, any activities that could have negative impacts on that area must be disclosed.

In the context of ESRS E4 “Biodiversity and ecosystems”, the European legislator makes repeated reference to Directive 2009/147/EC (EU Birds Directive) and Directive 92/42/EEC (EU Habitats Directive) (cf. E4 no. 1(c)(iv), no. 19(b), AR 1, AR. 8(c)(i), Annex II of Delegated Regulation (EU) 2023/2772). Under the EU Birds and Habitats Directives, there are over 27,000 nature conservation areas that are protected by EU law. These form the Natura 2000 network. For over 30 years, the Birds and Habitats Directives have provided the legal framework for the protection and management of Natura 2000 sites. If sites are located outside the EU, areas in need of protection are designated as Key Biodiversity Areas (KBAs). Following a sample review of the sites, the Key Biodiversity Areas (KBAs) were found to coincide with designated Natura 2000 sites. KBAs are also mentioned as a reference (see Annex II of the DeVO 2023/2772). The ESRS does not further define the term “in the vicinity of protected areas”; therefore, a distance of five kilometres was assumed for determining proximity to protected areas.

Depending on the business model, distances to areas in need of protection may vary. To ensure a consistent approach, the RLB NÖ-Wien Group deemed a radius of five kilometres to be appropriate, as this distance is specified by the Integrated Biodiversity Assessment Tool (IBAT) for office premises, warehouses and low-input agricultural activities.

ESRS E4 19a As described in more detail in chapter E4 ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model, two sites are located within a protected area, 12 sites are situated within a five-kilometre radius of a protected area, and 8 sites are not located in the vicinity of a protected area.

ESRS E4 19b A strategy for managing remedial measures is currently being evaluated. At present, there are no disclosure-relevant results.

RLB NÖ-Wien credit portfolio

The credit portfolio was analysed for impacts and dependencies using the ENCORE v2 tool, and the results were presented in a heat map.

ESRS E4 17a & b The downstream impacts, risks and opportunities (credit portfolio) of RLB NÖ-Wien identified in the course of the double materiality assessment and assessed as not material were validated on a data-based basis. For the analysis of the RLB NÖ-Wien credit portfolio with regard to potential impacts on biodiversity and dependencies on biodiversity and ecosystems and their services, value chains of the financed sectors are also analysed for selected sectors, in addition to directly attributable impacts and dependencies. As the information used for the credit portfolio analysis is based on global datasets (ENCORE v2.0 and WWF Biodiversity Risk Filter v1.0), the specific regional exposure and the composition of the individual credit portfolio must subsequently be examined in greater detail in order to determine the actual relevance for RLB NÖ-Wien. Certain impacts can also be clearly identified at the level of global data (e.g. contribution to soil sealing through financing for construction projects). Other impacts and, in particular, dependencies require regional considerations and will be dealt with in more detail in the upcoming non-financial statement if necessary.

As a result, a sector heat map of potential dependencies on biodiversity and impacts on natural capital and biodiversity across the financed sectors is available. As the current focus is on making the impacts measurable, the corresponding categories are presented here.

Encore V2 impact categories

| NACE code | NACE section | percentage share of the total credit portfolio* | Disturbances (e.g. noise, light) | Freshwater utilisation | GHG emissions | Seabed utilisation | Emissions of non-GHG air pollutants | Extraction of biotic resources (e.g. fish, wood) | Extraction of abiotic resources | Emissions of toxic soil and water pollutants | Emissions of nutrient-containing soil 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 | Production of goods | 10% | 5 | 0 | 4 | 0 | 4 | 0 | 0 | 5 | 0 | 3 | 2 | 3 | 0 |
| G | Retail | 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 |

ESRS E4 17c Transition and physical risks in relation to biodiversity and ecosystems were identified as part of the double materiality assessment and assessed as not material (see ESRS 2 IRO-1 52(a)). *ESRS E4 17d* Systemic risks arising from a combination of several physical and transition risks are complex and have not yet been analysed in detail.

ESRS E4 17e No consultations were carried out with affected communities regarding the identified negative impacts.

ESRS E4 19b Work is currently underway to define specific remedial actions in relation to the credit portfolio.

E5 – Resource use and circular economy

ESRS E5 11a In the governance processes for identifying material impacts related to resource use and circular economy, the value chain analysis serves as the foundation of the assessment. The most relevant resource inflows and outflows are included in the analysis. No assets were reviewed with regard to actual and potential impacts, risks and opportunities. The impact was assessed by the technical experts. *ESRS E5 11b* There was no direct consultation with affected communities as part of the assessment; instead, their perspectives were considered through the assessments carried out by technical experts.

Two negative impacts in relation to resource inflows, including resource use, were identified. A detailed overview of the main effects can be found in chapter ESRS 2 SBM-3.

Through the financing activities of RLB NÖ-Wien, two material impacts were identified in the downstream value chain, namely within the Bank's credit portfolio: one arising from the financing of construction activities and the associated demolition waste, and the other from financing activities in resource-intensive sectors.

G1 Corporate management

ESRS G1 6 The governance processes for identifying and assessing material impacts include a preliminary analysis of both the relevant criteria that may affect the company and a company-specific questionnaire relating to corporate governance. The relevant criteria include location-based, activity-based and sector-based factors, as well as criteria

relating to the structure of the transaction. A detailed explanation of the double materiality assessment methodology is provided in chapter ESRS 2 IRO-1.

Four negative impacts were identified in relation to corporate governance, specifically concerning corporate culture, the protection of whistleblowers and corruption and bribery. No significant risks and opportunities were identified. A detailed overview of the main impacts can be found in chapter ESRS 2 SBM-3.

IRO 2 – Disclosure Requirements in ESRS covered by the undertaking's sustainability statement

ESRS 2 56

| ESRS Data point | Paragraph |
|--|--|
| Introduction | |
| ESRS 2 – General disclosures | |
| Disclosure Requirement BP-1 – General basis for preparation of sustainability statements | ESRS2 5a; ESRS2 5bii; ESRS2 5c-d |
| Disclosure Requirement BP-2 – Disclosures related to specific circumstances | ESRS2 9a; ESRS2 10a; ESRS2 10d; ESRS2 11a; ESRS2 13a-c; ESRS2 15; ESRS2 16 |
| Disclosure Requirement GOV-1 – The role of the administrative, management and supervisory bodies | ESRS2 21a-d; ESRS2 22a-d; ESRS2 23a-b |
| Disclosure Requirement GOV-2 – Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies | ESRS2 26a-c |
| Disclosure Requirement GOV-3 – Integration of sustainability-related performance in incentive schemes | ESRS2 29a-e; E1 13; ESRS2 30; ESRS2 32 |
| Disclosure Requirement GOV-4 – Statement on due diligence | S2 30 |
| Disclosure Requirement GOV-5 – Risk management and internal controls over sustainability reporting | ESRS2 36a-e |
| Disclosure Requirement SBM-1 – Strategy, business model and value chain | ESRS2 40e-g; ESRS2 40a-iii; ESRS2 42a-c; E5 30 |
| Disclosure Requirement SBM-2 – Interests and views of stakeholders | ESRS2 45a-d; S1 12; S2 9; S4 8 |
| Disclosure Requirement SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model | ESRS2 48a-b; ESRS2 48ci; ESRS2 48civ; ESRS2 48d; ESRS2 48f; ESRS2 48h |
| IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities | ESRS2 53a-biv; ESRS2 53ci-ciii; ESRS2 53d-h; E1 20a-c; E1 AR 9 b; E4 17a-c; E4 17e; E4 19a-b; E5 11a; G1 6 |

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| IRO 2 – Disclosure Requirements in ESRS covered by the undertaking's sustainability statement | ESRS2 56 |
| Appendix B: List of datapoints in cross-cutting and topical standards that derive from other EU legislation | ESRS2 56 |
| Appendix C – List of phased-in Disclosure Requirements | ESRS2 56 |
| EU Taxonomy | |
| Sustainability in core business | |
| ESRS E1 – Climate change mitigation | |
| Disclosure Requirement E1-1 – Transition plan for climate change mitigation | E1 16a-j; E1 17 |
| Disclosure Requirement in connection with ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model | E1 18-19c; E1 AR 7b-c; E1 AR 8b |
| E1-2 – Concepts related to climate change mitigation and adaptation | E1 29a, E1 AR 21; MDR-P 65a-f; E1 25 |
| E1-3 – Actions and resources in relation to climate change concepts | MDR-A 68a-c; MDR-A 68e; E1 29a-b |
| E1-4 – Targets related to climate change mitigation and adaptation | E1 25a-b; MDR-T80a-j; E1 33-34b; E1 34d-f |
| E1-5 – Energy consumption and mix | E1 37-39; E1 AR 32e-f; E1 AR 32; E1 40-44 |
| E1-6 – Gross Scopes 1, 2, 3 and Total GHG emissions | E1 47; E1 51; E1 46i; E1 AR 39a-b; E1 44; E1 48a-b; E1 49a-b; E1 77b; E1 AR 43c; E1 AR 45d; E1 46; E1 50a-b; E1 53-55 |
| E1-7 – GHG removals and GHG mitigation projects financed through carbon credits | E1 62 |
| E1-8 – Internal carbon pricing | E1 63a |
| ESRS E4 – Biodiversity and ecosystems | |
| ESRS E4-1 – Transition plan and consideration of biodiversity and ecosystems in strategy and business model | E4 13a-b; E4 13d-f |
| ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model | E4 16aii-iii; E4 16b-c |
| ESRS E4-2 – Concepts related to biodiversity and ecosystems | MDR-P 65a; E4 23a-b; E4 23f; E4 24a-b; E4 23d-f; E4 24d |
| ESRS E4-3 – Actions and resources related to biodiversity and ecosystems | MDR-A 68a-e; E4 28a-c |
| ESRS E4-4 – Targets related to biodiversity and ecosystems | MDR-T 80a-j; E4 32a-f; ESRS 2 81b |
| ESRS E4-5 – Impact metrics related to biodiversity and ecosystems change | ESRS 2 75; ESRS 2 77a-b; E4 35 |
| ESRS E5 – Resource use and circular economy | |
| ESRS E5-1 – Concepts related to resource use and circular economy | Keine Konzepte |
| ESRS E5-2 – Actions and resources related to resource use and circular economy | Keine Maßnahmen |

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| ESRS E5-3 – Targets related to resource use and circular economy | ESRS 2 81b |
| ESRS S1 – Own workforce | |
| ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model | S1 13a-b; S1 14a-g; S1 15-16 |
| ESRS S1-1 – Concepts related to own workforce | MDR-P 65a-f; S1 24; S1 20-23 |
| ESRS S1-2 – Processes for engaging with own workers and workers' representatives about impacts | S1 27a-e; S1 28 |
| ESRS S1-3 – Processes to remediate negative impacts and channels for own workers to raise concerns | S1 32a-e; S1 33 |
| 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 | MDR-A 68a-e; MDR-A 69a-c; S1 39; S1 41 |
| ESRS S1-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities | MDR-T 80a-j |
| ESRS S1-6 – Characteristics of the company's employees | S1 50a-e |
| ESRS S1-7 – Characteristics of the company's foreign workers | S1 55 |
| ESRS S1-8 – Collective bargaining coverage and social dialogue | S1 60, S1 63 |
| ESRS S1-9 – Diversity metrics | S1 64; S1 66 |
| ESRS S1-10 – Adequate wages | S1 69 |
| ESRS S1-12 – Persons with disabilities | S1 79 |
| ESRS S1-13 – Parameter für Schulungen und Kompetenzentwicklung | S1 81 |
| ESRS S1-14 – Key figures for health and safety metrics | S1 88 |
| ESRS S1-16 – Remuneration metrics (pay gap and total compensation) | S1 97; S1 99 |
| ESRS S1-17 – Incidents, complaints and severe human rights impacts | S1 103a; S104 |
| ESRS S2 – Workers in the value chain | |
| ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model | S2 11a-e; S2 12-13 |
| ESRS S2-1 – Concepts related to labour in the value chain | MDR-P 65a-f; S2 16-19 |
| ESRS S2-2 – Governance processes for engaging with value chain workers about impacts | S2 22a-e; S2 23-24 |
| ESRS S2-3 – Processes to remediate negative impacts and channels for value chain workers to raise concerns | S2 27a-d; S2 28 |
| ESRS S2-4 – Taking action on material impacts on value chain workers, and approaches to managing material risks and pursuing material opportunities related to value chain workers, and effectiveness of those actions | MDR-A 68a-c; MDR-A 68e; MDR-A 69; S2 36; S2 38; S2 33b; S2 34a-b |
| ESRS S2-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities | MDR-T 80a-j; S2 42a-c |
| ESRS S4 – Consumers and end-users | |
| ESRS 2 SBM 3 – Material impacts, risks and opportunities and their interaction with strategy and business model | S4 10a-d; S4 11-12 |
| ESRS S4-1 – Concepts related to consumers and end-users | MDR 65a-f; S4 15-17 |
| ESRS S4-2 – Processes for engaging with consumers and end-users about impacts | S4 18; S4 20; S4 20a-d; S4 21-22 |
| ESRS S4-3 – Processes to remediate negative impacts and channels for consumers and end-users to raise concerns | S4 23; S4 25a-d; S4 26; |

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| ESRS S4-4 – Taking action on material impacts on consumers and end-users, and approaches to mitigating material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions | MDR-A 68a-c; MDR-A 68e; MDR-A 69; S4 34-35; S4 37; S4 32b |
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| ESRS S4-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities | MDR-T 80a-j |
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G1 – Business conduct

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| G1-1 – Concepts relating to business conduct and corporate culture | G1 9; G1 10a-c; MDR-P 65a-f; G1 10e; G1g-h |
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| G1-3 – Prevention and detection of corruption and bribery | G1 18a-c; G1 20; G1 21a-c |
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| G1-4 – Confirmed incidents of corruption or bribery | G1 22; G1 24a-b; ESRS 2 62 |
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| G1-5 – Political influence and lobbying activities | G1 29a-d; G1 30 |
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Appendix B: List of datapoints in cross-cutting and topical standards that derive from other EU legislation

| Disclosure point | Requirement and related data | SFDR reference | Pillar 3 reference | Benchmark Regulation reference | EU Climate Law reference | Reference to the information in the report |
|---|------------------------------|--|---|--|--------------------------|--|
| ESRS 2 Board's gender diversity paragraph 21 (d) | 2 GOV-1 | Indicator number 13 of Table #1 of Annex I | | Delegated Regulation (EU) 2020/1816, Annex II | | ESRS 2 21d |
| ESRS 2 Percentage of board members who are independent paragraph 21 (e) | 2 GOV-1 | | | Delegated Regulation (EU) 2020/1816, Annex II | | ESRS 2 21e |
| ESRS 2 Statement on due diligence paragraph 30 | 2 GOV-4 | Indicator number 10 Table #3 of Annex I | | Delegated Regulation (EU) 2020/1816, Annex II | | ESRS 2 30 |
| ESRS 2 Involvement in activities related to fossil fuel activities paragraph 40 (d) i | 2 SBM-1 | Indicators number 4 Table #1 of Annex I | Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, recital (6), Table 1: qualitative disclosures on environmental risks, and Table 2: Qualitative information on social risks | Delegated Regulation (EU) 2020/1816, Annex II | | Not applicable |
| ESRS 2 Involvement in activities related to chemical production paragraph 40 (d) ii. | 2 SBM-1 | Indicator number 9 Table #2 of Annex I | | Delegated Regulation (EU) 2020/1816, Annex II | | Not applicable |
| ESRS 2 Involvement in activities related to controversial weapons paragraph 40 (d) iii. | 2 SBM-1 | Indicator number 14 Table #1 of Annex I | | Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II | | Not applicable |

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| ESRS 2 SBM-1 Involvement 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 E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14 | | | | | Regulation (EU) 2021/1119, Article 2(1) | ESRS E1 14 |
| ESRS E1-1 Undertakings excluded from Paris-aligned benchmarks paragraph 16(g) | | | Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 1: banking book, transition risk related to climate change, credit quality by sector, emissions and residual maturity | Delegated Regulation (EU) 2020/1818, Article 12(1) (b) to (g) | | ESRS E1 16g |
| ESRS E1-4 GHG emission reduction targets paragraph 34 | Indicator number 4 Table #2 of Annex I | | Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 3: banking book, transition risk related to climate change: alignment metrics | Delegated Regulation (EU) 2020/1818, Article 6 | E | ESRS E1 MDR-T |
| ESRS E1-9 Breakdown of cash amounts by acute and chronic physical risk paragraph 66(a) and location of significant physical risk assets 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: risk exposures subject to physical risk | | | Phase-in approach |

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| ESRS Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c). | E1-9 | | Article 449a of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34, Template 2 – Banking book – transition risk related to climate change: loans secured by real estate – energy efficiency of the collateral | Phase-in approach |
| ESRS Degree of exposure of the credit portfolio to climate-related opportunities paragraph 69 | E1-9 | | Delegated Regulation (EU) 2020/1818, Annex II | Phase-in approach |
| ESRS 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 | E2-4 | Indicator number 8 Table #1 of Annex 1 Indicator number 8 Table #2 of Annex 1 Indicator number 9 Table #2 of Annex 1 Indicator number 3 Table #2 of Annex 1 | | Not material |
| ESRS Water and marine resources paragraph 9 | E3-1 | Indicator number 7 Table #1 of Annex 2 | | Not material |
| ESRS Dedicated policy paragraph 13 | E3-1 | Indicator number 8 Table #2 of Annex I | | Not material |
| ESRS Sustainable oceans and seas paragraph 14 | E3-1 | Indicator number 12 Table #2 of Annex 1 | | Not material |
| ESRS Total water recycled and reused paragraph 28 (c) | E3-4 | Indicator number 6.1 Table #2 of Annex 1 | | Not material |

| | | | |
|--|------|--|----------------|
| ESRS Total water consumption in m3 per net revenue on own operations paragraph 29 | E3-4 | Indicator number 6.1 Table #2 of Annex 1 | Not material |
| ESRS 2 SBM-3 – E4 paragraph 16(a)(i) | E4 | Indicator number 7 Table #1 of Annex 1 | Not material |
| ESRS 2 SBM-3 – E4 paragraph 16(b) | E4 | Indicator number 10 Table #1 of Annex 1 | ESRS E4 16b |
| ESRS 2 SBM-3 – E4 paragraph 16(c) | E4 | Indicator number 14 Table #1 of Annex I | ESRS 16c |
| ESRS Sustainable agricultural practices or policies paragraph 24(a) | E4-2 | Indicator number 11 Table #1 of Annex 2 | Not applicable |
| ESRS Sustainable ocean/seas practices or policies paragraph 24(a) | E4-2 | Indicator number 12 Table #2 of Annex 1 | Not applicable |
| ESRS Strategies to combat deforestation paragraph 24(c) | E4-2 | Indicator number 11 Table #1 of Annex 1 | Not applicable |
| ESRS Non-recycled waste paragraph 37 (d) | E5-5 | Indicator number 13 Table #2 of Annex I | Not material |
| ESRS Hazardous waste and radioactive waste paragraph 39 | E5-5 | Indicator number 9 Table #3 of Annex I | Not material |
| ESRS 2 SBM3 – S1 Risk of incidents of forced labour paragraph 14 (f) | S1 | Indicator number 13 Table #3 of Annex 1 | ESRS S1 14f |
| ESRS 2 SBM3 – S1 Risk of incidents of child labour paragraph 14 (g) | S1 | Indicator number 13 Table #3 of Annex 1 | ESRS S1 14g |

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|---|-------------------------|---|---|----------------------|
| ESRS Human rights commitments paragraph 20 | S1-1 policy para- | Indicator num- ber 9 Table #1 of Annex 1 and Indicator num- ber 11 Table #1 of Annex 1 | | ESRS S1 20 |
| ESRS Due diligence policies on issues addressed by the fundamental In- ternational Labor Or- ganisation Conven- tions 1 to 8, paragraph 21 | S1-1 | | Delegated Regula- tion (EU) 2020/1816, Annex II | ESRS S1 21 |
| ESRS Processes and measures for prevent- ing trafficking inhuman beings paragraph 22 | S1-1 and | Indicator num- ber 11 Table #3 of Annex I | | ESRS S1 22 |
| ESRS Workplace accident prevention policy or management system paragraph 23 | S1-1 accident | Indicator num- ber 1 Table #3 of Annex I | | ESRS S1 23 |
| ESRS Grievance/complaints handling mechanisms paragraph 32 (c) | S1-3 complaints | Indicator num- ber 5 Table #3 of Annex I | | ESRS S1 32c |
| ESRS Number of fatalities and number and rate of work-related acci- dents paragraph 88 (b) and (c) | S1-14 and rate | Indicator num- ber 2 Table #3 of Annex I | Delegated Regula- tion (EU) 2020/1816, Annex II | ESRS S1 88 |
| ESRS Number of days lost to injuries, accidents, fa- talities or illness para- graph 88 (e) | S1-14 accidents, fa- | Indicator num- ber 3 Table #3 of Annex I | Delegated Regula- tion (EU) 2020/1816, Annex II | Phase-in approach |
| ESRS Unadjusted gender pay gap paragraph 97 (a) | S1-16 gender | Indicator num- ber 12 Table #1 of Annex I | Delegated Regula- tion (EU) 2020/1816, Annex II | ESRS S1 97 |

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

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|---|------|--|---|--|---------------|
| ESRS Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36 | S2-4 | Indicator number 14 Table #3 of Annex 1 | | | ESRS S2 36 |
| ESRS S3-1 Obligations in the realm of human rights, paragraph 16 | Ob- | Indicator No. 9 in Annex 1 Table 3 and Indicator No. 11 in Annex 1 Table 1 | | | Not material |
| ESRS S3-1 Non-compliance with the United Nations Guiding Principles on Business and Human Rights and the OECD Guidelines, paragraph 17 | Non- | Indicator No. 10 in Annex 1, Table 1 | Delegated Regulation (EU) 2020/1816, Annex II; Delegated Regulation (EU) 2020/1818, Article 12(1) | | Not material |
| ESRS S3-4 Human Rights Issues and Incidents Paragraph 36 | Hu- | Indicator No. 14 in Annex 1 Table 3 | | | Not material |
| ESRS Policies related to consumers and end-users paragraph 16 | S4-1 | Indicator number 9 Table #1 of Annex 1 and Indicator number 11 Table #1 of Annex 1 | | | ESRS S4 MDR-P |
| ESRS Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17 | S4-1 | Indicator number 10 Table #1 of Annex 1 | Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 (1) | | ESRS S4 MDR-P |
| ESRS Human rights issues and incidents paragraph 35 | S4-4 | Indicator number 14 Table #3 of Annex 1 | | | ESRS S4 MDR-P |
| ESRS United Nations Convention against Corruption paragraph 10 (b) | G1-1 | Indicator number 6 Table #3 of Annex 1 | | | ESRS G1 10b |

ESRS G1-1 Indicator number 6 Table #3 of Annex 1
Protection of whistleblowers paragraph 10 (d) ESRS G1 10b

ESRS G1-4 Indicator number 17 Table #3 of Annex I
Fines for violation of anticorruption and anti-bribery laws paragraph 24 (a) ESRS G1 24a

ESRS G1-4 Indicator number 16 Table #3 of Annex I
Standards of anti-corruption and anti-bribery paragraph 24 (b) ESRS G1 24b

Appendix C – List of phased-in Disclosure Requirements

The table in Annex C is cited in accordance with Quick-Fix: Delegated Regulation (EU) 2025/1416.

| ESRS | Disclo- sure Requi- rement | Full name of the Dis- closure Requi- rement | Phase-in or effective date (including the first year) | Application of exemption | Reason |
|---------|-------------------------------------|--|---|--|---|
| ESRS 2 | SBM-1 | Strategy, business model and value chain | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | Not applicable | |
| ESRS 2 | SBM-3 | Material impacts, risks and opportunities and their interaction with strategy and business model | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | The RLB NÖ-Wien Group is making use of the exemption clause under Quick Fix. | The publication will only include a qualitative description of the expected financial effects. |
| ESRS E1 | E1-6 | Gross Scopes 1, 2, 3 and Total GHG emissions | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | Not applicable | |
| ESRS E1 | E1-9 | Anticipated financial impacts of significant physical risks and transition risks and potential climate-related Opportunities | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | The RLB NÖ-Wien Group is making use of the exemption regulation. | The disclosure only provides a qualitative description of the expected financial effects. |
| ESRS E2 | E2-6 | Anticipated financial effects resulting from pollution-related impacts, risks and opportunities | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | Not applicable | Based on the double materiality analysis, no risks or opportunities were identified as material. The data-point is therefore not relevant for disclosure. |
| ESRS E3 | E3-5 | Anticipated financial Impacts due to Impacts, risks and Opportunities related to water and marine resources | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | Not applicable | Based on the double materiality analysis, no risks or opportunities were identified as material. The data-point is therefore not relevant for disclosure. |
| ESRS E4 | All disclosure requirements | All disclosure requirements | Loop-in control according to Quick:Fix DelVO (EU) 2025/1416 | | |

| | | | | | | |
|---------|-----------------------------|--|---|--------------|---|---|
| ESRS E4 | E4-6 | Anticipated financial impacts due to Impacts, risks and Opportunities related to biodiversity and ecosystems | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | Not applicable | Based on the double materiality analysis, no risks or opportunities were identified as material. The data-point is therefore not relevant for disclosure. |
| ESRS E5 | E5-6 | Anticipated financial effects related to impacts, risks and opportunities concerning resource use and circular economy | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | Not applicable | Based on the double materiality analysis, no risks or opportunities were identified as material. The data-point is therefore not relevant for disclosure. |
| ESRS S1 | All disclosure requirements | All disclosure requirements | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | Not applicable | |
| ESRS S1 | S1-7 | Characteristics of non-employee workers in the undertaking's own workforce | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | | |
| ESRS S1 | S1-8 | Collective bargaining coverage and social dialogue | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | | |
| ESRS S1 | S1-11 | Social protection | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | The RLB NÖ-Wien Group elected to use the exemption | |
| ESRS S1 | S1-12 | Percentage of employees with disabilities | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | The RLB NÖ-Wien Group discloses sub-items ESRS S1 79 | |
| ESRS S1 | S1-13 | Training and skills development | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | The RLB NÖ-Wien Group discloses sub-items ESRS S1-13 81 | |
| ESRS S1 | S1-14 | Health and safety metrics | Loop-in control according to DelVO (EU) 2025/1416 | to Quick:Fix | The RLB NÖ-Wien Group presents the subpoints | |

| | | | | | | |
|------------|--|----------------------------------|--|--|-----------|---|
| | | | | | | ESRS S1-14 88 a, b, c. |
| ESRS S1 | S1-14 | Health and safety metrics | | Loop-in control according to DelVO (EU) 2025/1416 | Quick:Fix | The RLB NÖ-Wien Group presents the subpoints ESRS S1-14 88 a, b, c. |
| ESRS S1 | S1-15 | Work-life balance metrics | | Loop-in control according to DelVO (EU) 2025/1416 | Quick:Fix | The RLB NÖ-Wien Group elected to use the exemp- tion. |
| ESRS S2 | All dis- closure require- ments | All disclosure re- quirements | | Loop-in control according to DelVO (EU) 2025/1416 | Quick:Fix | |
| ESRS S3 | All dis- closure require- ments | | | Loop-in control according to DelVO (EU) 2025/1416 | Quick:Fix | Not applicable |
| ESRS S4 | All dis- closure require- ments | All disclosure re- quirements | | Loop-in control according to DelVO (EU) 2025/1416 | Quick:Fix | |

EU Taxonomy

The redirection of capital flows towards sustainable investments is an important target 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. Six environmental targets form the core of the EU Taxonomy:

- > Climate change mitigation
- > Climate change adaptation
- > Sustainable use and protection of water and marine resources
- > Transition to a circular economy
- > Prevention and reduction of pollution
- > Protection and restoration of biodiversity and ecosystems

The following steps are used to check whether an economic activity meets the criteria of the EU Taxonomy and can therefore be recognised as Taxonomy-aligned:

- > Step 1: Breakdown of business activity by NACE code and check for listing in the EU Taxonomy Regulation
- > Step 2: Analysis of whether the economic activities contribute to one of the economic activities and comply with the technical evaluation criteria
- > Step 3: Analysis whether this does not harm other environmental targets (DNSH)
- > Step 4: Analysis whether the minimum social protection is complied with (UN – United Nations, GC – United Nations Global Compact, ILO – International Labour Organization, OECD – Organisation for Economic Co-operation and Development)

Legal basis

Against the background of the establishment of a common classification system, Delegated Regulation (EU) 2020/852 came into force on 12 July 2020. It serves as a standardised and legally binding classification system and contains criteria for determining whether and to what extent an economic activity can be classified as environmentally sustainable. Following a number of changes to ESG regulation, the EU Taxonomy was amended by the EU Commission as part of the omnibus procedure, by the Delegated Act 2026/73. The amendments were adopted in mid-January 2026 and are already applicable for the financial year 2025, however there were uncertainties regarding the timely implementation of the omnibus procedure in preparation for the reporting date as of 31 December 2025. RLB NÖ-Wien has therefore decided not to apply the changes and to apply the exemption provisions with the option for fiscal years beginning between January 1 and December 31 to adopt the versions in place as of December 31, 2025.. Through application of the legal situation to date, Taxonomy Reporting Templates 6 on fees and commissions and Reporting Template 7 on the trading book for financial institutions would have to be disclosed. However, Point 3 of the Draft Commission Notice dated 17 December 2025 states that Reporting Templates 6 and 7 do not have to be disclosed for the transition year. This means that the Reporting Templates would have to be disclosed once, only not to be used again in subsequent years. For this reason, RLB NÖ-Wien will not disclose Reporting Templates 6 and 7 for financial institutions as of 31 December 2025.

Taxonomy financial undertakings

EU Taxonomy scope of consolidation for disclosures by credit institutions in accordance with Annex V of Delegated Regulation (EU) 2021/2178

According to CRR Regulation (EU) 575/2013, a credit institution is an undertaking whose business is to receive deposits or other repayable funds from the public and to grant loans on its own account. Providers of ancillary services that are allocated to the CRR scope of consolidation are also included in this indicator. Credit institutions

shall disclose the information referred to in 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 Commission Notice C/2024/6691 of 8 November 2024 (Taxonomy FAQs). Question 9 in conjunction with Question 57 defines more precisely how conglomerates should handle the disclosure of the Green Asset Ratio. Question 9 defines that conglomerates should disclose the Key Performance Indicators (KPIs) from Annex I ((EU) 2021/2178) for the group of non-financial undertakings and the corresponding KPIs from Annexes III, V, VII and IX ((EU) 2021/2178) for the financial undertakings. Question 57 reaffirms that credit institutions must make disclosures in accordance with Annex V on the basis of regulatory consolidation and should treat exposures to fully consolidated companies that are not also included in the CRR scope of consolidation as external transactions. The CRR scope of consolidation consists of:

- > Raiffeisen-Holding NÖ-Wien
- > RLB NÖ-Wien
- > 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

Taxonomy figures for non-financial subsidiaries of RLB NÖ-Wien are disclosed in the annual financial statements of the Raiffeisen-Holding NÖ-Wien Group, as they play a subordinate role for the Green Asset Ratio (GAR) and the bank's taxonomy reporting, since revenue and total assets in the banking subgroup are dominated by RLB NÖ-Wien.

Derivation of taxonomy ratios for financial institutions

The bank 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. In addition, financing to private customers may also be Taxonomy-eligible, including residential construction financing (limited to loans collateralised by real estate), renovations, motor vehicle financing (activities 6.5 and 7.2-7.7) and financing to public bodies. In this sense, the term “public bodies” includes municipalities and provinces but no sovereign states. For 31 December 2025, the published KPIs were collected from the companies affected by the NFI with regard to Taxonomy eligibility and Taxonomy alignment for the various taxonomy targets. If the intended use of a transaction is not known, the risk position for the Taxonomy-eligible and Taxonomy-aligned parts of the bank portfolio is weighted according to the disclosed sales KPI, CapEx KPI and GAR (for financial companies) (= KPI logic). The Taxonomy alignment check for private residential construction financing and public bodies is carried out using a purchased taxonomy tool by individual checks. The volume of Taxonomy-eligible motor vehicle financing and renovations is insignificant at RLB NÖ-Wien, which is why these are not included in the disclosure of the key figures.

The EU Taxonomy differentiates between transactions with a known purpose and those with an unknown, general purpose. For example, a working capital loan (without intended use) to an undertaking affected by the NFI is evaluated with regard to Taxonomy eligibility and taxonomy alignment through the KPI weighting logic described above. Valuations of the bonds held by RLB NÖ-Wien (= debt securities) and the assets under management invested in funds, among other, are also valued using the KPI weighting logic.

The denominator (total balance sheet assets excluding exposures to sovereigns, supranational entities and trading portfolio = GAR assets = covered assets) of the key figures is determined from the value of the total assets of all companies included in the CRR scope of consolidation after consolidation.

Disclosure of Taxonomy alignment indicators for credit institutions

Due to RLB NÖ-Wien Group's positioning as a regional bank, financing for SME represents a large part of the bank portfolio, however this is not taken into account in the current form of the GAR, as SME are not yet obliged to prepare an NFI. With the increase of companies covered by the obligation to prepare an NFI by the CSRD in the coming years, the part of the RLB NÖ-Wien bank portfolio covered by the GAR will be expanding.

When publishing the Taxonomy alignment KPIs, various issues had to be addressed on the way to the compliance check and some transactions had to be excluded from the analysis due to data quality issues. These subject areas in private housing include:

- > Financed property, given security and allocation
- > Energy Performance Certificates data situation
- > Top 15% approach
- > Minimum social safeguards for private individuals and public bodies

Financed property, collateral provided, and allocation

According to the current interpretation, the EU Taxonomy assessment criteria in private residential construction for mortgage-backed financing (activity 7.7) are based on the financed property and its Energy Performance Certificates information. In the vast majority of cases, the financed object is also the collateral object, but this conformity is not automatically the case. RLB NÖ-Wien therefore always bases its Taxonomy alignment check on the financed property.

Energy Performance Certificates data situation

RLB NÖ-Wien is systematically trying to improve its data quality for the EU Taxonomy assessment and has therefore contacted customers with mortgage-backed financing and asked for their Energy Performance Certificates, as well as extracted Energy Performance Certificates using optical character recognition, and transferred them to a central property database. This allowed additional transactions to be used for Taxonomy alignment assessment. Internal data quality indicators were also defined to close data gaps.

Top 15% approach

The Klimaaktiv report "EU Taxonomy alignment in the building sector" derives the "Top 15%" approach for Austria by arguing that in the last 15 years approx. 15% of the total volume of residential buildings were built and that for these 15% of the total volume minimum building regulations applied, which, in contrast to the 85% of the total volume before, produced an energy efficiency that comes close to an Energy Performance Certificate (EPC) class A. The approach of linking the year of construction of the building with the date of the various minimum building regulations, and also taking into account how many new residential buildings were put on the market, leads to a compliant interpretation for the Top 15% approach in Austria.

Minimum social safeguards (MSS) for private individuals and public bodies

According to question 37 of the Taxonomy FAQs, no MSS need to be reviewed for public bodies. RLB NÖ-Wien is aware of its responsibility to comply with the MSS of public bodies and has therefore also analysed the following aspects.

The European Convention on Human Rights (ECHR) and the EU Charter of Fundamental Rights have constitutional status in Austria. The State of Austria is therefore committed to the protection of human rights. As a result, public authorities must also comply with the requirements of the ECHR and respect human rights.

RLB NÖ-Wien has reviewed its anti-corruption provisions on the basis of Transparency International's Corruption Perceptions Index. According to the Federal Ministry of the Interior (as of January 2025), the Corruption Perception Index is 71 points. Whereby the value 0 is interpreted as "high level of perceived corruption" and the value 100 as "no perceived corruption". According to this index, there is no high level of perceived corruption within Austrian local authorities.

The topic of controversial weapons is also covered, as Austria condemns any use of these outlawed weapons and has committed itself to complying with the relevant international agreements. RLB NÖ-Wien also has explicit exclusion criteria and a voluntary commitment not to enter business relationships in connection with controversial weapons.

The public bodies therefore fulfil the MSS criteria and no additional information is obtained.

Pursuant to Article 18 of the Regulation 2020/852, undertakings carrying out an economic activity must ensure that the MSS are complied with. According to its wording, the statutory provision is not aimed at retail clients and therefore does not apply to high-volume retail business. The economic activities 7.2 to 7.7 and 6.5 of the EU Taxonomy Regulation are subsumed under retail business.

This principle is also followed by the Platform on Sustainable Finance in its Final Report on Minimum Safeguards, where it states that, regarding financing for private households, the minimum social safeguards are not subject to assessment.

"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." (see p. 11 Final Report on Minimum Safeguards (2022))

For the reasons set out above, the minimum social safeguards are currently not subject to assessment in the case of financing provided to private individuals.

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation KPIs – 31.12.2025

| | | 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 12A of Annex V) |
|----------|-------------------------------|---|---------|----------|-----------------------------------|--|--|
| Main KPI | Green asset ratio (GAR) stock | Turnover based: 859.5 CapEx-based: 1,043.4 | 2.9% | 3.5% | 31.5% | 49.0% | 19.5% |

| | | 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 12A of Annex V) |
|-----------------|--------------------------------|--|------|------|--------------------------------|--|--|
| Additional KPIs | GAR (flow) | 80.8 | 0.7% | 0.9% | - | - | - |
| | Trading book * | - | - | - | | | |
| | Financial guarantees | 0 | 0 | 0 | | | |
| | Assets under management | 0.3 | 0.6% | 0.4% | | | |
| | 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 the se KPI will only apply subject to a positive result of an impact assessment.

0. Summary of KPIs to be disclosed by credit institutions under Article 8 Taxonomy Regulation KPIs – 31.12.2024

| | | 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 12A 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 12A of Annex V) |
|-----------------|--------------------------------|--|------|------|--------------------------------|--|--|
| Additional KPIs | GAR (flow) | 82.5 | 0.8% | 1% | - | - | - |
| | Trading book * | - | - | - | | | |
| | Financial guarantees | - | - | - | | | |
| | Assets under management | 1 | 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 32.5a(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 the se KPI will only apply subject to a positive result of an impact assessment.

Reporting Template 1 – Assets for the calculation of GAR – 31.12.2025

Reporting Template 1 forms the basis for several other reporting templates within the Taxonomy Article 8 reporting framework and is also the most comprehensive. This reporting template shows the gross carrying amount of various reporting items as well as Taxonomy eligibility and Taxonomy alignment according to the individual taxonomy objectives. To ensure readability, the extensive reporting template had to be spread over several pages.

Additional information on the allocation of items in Reporting Template 1, as these were not clearly assignable:

Row 35 additionally includes exposures to:

- > credit institutions that are not subject to sustainability disclosure obligations (e.g. Raiffeisen banks) and
- > public sector entities that do not fall within the definition of central governments and supranational issuers (e.g. federal states)

The total assets from Reporting Template 1 are reconciled with the total assets reported to the regulator (FINREP). Due to presentation differences in the FINREP reporting forms, a reconciliation is required in Reporting Template 1. The significant difference between the two reports lies in the consideration of the value adjustments. The total assets in Reporting Template 1 are EUR 36,745.8 million. After deducting the value adjustments in the amount of EUR 315.9 million, the total assets as of 31 December 2025, according to the FINREP reporting template, amount to EUR 36,429.9 million. The FINREP values used are provisional values of the FINREP report as of 31 December 2025 (February 2026 report).

1. Assets for the calculation of GAR - 31.12.2025 - turnover based

| Million EUR | Total (gross) carrying amount | Climate change mitigation (CCA) | | | | Climate change adaptation (CCA) | | | | Water and marine resources (WTR) | | | | Circular economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and ecosystems (BIO) | | | | Total (CCA + WTR + CE + PPC + BIO) | | | | | | | | | |
|---|---|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|--|-------------------|--------------------------|-------------------|------|------|-----|-----|--|--|
| | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | Of which towards taxonomy-relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | Of which environmentally sustainable (Taxonomy-aligned) | | Of which transitional | | | | | | | |
| | | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | | | | | | |
| 1. Assets for the calculation of GAR - 31.12.2025 - turnover based | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.1. Financial assets, in both presentation and denomination | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not IFR eligible for GAR calculation | 11,556.7 | 5,403.0 | 859.6 | 680.4 | 25.3 | 78.8 | 9.4 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.0 | 5,414.7 | 859.7 | 680.5 | 25.3 | 78.8 | | | | |
| 2 | Financial undertakings | 4,553.3 | 1,054.7 | 379 | 113 | 10.3 | 30.8 | 9.4 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.0 | 1,066.4 | 38.0 | 12.0 | 10.3 | 30.8 | | | | |
| 3 | Equity instruments | 4,553.3 | 1,054.7 | 379 | 113 | 10.3 | 30.8 | 9.4 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.0 | 1,066.4 | 38.0 | 12.0 | 10.3 | 30.8 | | | | |
| 4 | Loans and advances | 371.8 | 35.4 | 0.7 | 0.0 | 4.9 | 3.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 35.5 | 0.8 | 0.0 | 4.9 | 3.9 | | | | |
| 5 | Debt securities, including UoP | 3,228.9 | 319.4 | 24.9 | 11.3 | 13 | 1.2 | 9.4 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 328.8 | 25.0 | 11.9 | 1.3 | 1.2 | | | | |
| 6 | Equity instruments | 3,129.9 | 699.9 | 12.3 | 4.1 | 5.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 261.1 | 12.9 | 4.1 | 5.7 | 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 | 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 | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 9 | Leases and advances | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 | 0.0 | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 13 | Leases and advances | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 | 0.0 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 20 | Non-financial undertakings | 3,257.3 | 602.2 | 267.9 | 113.8 | 15.0 | 69.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 602.2 | 267.9 | 113.8 | 15.0 | 69.0 | | | | |
| 21 | Loans and advances | 2,252.2 | 269.2 | 197.2 | 113.8 | 15.0 | 39.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 270.4 | 197.3 | 113.8 | 15.0 | 39.4 | | | | |
| 22 | Debt securities, including UoP | 52.3 | 6.4 | 4.3 | 0.0 | 0.0 | 3.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.2 | 4.5 | 0.0 | 0.0 | 3.8 | | | | |
| 23 | Equity instruments | 953.8 | 326.7 | 65.7 | 0.0 | 0.0 | 45.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 195.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 529.3 | 65.5 | 0.0 | 0.0 | 45.4 | | | | |
| 24 | Households | 3,506.3 | 3,506.3 | 554.7 | 554.7 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3,506.3 | 554.7 | 554.7 | 0.0 | 0.0 | | | | |
| 25 | Of which loans collateralized by residential immovable property | 3,506.3 | 3,506.3 | 554.7 | 554.7 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3,506.3 | 554.7 | 554.7 | 0.0 | 0.0 | | | | |
| 26 | Of which building renovation loans | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 27 | Of which major white loans | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 28 | Local governments financing | 239.8 | 239.8 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 239.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | |
| 29 | Issuing financing | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 30 | Other local government financing | 239.8 | 239.8 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 239.8 | 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 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | |
| 32 | Assets excluded from the turnover for GAR calculation (covered in the denominator) | 17,958.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | Financial and non-financial undertakings | 14,944.7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | SMEs and NPLs (other than SMEs) not subject to NFRD disclosure obligations | 11,689.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | Loans and advances | 3,584.5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | Of which loans collateralized by commercial immovable property | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | Of which building renovation loans | 0.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | Debt securities | 1,448.7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | Equity instruments | 397.2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | Non-EU country counterparties not subject to NFRD disclosure obligations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

1. Assets for the calculation of GAR - 31.12.2024 - turnover based

| Mo. EUR | Total (gross) carrying amount | Climate change mitigation (CCM) | | | | | | | | | Water and marine resources (WTR) | | | Circular economy (CE) | | | Pollution (PPC) | | | Biodiversity and ecosystems (BIO) | | | Total (CCM + WTR + CE + PPC + BIO) | | | |
|--|---|--|-----------------------|-------------------|--|-------------------|--------------------------|--|--------------------------|-------------------|--|-------------------|--------------------------|--|--------------------------|-------------------|--|-------------------|--------------------------|--|--------------------------|-------------------|------------------------------------|-------|-------|------|
| | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | 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 environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | | |
| | | Of which Use of Proceeds | Of which transitional | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | Of which Use of Proceeds | Of which enabling | | | | |
| 1. Financial assets which are eligible for disclosure | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not IFR eligible for GAR calculation | 10,364.4 | 5,044.4 | 943.8 | 755.0 | 81.2 | 6.4 | 1.2 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5,050.8 | 945.0 | 755.1 | 5.0 | 81.3 |
| 2 | Financial undertakings | 3,953.7 | 933.3 | 24.9 | 5.1 | 2.3 | 5.4 | 6.4 | 1.7 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 939.7 | 26.7 | 5.2 | 2.3 | 5.4 |
| 3 | Credit institutions | 3,852.9 | 841.7 | 24.9 | 5.1 | 2.3 | 5.4 | 6.4 | 1.7 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 939.7 | 26.7 | 5.2 | 2.3 | 5.4 |
| 4 | Loans and advances | 3,852.9 | 22.6 | 0.4 | 0.1 | 0.1 | 0.2 | 0.1 | 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 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| 5 | Debt securities, including UoP | 1,233.0 | 256.0 | 18.1 | 5.0 | 0.8 | 1.0 | 0.7 | 0.7 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 256.7 | 15.1 | 5.1 | 0.8 | 1.0 |
| 6 | Equity instruments | 2,421.6 | 566.4 | 9.4 | 0.0 | 0.0 | 1.2 | 4.3 | 5.5 | 1.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 573.9 | 10.4 | 1.2 | 4.3 |
| 7 | Other financial exposures | 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 | 0.0 | 0.0 | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 |
| 11 | Equity instruments | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 |
| 15 | Equity instruments | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 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 | 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 | 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 | 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 | 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 | 0.0 | 0.0 |
| 19 | Equity instruments | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 20 | Non-financial undertakings | 2,787.9 | 488.2 | 129.0 | 0.0 | 2.5 | 78.8 | 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 | 0.0 | 0.0 | 488.2 | 129.0 | 0.0 | 2.5 |
| 21 | Loans and advances | 1,587.5 | 193.5 | 1.4 | 0.0 | 2.5 | 5.6 | 0.0 | 0.0 | 0.0 | 0.0 | 1.9 | 0.0 | 0.0 | 3.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 193.1 | 73.0 | 0.0 | 2.5 |
| 22 | Debt securities, including UoP | 5.1 | 3.5 | 2.8 | 0.0 | 0.0 | 0.8 | 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 | 0.0 | 3.5 | 2.8 | 0.0 | 0.0 | |
| 23 | Equity instruments | 80.1 | 80.1 | 5.2 | 0.0 | 0.0 | 28.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 22.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 80.0 | 5.2 | 0.0 | 28.5 |
| 24 | Household | 3,429.3 | 1,429.3 | 789.9 | 789.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3,429.3 | 789.9 | 789.9 | 0.0 |
| 25 | Of which loans collateralised by residential immovable property | 3,429.3 | 1,429.3 | 789.9 | 789.9 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 3,429.3 | 789.9 | 789.9 | 0.0 |
| 26 | Of which building renovation loans | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 27 | Of which major refinancing loans | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 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 | 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 | 0.0 | 0.0 | 183.7 | 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 | 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 | 0.0 | 0.0 |
| 30 | Other local government financing | 183.7 | 183.7 | 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 183.7 | 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 | 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 | 0.0 | 0.0 |
| 32 | Assets excluded from the mandatory reporting calculation (covered in the document) | 18,210.0 | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | Financial and Non-financial undertakings | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | SMEs and NFRs (other than SMEs) not subject to NFRs 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 NFRs 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 | 28,574.4 | 5,044.4 | 943.8 | 755.0 | 81.2 | 6.4 | 1.2 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5,050.8 | 945.0 | 755.1 | 5.0 | 81.3 |
| 49 | Assets not covered for GAR calculation | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | Central governments and Supranational issues | | | | | | | | | | | | | | | | | | | | | | | | | |
| 51 | Central banks exposure | | | | | | | | | | | | | | | | | | | | | | | | | |
| 52 | Trading book | | | | | | | | | | | | | | | | | | | | | | | | | |
| 53 | Other assets | | | | | | | | | | | | | | | | | | | | | | | | | |
| 54 | Off-balance sheet exposures - Undertakings subject to NFRs disclosure obligations | | | | | | | | | | | | | | | | | | | | | | | | | |
| 55 | Financial guarantees | 0.0 | 0.0 | 0.0 | 0.0 | | | | | | | | | | | | | | | | | | | | | |

Template 2 shows the gross book values and taxonomy alignment of companies subject to NFRD, categorized by the six taxonomy objectives and sorted by sector (NACE codes). The value in the left-hand book value column represents taxonomy-eligible activities and not the unadjusted book value. This approach was chosen so that the total column at the bottom of the table sums taxonomy-eligible values by taxonomy objective rather than non-identical gross book values by NACE code.

2. GAR sector information 31.12.2025 – turnover based

| Breakdown by sector - NACE 4 digit level (code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Water and marine resources (WTR) | | Circular Economy (CE) | | Pollution (PPC) | | 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 | 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 | 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 | 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 | (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 (CCA) | Mn EUR | Of which environmentally sustainable (WTR) | Mn EUR | Of which environmentally sustainable (CE) | Mn EUR | Of which environmentally sustainable (PPC) | Mn EUR | Of which environmentally sustainable (BIO) | Mn EUR | Of which environmentally sustainable (CCM + CCA + WTR + CE + PPC + BIO) |
| 1 C.10.72 Manufacture of wafers and biscuits; manufacture of preserved bakery goods and cakes | 0.0 | - | - | - | - | - | - | - | - | - | - | - | - | 0.00 |
| 2 C.10.81 Manufacture of sugar | 0.9 | 0.3 | - | - | - | - | - | - | - | - | - | - | - | 0.88 |
| 3 C.17.21 Manufacture of corrugated paper and paperboard and of cartons of paper and paperboard | 0.0 | - | - | - | - | - | - | - | - | - | - | - | - | 0.02 |
| 4 C.10.72 Manufacture of wafers and biscuits; manufacture of preserved bakery goods and cakes | 0.2 | - | - | - | - | - | - | - | - | - | - | - | - | 0.15 |
| 5 C.10.81 Manufacture of sugar | 6.8 | 0.2 | - | - | - | - | - | - | - | - | - | - | - | 6.77 |
| 6 C.10.72 Manufacture of wafers and biscuits; manufacture of preserved bakery goods and cakes | 18.0 | - | 17.4 | - | - | - | - | - | - | - | - | - | - | 18.02 |
| 7 C.28.11 Manufacture of other pumps and compressors | 7.4 | - | - | - | - | - | - | - | - | - | - | - | - | 7.37 |
| 8 C.28.30 Manufacture of other special-purpose machinery | 1.4 | 1.1 | - | - | - | - | - | - | - | - | - | - | - | 1.39 |
| 9 C.29.32 Manufacture of other parts and accessories for motor vehicles | 1.0 | - | - | - | 1.1 | - | - | - | - | - | - | - | - | 2.13 |
| 10 C.30.99 Manufacture of other transport equipment n.e.c. | 0.0 | 0.0 | - | - | - | - | 0.0 | - | - | - | - | - | - | 0.00 |
| 11 F.41.20 Construction of residential and non-residential buildings | 7.8 | 7.0 | 0.0 | - | - | - | 2.5 | - | 0.1 | 0.1 | - | - | - | 10.07 |
| 12 G.46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds | 2.3 | 1.7 | - | - | - | - | - | - | - | - | - | - | - | 2.26 |
| 13 G.47.92 Retail sale of hardware, paints and glass in specialised stores | 0.1 | - | - | - | - | - | 0.0 | - | - | - | - | - | - | 0.10 |
| 14 G.47.54 Retail sale of electrical household appliances in special outlets | 0.7 | - | - | - | - | - | - | - | - | - | - | - | - | 0.73 |
| 15 M.70.30 Activities of head offices | 2.1 | 0.2 | - | - | - | - | - | - | - | - | - | - | - | 2.11 |
| 16 C.24.30 Manufacture of fibres, pipes, hollow profiles and related fittings, of steel | 12.7 | 12.7 | - | - | - | - | - | - | - | - | - | - | - | 12.74 |
| 17 L.64.19 Other monetary intermediation | 354.8 | 25.6 | 9.4 | 0.1 | 0.0 | 0.0 | 0.7 | 0.0 | 0.2 | - | - | 0.1 | - | 365.30 |
| 18 P.89.11 General public administration activities | 84.0 | 48.7 | - | - | - | - | - | - | - | - | - | - | - | 93.08 |

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.

Template 3 shows the GAR KPIs in relation to the loan portfolio. Template 3 is based on the data disclosed in Template 1.

| 3. GAR KPI stock - 31.12.2025 – turnover based | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | af | | | |
|---|---|--|--------------------------|------|------|-----------------------|------|--|-------------------|------|------|---|------|--|--------------------------|------|--|-----------------------|------|--|-------------------|------|--|---|------|--|--------------------------|------|------|-----------------------|------------------------------------|------|-------------------|------|------|------|
| % (compared to total covered assets in the denominator) | | Disclosure reference date 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | | Climate Change Adaptation (CCA) | | | | | | Water and marine resources (WTR) | | | Circular Economy (CE) | | | Pollution (PPC) | | | 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-eligible) | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | Anteil der gesammelten Vermögenswerte, durch die taxonomyrelevante Sektoren finanziert werden (taxonomyeligible) | | | | | | | | | | | | | |
| Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | Of which Use of Proceeds | | | Of which transitional | | | Of which enabling | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | Of which Use of Proceeds | | | Of which transitional | | | Of which enabling | | | 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 | 18.3% | 2.9% | 2.3% | 0.1% | 0.3% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% |
| 2 | Financial undertakings | 3.6% | 0.1% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 3 | Credit institutions | 3.6% | 0.1% | 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% | 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% | 0.0% | 0.0% | 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% | 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% | 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% | |
| 5 | Debt securities, including UoP | 1.1% | 0.1% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 6 | Equity instruments | 2.4% | 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% | 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% | 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 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% | |
| 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 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% | |
| 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 0.0% | 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% | 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% | 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% | |
| 20 | Non-financial undertakings | 2.0% | 0.9% | 0.4% | 0.1% | 0.2% | 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% | 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% | 0.0% | 0.0% | 0.0% | |
| 21 | Loans and advances | 0.9% | 0.7% | 0.4% | 0.1% | 0.1% | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 23 | Equity instruments | 1.1% | 0.2% | 0.0% | 0.0% | 0.2% | 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% | 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% | 0.0% | 0.0% | 0.0% | |
| 24 | Households | 11.9% | 1.9% | 1.9% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 25 | of which loans collateralized by residential immovable property | 11.9% | 1.9% | 1.9% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 26 | of which building renovation loans | 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% | 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% | 0.0% | 0.0% | 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% | 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% | 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% | 0.0% | 0.0% | |
| 28 | Local governments financing | 0.8% | 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% | 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% | 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% | 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% | 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% | |
| 30 | Other local government financing | 0.8% | 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% | 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% | 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% | 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% | 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% | |
| 32 | Total GAR assets | 18.3% | 2.9% | 2.3% | 0.1% | 0.3% | 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% | 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% | 0.0% | 0.0% | 0.0% | |

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 KR on environmentally sustainable assets compared to total covered assets.
4. Credit institutions shall replicate this template for revenue based and CapEx based disclosures.

Template 5 stock shows off-balance-sheet risk positions (financial guarantees and AuM). Template 5 is based on the data disclosed in Template 1.

| 5. KPI off-balance sheet exposures – 31.12.2025 – turnover based – stock | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | | | | |
|--|------------------------------------|--|-----------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|------|------|--------------------------|-------------------|--|------|--------------------------|-------------------|------|--|--------------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|-------------------|------|------|------|
| | | Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | | Circular Economy (CE) | | | | | Pollution (PPC) | | | | | Biodiversity and Ecosystems (BIO) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | | 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-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) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | 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 transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | 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% | 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% | 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% | 0.0% |
| 2 | Assets under management (AuM KPI) | 0.8% | 0.6% | 0.0% | 0.0% | 0.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.1% | 0.6% | 0.0% | 0.0% | 0.5% |

1. Institution discloses in this Template the KPIs for off-balance-sheet risk positions (financial guarantees and AuM), which are calculated based on the data disclosed in Template 1 regarding the assets covered and using the formulas specified in this Template.
 2. Institutions shall duplicate this Template to disclose the stock and flow KPIs for off-balance-sheet risk positions.

| 5. KPI off-balance sheet exposures – 31.12.2024 – turnover based – stock | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | | | | |
|--|------------------------------------|--|-----------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|------|------|--------------------------|-------------------|--|------|--------------------------|-------------------|------|--|--------------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|-------------------|------|------|------|
| | | Disclosure reference date T-1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | | Circular Economy (CE) | | | | | Pollution (PPC) | | | | | Biodiversity and Ecosystems (BIO) | | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | | 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-eligible) | | | | | | | | | |
| | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | 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 transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | 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% | 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% | 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% | 0.0% |
| 2 | Assets under management (AuM KPI) | 2.9% | 1.2% | 0.0% | 0.0% | 0.9% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.0% | 0.0% | 0.0% | 0.0% | 1.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 4.6% | 1.2% | 0.0% | 0.0% | 1.1% |

1. Institution discloses in this Template the KPIs for off-balance-sheet risk positions (financial guarantees and AuM), which are calculated based on the data disclosed in Template 1 regarding the assets covered and using the formulas specified in this Template.
 2. Institutions shall duplicate this Template to disclose the stock and flow KPIs for off-balance-sheet risk positions.

Template 5 flow shows the off-balance-sheet risk positions (financial guarantees and AUM) for new business in 2025.

| 5. KPI off-balance sheet exposures – 31.12.2025 – turnover based – flow | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | | | | |
|---|------------------------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|--|-------------------|--------------------------|------|-----------------------|------|-------------------|
| | | Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | | Circular Economy (CE) | | | | | Pollution (PPC) | | | | | Biodiversity and Ecosystems (BIO) | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | | 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-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) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | 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 transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | 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% | 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% | 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% | 0.0% |
| 2 | Assets under management (AUM KPI) | 0.8% | 0.5% | 0.0% | 0.0% | 0.4% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% | 0.5% | 0.0% | 0.0% | 0.4% |

1. Institution discloses in this Template the KPIs for off-balance-sheet risk positions (financial guarantees and AUM), which are calculated based on the data disclosed in Template 1 regarding the assets covered and using the formulae specified in this Template.
 2. Institutions shall duplicate this Template to disclose the stock and flow KPIs for off-balance-sheet risk positions.

| 5. KPI off-balance sheet exposures – 31.12.2024 – turnover based – flow | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | | | | |
|---|------------------------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|------|-------------------|--|------|-----------------------|--|-------------------|--------------------------|------|-----------------------|------|-------------------|
| | | Disclosure reference date T-1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | | Circular Economy (CE) | | | | | Pollution (PPC) | | | | | Biodiversity and Ecosystems (BIO) | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | | 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-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) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | 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 transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | Of which transitional | | Of which enabling | Of which Use of Proceeds | | 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% | 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% | 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% | 0.0% |
| 2 | Assets under management (AUM KPI) | 3.8% | 1.8% | 0.0% | 0.0% | 1.5% | 0.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.8% | 0.1% | 0.0% | 0.0% | 0.0% | 1.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 6.2% | 1.8% | 0.0% | 0.0% | 1.5% |

1. Institution discloses in this Template the KPIs for off-balance-sheet risk positions (financial guarantees and AUM), which are calculated based on the data disclosed in Template 1 regarding the assets covered and using the formulae specified in this Template.
 2. Institutions shall duplicate this Template to disclose the stock and flow KPIs for off-balance-sheet risk positions.

Template 2 shows the gross book values and taxonomy alignment of companies subject to NFRD, categorized by the six taxonomy objectives and sorted by sector (NACE codes). The value in the left-hand book value column represents taxonomy-eligible activities and not the unadjusted book value. This approach was chosen so that the total column at the bottom of the table sums taxonomy-eligible values by taxonomy objective rather than non-identical gross book values by NACE code.

2. GAR sector information 31.12.2025 – CapEx based

| Breakdown by sector - NACE 4 digits level (code and label) | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | Biodiversity and Ecosystems (BIO) | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | | | | | | | |
|--|--|--|--|--|---|--|--|--|---|--|--|--|---|---|--|---|---|--|--|--|--------|--|--------|--|--------|--|--------|--|
| | Non-financial companies (subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-financial companies (subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-financial companies (subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-financial companies (subject to NFRD) | | SMEs and other NFC not subject to NFRD | | Non-financial companies (subject to NFRD) | | SMEs and other NFC not subject to NFRD | | | | | | | | | |
| | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [Gross] carrying amount | | [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 (CCA) | Mn EUR | Of which environmentally sustainable (CCA) | Mn EUR | Of which environmentally sustainable (WTR) | Mn EUR | Of which environmentally sustainable (WTR) | 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) | Mn EUR | Of which environmentally sustainable (BIO) | Mn EUR | Of which environmentally sustainable (BIO) | Mn EUR | Of which environmentally sustainable (TOTAL) | Mn EUR | Of which environmentally sustainable (TOTAL) |
| 1 | C 10.72 Manufacture of naks and biscuits, manufacture of preserved pastry goods and cakes | 1.7 | 0.4 | | | | | | | | | | | | | | | | | | | | | | 1.69 | 0.36 | | |
| 2 | C 10.81 Manufacture of sugar | 2.0 | 0.9 | | | | | | | | | | | | | | | | | | | | | | 1.97 | 0.34 | | |
| 3 | C 17.21 Manufacture of conglated paper and paper-board and of containers of paper and paperboard | 4.5 | 1.5 | | 0.0 | | | | | | | | | | | | | | | | | | | | 4.52 | 1.49 | | |
| 4 | C 10.72 Manufacture of naks and biscuits, manufacture of preserved pastry goods and cakes | 0.8 | 0.0 | | | | | | | | | | | | | | | | | | | | | | 0.76 | 0.04 | | |
| 5 | C 10.83 Manufacture of sugar | 1.3 | - | | | | | | | | | | | | | | | | | | | | | | | 1.33 | - | |
| 6 | C 10.72 Manufacture of naks and biscuits, manufacture of preserved pastry goods and cakes | 0.7 | 0.5 | | | | | | | | | | | | | | | | | | | | | | 0.72 | 0.50 | | |
| 7 | C 28.13 Manufacture of other pumps and compressors | 27.7 | 27.0 | | | | | | | | | | | | | | | | | | | | | | | 27.20 | 26.96 | |
| 8 | C 28.90 Manufacture of other special-purpose machines | 0.6 | - | | | | | | | | | | | | | | | | | | | | | | | 0.61 | - | |
| 9 | C 30.31 Manufacture of other parts and accessories for motor vehicles | 3.5 | - | | | | | | | | | | | | | | | | | | | | | | | 3.48 | - | |
| 10 | C 30.99 Manufacture of other transport equipment n.e.c. | 4.6 | 3.0 | | | | | | | | | | | | | | | | | | | | | | | 4.55 | 2.96 | |
| 11 | F 41.20 Construction of essential and non-residential buildings | 8.1 | 0.0 | | | | | | | | | | | | | | | | | | | | | | | 8.08 | 0.03 | |
| 12 | G 46.21 Wholesale of grain, unmanufactured tobacco, seeds and animal feeds | 1.4 | - | | | | | 1.1 | - | | | | | | | | | | | | | | | | | 2.52 | - | |
| 13 | G 47.52 Retail sale of hardware, paints and glass in specialised stores | 0.0 | 0.0 | | | | | | | | | 0.0 | - | | | | | | | | | | | | | 0.00 | 0.00 | |
| 14 | G 47.84 Retail sale of electrical household appliances in specialised stores | 3.2 | 0.6 | | 0.0 | | | | | | | 2.5 | - | | | | 0.1 | 0.1 | | | | | | | | 5.78 | 0.74 | |
| 15 | M 70.10 Activities of head offices | 14.4 | 14.0 | | | | | | | | | | | | | | | | | | | | | | | 14.39 | 12.99 | |
| 16 | C 24.20 Manufacture of tubes, pipes, hollow profiles and related fittings, of steel | 7.8 | 5.0 | | | | | | | | | 0.0 | - | | | | | | | | | | | | | 7.82 | 5.02 | |
| 17 | L 64.19 Other monetary intermediation | 4.0 | - | | | | | | | | | | | | | | | | | | | | | | | 4.02 | - | |
| 18 | P 84.13 General public administration activities | 10.4 | 1.8 | | | | | | | | | | | | | | | | | | | | | | | 10.32 | 1.76 | |
| 19 | C 10.72 Manufacture of naks and biscuits, manufacture of preserved pastry goods and cakes | 11.8 | 11.8 | | | | | | | | | | | | | | | | | | | | | | | 11.84 | 11.84 | |
| 20 | C 10.83 Manufacture of sugar | 1.7 | 0.3 | | | | | | | | | | | | | | | | | | | | | | | 1.66 | 0.30 | |
| 21 | C 17.21 Manufacture of conglated paper and paper-board and of containers of paper and paperboard | 366.8 | 29.5 | | 15.8 | 0.2 | | | 0.0 | 0.0 | | | 0.4 | 0.0 | | | 0.1 | | | | | | | 0.0 | 0.0 | 383.22 | 29.71 | |
| 22 | C 10.72 Manufacture of naks and biscuits, manufacture of preserved pastry goods and cakes | 80.2 | 77.2 | | | | | | | | | | | | | | | | | | | | | | | | 80.15 | 77.16 |

1. Credit institutions shall disclose in this template information on exposures in the banking book (wards) (not securities covered by the taxonomy) (NACE Sector 4 level 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.

| 4. GARR flow - 31.12.2025 - CapEx | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | af | |
|---|--|-----------------------|-------------------|-------------|--|-------------|-----------------------|-------------------|--|--------------------------|-------------|-----------------------|--|-------------|--------------------------|-------------|--|-------------------|-------------|--------------------------|--|-----------------------|-------------------|-------------|--|-------------|-----------------------|-------------------|---|-------------|-------------|-------------|------|------|
| % (compared to flow of total eligible assets) | Disclosure reference date 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Climate Change Mitigation (CCM) | | | | Climate Change Adaptation (CCA) | | | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and Ecosystems (BIO) | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | | |
| | 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-eligible) | | | | 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-eligible) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible) | | | | | | | | | |
| Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | | | | | |
| # | GRR - Covered assets in both numerator and denominator | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not eligible for GARR calculation | 6.0% | 0.9% | 0.5% | 0.2% | 0.3% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 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% | 6.3% | 0.9% | 0.5% | 0.2% | 0.3% | 0.9% |
| 2 | Financial undertakings | 1.4% | 0.1% | 0.1% | 0.0% | 0.0% | 0.2% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 0.1% | 0.1% | 0.0% | 0.0% | 0.1% | |
| 3 | Credit institutions | 1.4% | 0.1% | 0.1% | 0.0% | 0.0% | 0.2% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 0.1% | 0.1% | 0.0% | 0.0% | 0.1% | |
| 4 | Loans and advances | 0.2% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 5 | Debt securities, including UoP | 1.2% | 0.1% | 0.1% | 0.0% | 0.0% | 0.2% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% | 0.1% | 0.1% | 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% | 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% | 0.0% | 0.0% | 0.0% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 20 | Non-financial undertakings | 0.7% | 0.4% | 0.0% | 0.2% | 0.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.8% | 0.4% | 0.0% | 0.2% | 0.3% | 0.4% | |
| 21 | Loans and advances | 0.5% | 0.2% | 0.0% | 0.2% | 0.2% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.2% | 0.0% | 0.2% | 0.2% | 0.2% | |
| 22 | Debt securities, including UoP | 0.2% | 0.2% | 0.0% | 0.0% | 0.1% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.2% | 0.0% | 0.0% | 0.1% | 0.2% | |
| 23 | Equity instruments | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 24 | Households | 3.7% | 0.4% | 0.4% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 3.7% | 0.4% | 0.4% | 0.0% | 0.0% | 0.4% | | |
| 25 | of which loans collateralised by residential immovable property | 3.7% | 0.4% | 0.4% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 3.7% | 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% | 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% | 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% | |
| 27 | of which motor vehicle loans | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 28 | Local governments financing | 0.2% | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 30 | Other local government financing | 0.2% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 31 | Collateral obtained by taking possession of 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | |
| 32 | Total GRR assets | 6.0% | 0.9% | 0.5% | 0.2% | 0.3% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 6.3% | 0.9% | 0.5% | 0.2% | 0.3% | 0.9% | | |

Template 4 shows the change in taxonomy-eligible and taxonomy-aligned transactions, categorized according to the six taxonomy objectives (EU ND-Wen bases; Template 4 on gross new business, in the with Question 65 in the taxonomy FAQs) At new transactions granted in 2025, excluding repayments, are disclosed, this also includes, for example, loan increases (the value of the increase) or the utilization of credit lines in 2024. This interpretation deviates from the description provided directly in the published reporting forms EU follows the latest interpretation set both in the Taxonomy FAQs.

Template 5 stock shows off-balance-sheet risk positions (financial guarantees and AuM). Template 5 is based on the data disclosed in Template 1.

| 5. KPI off-balance sheet exposures – 31.12.2023 – CapEx based – stock | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | z | aa | ab | ac | ad | ae | | | | |
|---|------------------------------------|--|------|-----------------------|-------------------|------|--|------|-----------------------|-------------------|--|--------------------------|------|-----------------------|--|------|--------------------------|------|--|-------------------|------|--------------------------|--|-----------------------|-------------------|------|--|------|-----------------------|-------------------|------|------|------|------|------|
| | | Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and Ecosystems (BIO) | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | 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-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) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | 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 transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | 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% | 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% | 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) | 0.7% | 0.4% | 0.0% | 0.2% | 0.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 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% | 0.0% | 0.0% | 1.2% | 0.4% | 0.0% | 0.2% | 0.2% |

1. Institution shall disclose in this template the CAPX KPIs on flow of loans calculated flow 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 – 31.12.2024 – CapEx based – stock | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | z | aa | ab | ac | ad | ae | | | | |
|---|------------------------------------|--|------|-----------------------|-------------------|------|--|------|-----------------------|-------------------|--|--------------------------|------|-----------------------|--|------|--------------------------|------|--|-------------------|------|--------------------------|--|-----------------------|-------------------|------|--|------|-----------------------|-------------------|------|------|------|------|------|
| | | Disclosure reference date T+1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | | | Biodiversity and Ecosystems (BIO) | | | | TOTAL (CCM + CCA + WTR + CE + PPC + BIO) | | | | | | | | |
| % (compared to total eligible off-balance sheet assets) | | 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-eligible) | | | | 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-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) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | 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 transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | Of which transitional | Of which enabling | | Of which Use of Proceeds | | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.3% | 0.8% | 0.0% | 0.0% | 0.4% |

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 2. Credit institutions shall duplicate this template for revenue based and CapEx based disclosures.

Template 5 flow shows the off-balance-sheet risk positions (financial guarantees and AUM) for new business in 2025.

| 5. KPI off-balance sheet exposures – 31.12.2025 – CapEx based – flow | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | aa | ab | ac | ad | ae | | | | | |
|--|------------------------------------|--|-----------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|-------------------|------|------|--------------------------|-----------------------|-------------------|------|------|
| % (compared to total eligible off-balance sheet assets) | | Disclosure reference date T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | | | 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-eligible) | | | | 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-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) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | 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 transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | 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% | 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% | 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% | 0.0% |
| 2 | Assets under management (AUM KPI) | 0.7% | 0.3% | 0.0% | 0.2% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.7% | 0.3% | 0.0% | 0.2% | 0.0% | | | | |

1. Institution shall disclose in this template the CAPX KPIs on flow of loans calculated flow 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 – 31.12.2024 – CapEx based – flow | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | aa | ab | ac | ad | ae | | | | | |
|--|------------------------------------|--|-----------------------|-------------------|------|------|--|-------------------|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|------|------|--------------------------|--|-------------------|------|------|--------------------------|-----------------------|-------------------|------|------|
| % (compared to total eligible off-balance sheet assets) | | Disclosure reference date T-1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | | Water and marine resources (WTR) | | | | Circular Economy (CE) | | | | Pollution (PPC) | | | | 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-eligible) | | | | 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-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) | | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned) | | | | 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 transitional | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which enabling | | | Of which Use of Proceeds | Of which transitional | Of which enabling | | | Of which Use of Proceeds | 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% | 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% | 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% | 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% | 0.0% | 0.0% | 0.0% | 0.0% | 0.2% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 0.9% | 0.0% | 0.5% | 0.0% | | | | |

1. Institution shall disclose in this template the CAPX KPIs on flow of loans calculated flow 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.

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – 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 |
| Row | 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 1 Nuclear and fossil gas related activities – 31.12.2025 – turnover based – stock

Template 2 Taxonomy-aligned economic activities (turnover) – 31.12.2025 – 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 | 0.0 | 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 | 1.1 | 0.0% | 1.1 | 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 | 858.6 | 0.1% | 858.6 | 0.1% | 0.1 | 0.0% |
| 8. | Total applicable KPI | 1.1 | 0.0% | 1.1 | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (turnover) – 31.12.2025 – 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 | 0.3 | 0.0% | 0.3 | 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 | 238.8 | 27.8% | 238.8 | 27.8% | - | 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 | 0.3 | 0.0% | - | 0.0% | 0.3 | 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 | 34.6 | 4.0% | 34.6 | 4.0% | - | 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 | 0.1 | 0.0% | 0.1 | 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 | 585.5 | 29.0% | 585.5 | 31.9% | 0.3 | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | 274.2 | 100% | 274.2 | 69.9% | 0.3 | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – 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-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 | 0.6 | 0.0% | 0.6 | 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 | 0.2 | 0.0% | 0.2 | 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 | 0.5 | 0.0% | 0.5 | 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 | 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 | 5,413.4 | 0.0% | 5,413.4 | 0.0% | 9.1 | 0.0% |
| 8. | Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 1.1 | 0.0% | 1.1 | 0.0% | - | 0.0% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – turnover based – stock

| Row | Economic activities | Amount | | % | |
|-----|--|----------|------|----------|------|
| | | Amount | % | Amount | % |
| 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 | 0.0% | 0.0 | 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% | 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 | 0.0% | 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% | - | 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 | 0.0% | 0.0 | 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 | 24,139.9 | 0.0% | 24,139.9 | 0.0% |
| 8. | Total amount and proportion of taxonomy non-eligible economic activities in the denominator of the applicable KPI | 24,139.9 | 0.0% | 24,139.9 | 0.0% |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – 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, refurbishment or 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 other safety upgrades, being less advanced than category 3. | | 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 other safety upgrades. | | YES |
| 4. | The undertaking carries out, funds or has exposures to construction or expansion 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 (annexator) – 31.12.2025 – 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 426 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 427 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 428 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 429 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 430 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 431 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 | 859.7 | 0.0% | 859.6 | 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 (turnover) – 31.12.2025 – 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 426 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 427 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 428 of Annexes I and II to Delegated Regulation 2021/2139 in the numerator of the applicable KPI | 2.8 | 0.3% | 2.8 | 0.3% | - | 0.0% |
| 4. | Amount and proportion of taxonomy-aligned economic activity referred to in Section 429 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% |
| 5. | Amount and proportion of taxonomy-aligned economic activity referred to in Section 430 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% |
| 6. | Amount and proportion of taxonomy-aligned economic activity referred to in Section 431 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% |
| 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 | 856.7 | 0.3% | 856.7 | 0.3% | 0.1 | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | 2.9 | 100% | 2.9 | 0.0% | - | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – 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-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 | 0.1 | 0.0% | 0.1 | 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 | 0.4 | 0.0% | 0.4 | 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 | 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 | 5,414.2 | 0.0% | 5,414.2 | 0.0% | 9.1 | 0.0% |
| 8. | Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 6.6 | 0.0% | 6.6 | 0.0% | - | 0.0% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – turnover based – flow

| Row | Economic activities | Amount | % |
|-----|--|----------|--|
| | | 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 |
| 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 | 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 | 24,139.9 | 0.0% |
| 8. | Total amount and proportion of taxonomy non-eligible economic activities in the denominator of the applicable KPI | 24,139.9 | 0.0% |

Template 1 Nuclear and fossil gas related activities – turnover based – 31.12.2025 – turnover based – stock AUM

| 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. | NO |
| 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. | NO |
| 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-eligible economic activities (denominator) – 31.12.2025 – turnover based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|---------------------------------|------|
| | | UCM + UCA | | 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% |
| 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 taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 859.7 | 0.0% | 859.4 | 0.0% | 0.1 | 0.0% |
| 8. | Total applicable KPI | - | 0.0% | - | 0.0% | - | 0.0% |

Template 3 Taxonomy-eligible economic activities (numerator) – 31.12.2025 – turnover based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|---------------------------------|------|
| | | UCM + UCA | | 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% |
| 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 taxonomy-aligned economic activities referred to in rows 1 to 6 above in the numerator of the applicable KPI | 859.6 | 0.0% | 859.6 | 0.0% | 0.1 | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | 859.6 | 0.0% | 859.6 | 0.0% | 0.1 | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – turnover based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|---------------------------------|------|
| | | UCM + UCA | | 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% |
| 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 taxonomy-eligible but not taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,414.7 | 0.0% | 5,414.7 | 0.0% | 9.4 | 0.0% |
| 8. | Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 5,414.7 | 0.0% | 5,414.7 | 0.0% | 9.4 | 0.0% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – turnover based – stock AUM

| Row | Economic activities | Amount | % |
|-----|--|----------|------|
| 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% |
| 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 | 24,139.9 | 0.0% |
| 8. | Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 24,139.9 | 0.0% |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – turnover based – flow AUM

| 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 |
| Row | 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) – 31.12.2025 – turnover based – flow AUM

| 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% |
| 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 taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 859.7 | 0.0% | 859.6 | 0.0% | 0.1 | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the denominator of the applicable KPI | - | 0.0% | - | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (numerator) – 31.12.2025 – turnover based – flow AUM

| 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 taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI | 859.6 | 0.0% | 859.6 | 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 | 0.0% | 0.0 | 0.0% | - | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – turnover based – flow AUM

| 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-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 taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,414.7 | 0.0% | 5,414.7 | 0.0% | 9.4 | 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 – 31.12.2025 – turnover based – flow AUM

| Row | Economic activities | Amount | % |
|-----|--|----------|------|
| | | | |
| 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 | 24,139.9 | 0.0% |
| 8. | Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 24,139.9 | 0.0% |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – CapEx-based – stock

| Row | Economic activities | Amount | % | Climate change mitigation (CCM) | % | Climate change adaptation (CCA) | % |
|--|--|--------|------|---------------------------------|------|---------------------------------|------|
| 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. | - | 0.0% | - | 0.0% | - | 0.0% |
| 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. | - | 0.0% | - | 0.0% | - | 0.0% |
| 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. | - | 0.0% | - | 0.0% | - | 0.0% |
| 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. | - | 0.0% | - | 0.0% | - | 0.0% |
| 5. | The undertaking carries out, funds or has exposures to construction, retrofitting and operation of combined heat/cool and power generation facilities using fossil gaseous fuels. | - | 0.0% | - | 0.0% | - | 0.0% |
| 6. | The undertaking carries out, funds or has exposures to construction, retrofitting and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels. | - | 0.0% | - | 0.0% | - | 0.0% |

Template 2 Taxonomy-aligned economic activities (denominator) – 31.12.2025 – 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 | 0.0 | 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 | 1.7 | 0.0% | 1.7 | 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 | 0.6 | 0.0% | 0.6 | 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 | 0.5 | 0.0% | 0.5 | 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% | - | 0.0% |
| 7. | Amount and proportion of taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 2,041.0 | 0.3% | 2,042.5 | 0.3% | 0.5 | 0.0% |
| 8. | TOTAL APPLICABLE KPI | 2.9 | 0.0% | 2.9 | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (numerator) – 31.12.2025 – 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 | 0.5 | 0.0% | 0.5 | 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 | 0.7 | 0.1% | 0.7 | 0.1% | - | 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 | 197.4 | 18.5% | 197.4 | 18.5% | - | 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 | 2.0 | 0.2% | 2.0 | 0.2% | - | 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 | 48.1 | 4.6% | 48.1 | 4.6% | - | 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 | 0.3 | 0.0% | 0.3 | 0.0% | - | 0.0% |
| 7. | Amount and proportion of taxonomy-aligned economic activities referred to in rows 1 to 6 above in the numerator of the applicable KPI | 269.0 | 26.3% | 269.0 | 23.9% | - | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | 269.1 | 100% | 269.1 | 100% | - | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – 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-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 | 0.5 | 0.0% | 0.4 | 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 | 3.6 | 0.1% | 3.6 | 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 taxonomy-eligible but not taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,691.6 | 0.1% | 5,691.7 | 0.1% | 17.4 | 0.0% |
| 8. | Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 4.0 | 0.0% | 4.0 | 0.0% | 0.0 | 0.0% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – CapEx based – stock

| Row | Economic activities | Amount | |
|-----|--|----------|------|
| | | Amount | % |
| 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 | 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 | 23,859.0 | 0.0% |
| 8. | Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 23,859.0 | 0.0% |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – 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. | 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 |
| Row | 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 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 using fossil gaseous fuels. | YES |

Template 2 Taxonomy-aligned economic activities (denominator) – 31.12.2025 – CapEx based – flow

| Row | Economic activities | Amount and proportion (the information 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 | 0.0 | 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 | 0.6 | 0.0% | 0.6 | 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 | 0.2 | 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 denominator of the applicable KPI | 0.0 | 0.0% | 0.0 | 0.0% | - | 0.0% |
| 7. | Amount and proportion of taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 1,043.1 | 0.1% | 1,042.6 | 0.1% | 0.5 | 0.0% |
| 8. | Total applicable KPI | 0.8 | 0.0% | 0.8 | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (numerator) – 31.12.2025 – CapEx based – flow

| Row | Economic activities | Amount and proportion (the information 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 | 0.2 | 0.0% | 0.2 | 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 | 2.1 | 0.2% | 2.1 | 0.2% | - | 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 | 0.8 | 0.1% | 0.8 | 0.1% | - | 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 | 0.3 | 0.0% | 0.3 | 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 | 0.1 | 0.0% | 0.1 | 0.0% | - | 0.0% |
| 7. | Amount and proportion of taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the numerator of the applicable KPI | 1,039.8 | 0.4% | 1,039.8 | 0.3% | - | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | 3.6 | 0.0% | 3.6 | 0.0% | - | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – CapEx based – flow

| Row | Economic activities | Amount and proportion (the information 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 | 3.7 | 0.1% | 3.7 | 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 taxonomy-eligible but not taxonomy-aligned economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,691.9 | 0.1% | 5,691.9 | 0.1% | 17.4 | 0.0% |
| 8. | Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI | 3.8 | 0.0% | 3.8 | 0.0% | - | 0.0% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – CapEx based – flow

| Row | Economic activities | Amount | % |
|-----|---|-----------------|-------------|
| | | | |
| 1. | Amount and proportion of economic activity referred to row 1 of Template 1 that is taxonomy-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 row 2 of Template 1 that is taxonomy-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 row 3 of Template 1 that is taxonomy-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 row 4 of Template 1 that is taxonomy-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 row 5 of Template 1 that is taxonomy-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 row 6 of Template 1 that is taxonomy-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 | 23,859.0 | 0.0% |
| 8. | Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 23,859.0 | 0.0% |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – CapEx based – stock AUM

| 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. | NO |
| Row | 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. | NO |
| 5. | The undertaking carries out, funds or has exposures to construction, refurbishment and operation of combined heat 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/steam using fossil gaseous fuels. | NO |

Template 2 Taxonomy-aligned economic activities (denominator) – 31.12.2025 – CapEx based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|-----------------------|------|
| | | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Circular Economy (CE) | |
| | | 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% |
| 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 taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 1,043.3 | 0.0% | 1,043.4 | 0.0% | 0.5 | 0.0% |
| 8. | Total applicable KPI | - | 0.0% | - | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (numerator) – 31.12.2025 – CapEx based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|-----------------------|------|
| | | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Circular Economy (CE) | |
| | | 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% |
| 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 taxonomy-aligned economic activities referred to in rows 1 to 6 above in the numerator of the applicable KPI | 1,043.4 | 0.0% | 1,043.3 | 0.0% | - | 0.0% |
| 8. | Total amount and proportion of taxonomy-aligned economic activities in the numerator of the applicable KPI | - | 100% | - | 100% | - | 0.0% |

Template 4 Taxonomy-eligible but not taxonomy-aligned economic activities – 31.12.2025 – CapEx based – stock AUM

| Row | Economic activities | Amount and proportion (the information is to be presented in monetary amounts and as percentages) | | | | | |
|-----|--|---|------|---------------------------------|------|-----------------------|------|
| | | Climate Change Mitigation (CCM) | | Climate Change Adaptation (CCA) | | Circular Economy (CE) | |
| | | 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% |
| 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 taxonomy-eligible but not taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,695.7 | 0.0% | 5,695.7 | 0.0% | 17.4 | 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% |

Template 5 Taxonomy non-eligible economic activities – 31.12.2025 – CapEx based – stock AUM

| Row | Economic activities | Amount | | Proportion | |
|-----|--|----------|--|------------|------|
| | | Amount | % | Amount | % |
| | | 1. | Amount and proportion of economic activity referred to in row 1 of Template 1 that is taxonomy-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% |
| 2. | Amount and proportion of economic activity referred to in row 2 of Template 1 that is taxonomy-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% |
| 3. | Amount and proportion of economic activity referred to in row 3 of Template 1 that is taxonomy-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% |
| 4. | Amount and proportion of economic activity referred to in row 4 of Template 1 that is taxonomy-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% |
| 5. | Amount and proportion of economic activity referred to in row 5 of Template 1 that is taxonomy-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% | - | 0.0% |
| 6. | Amount and proportion of economic activity referred to in row 6 of Template 1 that is taxonomy-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% | - | 0.0% |
| 7. | Amount and proportion of other taxonomy-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 23,859.0 | 0.0% | - | - |
| 8. | Total amount and proportion of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 23,859.0 | 0.0% | - | - |

Template 1 Nuclear and fossil gas related activities – 31.12.2025 – CapEx based – flow AUM

| 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 |
| Row | 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) – 31.12.2025 – CapEx based – flow AUM

| Row | Economic activities | Amount and position (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 position 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 position 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 position 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 position 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 position 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 position 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 position of taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 1,043.3 | 0.0% | 1,043.4 | 0.0% | 0.5 | 0.0% |
| 8. | Total applicable KPI | 0.0 | 0.0% | 0.0 | 0.0% | - | 0.0% |

Template 3 Taxonomy-aligned economic activities (numerator) – 31.12.2025 – CapEx based – flow AUM

| Row | Economic activities | Amount and position (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 position 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 position 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 position 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 position 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 position 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 position 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 position of taxonomy-aligned economic activities referred to in rows 1 to 6 above in the numerator of the applicable KPI | 1,043.4 | 0.0% | 1,043.4 | 0.0% | - | 0.0% |
| 8. | Total amount and position 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 – 31.12.2025 – CapEx based – flow AUM

| Row | Economic activities | Amount and position (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 position 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 position 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 position 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 position 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 position 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 position 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 position of taxonomy-eligible but not taxonomy-aligned economic activities referred to in rows 1 to 6 above in the denominator of the applicable KPI | 5,695.7 | 0.0% | 5,695.7 | 0.0% | 17.4 | 0.0% |
| 8. | Total amount and position 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 – 31.12.2025 – CapEx based – flow AUM

| Row | Economic activities | Amount | % |
|-----|--|----------|------|
| 1. | Amount and position 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 position 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 position 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 position 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 position 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 position 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 position of other taxonomy-non-eligible economic activities not referred to in rows 1 to 6 above in the denominator of the applicable KPI | 23,859.0 | 0.0% |
| 8. | Total amount and position of taxonomy-non-eligible economic activities in the denominator of the applicable KPI | 23,859.0 | 0.0% |

The KPIs for mixed groups are not disclosed in the RLB NÖ-Wien report due to the small share of revenue attributable to the Bank subgroup. Since RLB NÖ-Wien accounts for the vast majority of total assets and revenue, the informative value of a mixed-group KPI for the subgroup is limited. However, the KPIs for conglomerates are disclosed in the annual report of Raiffeisen-Holding NÖ-Wien for the entire group. In addition, financing provided to subsidiaries of companies subject to the NFI requirement (NFRD companies) was included.

Taxonomy-aligned risk exposures to non-financial corporations in terms of revenue increased from approximately EUR 129 million to approximately EUR 267 million as of December 31, 2025. The impact of including taxonomy KPIs for financial corporations was limited, as credit institutions in particular exhibited a low degree of taxonomy alignment. Taxonomy-aligned business relationships with credit institutions amount to approximately EUR 38 million. For mortgage loans to households, efforts to collect energy performance certificates continue. Overall, however, taxonomy-aligned mortgage loans to households decreased from approximately EUR 789 million to approximately EUR 555 million. This is due to a change in regulatory interpretation.

From 2024 to 2025, total GAR assets rose slightly, reaching EUR 29,554 million in 2025 compared to EUR 28,884 million in 2024. The portion of assets included in the GAR numerator rose to EUR 11,556 million in 2025 from EUR 10,364 million. The increases in both GAR assets and the assets included in the calculation are attributable to an increase in total assets. Overall, the revenue-based GAR declined slightly; in 2025, the revenue-based GAR is 2.9% compared to 3.3% in 2024, while the CapEx-based GAR remained unchanged at 3.5%. The main driver of the GAR remains mortgage-backed private residential construction.

RLB NÖ-Wien has set a goal for 2027 to increase ESG-compliant financing to 30%; this includes taxonomy-aligned financing and green financing as defined by the bank's internal Sustainable Lending Framework and Sustainability Bond Framework.

Sustainability in the core business

RLB NÖ-Wien offers a comprehensive credit portfolio of sustainable and social financial products. To ensure holistic and transparent reporting, this section is based on the GRI Financial Services Sector Standards.

The financing provided by RLB NÖ-Wien is categorised into different sustainability levels. Neutral financing does not have any particular sustainability relevance. RLB NÖ-Wien also makes use of the refinancing services offered by the European Investment Bank (EIB) and Oesterreichische Kontrollbank (OeKB). Financing that has a sustainable purpose and is listed in the manual of Sustainable Finance is classified as "RLB Green". The strictest category is Taxonomy-aligned loans, as these must fulfil the criteria of the EU Taxonomy. At RLB NÖ-Wien, all credit products that are related to sustainability are summarised under the generic term ESG-compliant financing.

The financing offer includes the following credits:

Going Green Loans for Companies

The focus of the Going Green Loan lies on the financing of projects and objectives that support climate change mitigation, 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. RLB NÖ-Wien also offers a Taxonomy-aligned Going Green Loan. This 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. RLB NÖ-Wien defined specific loan purposes, which are checked by the customer representative together with sustainable finance consultants for eligibility.

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.

Going Green Real Estate Loan

In privately financed residential construction and commercial real estate project financing, there is a visible trend towards "green buildings". The Going Green Real Estate Loan was added to the product portfolio in 2024. This 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 organised 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.

ESG Housing Loan for Private Customers

The ESG Housing Loan for Private Customers was introduced in the current year, replacing the Going Green Loan for Private Customers. On the basis of the energy performance certificate and the real estate documents submitted, it is checked whether Taxonomy-aligned financing is in place for the construction or purchase of an apartment or house. If a Taxonomy-aligned loan has been secured and at least 70% of the loan amount goes towards the purchase or construction of a property, the loan conditions will be based on a bonus-malus system. In addition, for every loan

taken out, an external company plants a tree in cooperation with Wald4Leben. The customer receives a certificate with the exact geo-coordinates of the planted tree. EIB Loan Renewable Energy and Energy Efficiency.

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)

RLB NÖ-Wien also offers a green version of OeKB’s investment financing for Austrian companies. 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.

In the product catalogue for SMEs and private customers, there are currently no products available for customers without an account or for customers with an account with only basic functions or other underserved groups. Similarly, no microfinancing is currently offered to underserved populations.

The savings business includes the following products:

Savings and online savings with eco-labels

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 “Österreichisches Umweltzeichen” – Austrian eco label, and one Euro is invested in environmentally friendly projects for each Euro paid into the savings account.

Accounts for children and young people

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 and young people from 10 to 14 years of age and carries the “Österreichisches Umweltzeichen”.

For children younger than 10 years of age, RLB NÖ-Wien 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.

| Overview of the number of different accounts | | |
|---|-------------|-------------|
| | 2025 | 2024 |
| Sumsi account | 4,497 | 3,628 |
| Jugend account | 9,139 | 9,081 |
| Pocket money account | 766 | 889 |
| Apprentice account | 376 | 216 |
| Student account | 8,948 | 8,527 |
| Basis account | 1,717 | 8,527 |

Responsible product offering

RLB NÖ-Wien pursues a customer-centred approach, offers comprehensible, fair and sustainable products and services and attaches great importance to transparency, trust, legal compliance and the avoidance of over-indebtedness. Sustainability is implemented in concrete terms by integrating an ESG assessment into credit processes, taking into account environmental criteria such as energy efficiency or renewable energies and promoting sustainable construction methods through attractive conditions; in addition, a tree is planted for every sustainable financing

arrangement agreed. Strict affordability checks, comprehensive risk disclosure, compliance with all regulatory requirements (including EBA guidelines, FMA guidelines) and clear internal control mechanisms ensure responsible product design and consumer protection. A bank-wide ESG communication plan was rolled out in 2025 to raise awareness of sustainable financing.

Consulting services

RLB NÖ-Wien advises and supports the Lower Austrian Raiffeisen banks 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. For customers of Stadtbank Wien, advisory services on subsidies for renovation and residential construction are offered free of charge to private customers. Raiffeisen NÖ-Wien banking group submitted 883 applications in 2025 (previous year: 1,058 applications). This represents a slight decline of 16.5% compared to 2024, which resulted primarily from refurbishment and reflects the lack of incentives from federal funding.

Awareness for the subject of energy was strengthened by the Energy Savings Day in the spring. At 59 branch offices (previous year: 49 branch offices) in Lower Austria and Vienna, customers were able to receive free advice on energy, refurbishment, new construction and heating. The staff in Raiffeisenhaus Wien (RHW), together with Wien Energie and Hauskunft, 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.

Interested parties can request advice from RLB NÖ-Wien cooperation partners via the [check-dein-wohnprojekt.at](https://www.check-dein-wohnprojekt.at) platform. Independent advice centres such as Energieberatung NÖ or Hauskunft in Vienna can also offer assistance. 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. Energieberatung NÖ was booked for 40 consultation appointments in 2025.

Securities and investment business

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 framework conditions for sustainable asset management at RCM are largely characterised by European regulation. The key requirements are set out in the Sustainable Finance Disclosure Regulation (SFDR), the EU Taxonomy and, since 2025, the ESMA Guidelines on Funds' Names. These regulations define transparency requirements, classifications and minimum standards for sustainable investment products and serve as binding orientation frameworks for the design and communication of ESG-compliant investment solutions.

The ESG quality of RCM's assets under management (AuM) is ensured based on a holistic, structured and predominantly proprietary approach. Sustainability is an important part of RCM's investment philosophy. The focus is on the future viability of business models and industries. The aim is to go beyond the minimum regulatory requirements and integrate an independent, qualitative and well-founded overall assessment into the investment process.

RCM's investment and engagement process is based on interdisciplinary and cross-asset class working groups. Key megatrends and future fields – particularly from an ESG perspective – are analysed and evaluated in “future topics” teams. The thematic priorities currently include energy, infrastructure, raw materials, technology, circular economy, nutrition, health and well-being, mobility and security architecture. The analyses are based on both internal know-how and external research and expert assessments.

The handling of controversial issues such as human and labour rights, environmental protection, corruption and armaments is regulated in a separate RCM policy on controversies and sensitive business areas. Countries are assessed on the basis of the specially developed RCM Sovereign ESG Indicator, supported by findings from the security architecture and assessments of controversial issues. Titles that could damage our reputation are subject

to a separate review process and are consistently excluded. Specific areas of commitment are defined on the basis of the future topics identified. The aim is to promote sustainable changes in the behaviour and strategic direction of companies through active corporate dialogue and the exercise of voting rights.

Specific quantitative targets for the proportion of sustainable AuM have not yet been defined. However, the actual proportion is already approximately 33% in 2025, (previous year: 33%).

The market recovery was reflected in an increase in the investment volume to EUR 15.7 billion in 2025. Of this total, 7% (previous year: 11%) were invested in RCM funds. Of the RCM investments, (previous year: 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 EU 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 the 2025 financial year, 3.5%, 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 ca. EUR 3.2 billion (previous year: EUR 2.9 billion) in Article 8 and EUR 0.1 billion (previous year: EUR 0.1 billion) in Article 9 funds according to SFDR.

RLB NÖ-Wien's sustainable investment approach

In its Treasury Department, RLB NÖ-Wien pursues a comprehensive sustainable investment approach that systematically integrates ESG criteria into all investment decisions. The aim is to combine financial stability with social responsibility and make an active contribution to sustainable development.

The approach is based on a combination of active and passive strategies. RLB NÖ-Wien is actively aiming to invest a growing proportion of new investments in sustainable bonds (the standards of the International Capital Market Association (ICMA)-compliant) such as green bonds, social bonds or sustainability bonds; by 2030, the proportion of sustainable investments in the Treasury Department should reach 30% of the total volume. Passively, clearly defined ESG criteria ensure that no investments are made in issuers that violate environmental, social or governance standards. This is based on the ESG rating, positive and negative criteria and sector exclusion criteria. In the absence of an ESG rating, alternative sources of information such as ESG frameworks or second-party opinions are used.

All issuers are continuously monitored after the investment. In the event of a significant deterioration in the sustainability profile or breaches of standards, this is dealt with in internal committees; a dialogue is held with the issuers and divestment is considered. Decisions on sale or retention take into account regulatory minimum holding periods and the risk/return situation and are documented.

Sustainability is an integral part of the investment process, risk management and governance. RLB NÖ-Wien's ESG strategy – and thus its sustainable investment approach – is closely linked to the regulatory requirements of the EU, such as the EU Taxonomy, SFDR and international standards such as ICMA or the UN Global Compact. RLB NÖ-Wien attaches great importance to transparency and regularly reviews and develops criteria, processes and objectives.

As of 31 December 2025, the current bond positions of RLB NÖ-Wien's bank portfolio amount to a nominal value of EUR 5.6 billion (31 December 2024: EUR 5.9 billion). Of these, bonds with a nominal value of EUR 0.9 billion (previous year: EUR 0.8 billion) comply with the ICMA requirements and are therefore classified as ESG-compliant or green, which corresponds to a relative share of 16,0% (previous year: 14.0%).

Further education and training

In order to respond to customer needs in a demand-oriented manner, comprehensive training measures were again implemented in 2025. Internal “sustainable finance days” created a greater awareness among customer representatives for corporate ecological and social responsibility. Risk managers and reporting experts also received ESG training. 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 2025, 23 employees (previous year: 21 employees) completed this course. Several e-learning programmes and web-based training courses which also address consumer protection are available in the L@RA learning management system. In order to improve the financial education of stakeholders, RLB NÖ-Wien has been offering lectures in schools since 2025. RLB NÖ-Wien is also planning a further project from 2026 and is already in talks with the Wiener Bildungsversprechen.

In chapter “Sustainability in the core business”, Taxonomy-aligned loans are included in the presentation for the first time in the current year. To ensure comparability with the prior-year figures, the prior-year values are calculated on the basis of the previous year’s Green Asset Ratio values.

| ESG compliant financing | 31.12.2025 | 31.12.2024 |
|--|---------------------|--------------|
| Total customer loans in TEUR | 16,099,212.2 | 16,275,255.8 |
| Share of other customer loans (non-ESG share) in % | 66.3 | 70.9 |
| Share of ESG-compliant financing in % | 33.7 | 29.1 |
| thereof social impact in % | 20.8 | 19.9 |
| thereof ecological impact in % | 6.3 | 3.9 |
| thereof taxonomy-aligned financing in % | 6.6 | 5.3 |
| Green impact-financing in TEUR | 1,015,378.8 | 629,054.7 |
| thereof going green loans in % | 8.7 | 8.2 |
| thereof EIB green in % | 6.6 | 20.9 |
| thereof renewable energy in % | 5.5 | 14.2 |
| thereof KPI linked financing in % | 1.2 | 3.2 |
| thereof OeKB Green in % | 3.7 | 19.4 |
| thereof other impact-financing in % | 74.3 | 34.1 |
| Social impact-financing in TEUR | 3,350,541.0 | 3,243,048.3 |
| thereof social housing in % | 87.6 | 87.7 |
| thereof social impact loan in % | 2.4 | 1.9 |
| thereof EIB Social in % | 9.9 | 10.4 |

| Sustainable Investment Business (Customer Investments) | 31.12.2025 | 31.12.2024 |
|---|---------------------|-------------------|
| Total securities investments in TEUR (market value) | 15,684,909.2 | 10,249,109.2 |
| Share of ESG investments in % | 3.5 | 5.0 |
| Share of other securities investments in % | 96.5 | 95.0 |
| Total (securities) investments in TEUR (market value) | 15,684,909.2 | 10,249,109.2 |
| thereof institutional clients in % | 86.4 | 81.2 |
| thereof private customers in % | 13.6 | 18.8 |
| Total RCM funds in TEUR (market value) | 1,048,313.5 | 1,118,995.4 |
| RCM-Fonds (non-ESG share) in % | 57.1 | 60.2 |
| thereof RCM funds (ESG share) in % | 42.9 | 39.8 |
| thereof institutional clients in % | 18.4 | 20.0 |
| thereof private customers in % | 81.6 | 80.0 |
| Total external funds in TEUR (market value) | 543,698.9 | 454,612.2 |
| thereof external funds (non-ESG share) in % | 83.0 | 85.2 |
| thereof external funds (ESG share) in % | 17.0 | 14.8 |
| thereof institutional clients in % | 23.2 | 24.0 |
| thereof private customers in % | 76.8 | 76.0 |
| Bonds and certificates in TEUR (market value) | 1,435,157.6 | 926,339.6 |
| thereof Bonds and certificates (non-ESG share) in % | 99.99 | 99.99 |
| thereof Bonds and certificates (ESG share) in % | 0.01 | 0.01 |
| Sustainable Investment Approach (Own Investments) | | |
| Total bond position in TEUR (nominal value) | 5,938,633.4 | 5,509,752.2 |
| thereof ESG-compliant (according to ICMA standard) in % | 16.0 | 14.0 |

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 own operations 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.

Disclosure Requirement E1-1 – Transition plan for climate change mitigation

ESRS E1 14, 16a The climate transition levers for reducing GHG emissions in the RLB NÖ-Wien Group differ greatly between the credit portfolio and the subsidiaries and must therefore be worked out on an investment-specific basis.

The climate transition plans of RLB NÖ-Wien and the major fully consolidated subsidiaries (hereinafter referred to as “subsidiaries”) are at different levels of maturity, currently take into account different GHG emission categories and climate transition pathways and make a clear distinction between:

- > Own operations (Scope 1 and Scope 2) – these apply to the entire Group and
- > Financed emissions (Scope 3.15) – these relate exclusively to RLB NÖ-Wien

Work is currently underway to implement a specific climate transition pathway for Scope 3 at the producing companies.

The existing climate transition targets have been developed using the Science Based Target Initiative (SBTi) methodology and in line with the 1.5 degree target for 2030 and 2050, both for own operations and for financed emissions. The targets set are listed in E1-4.

ESRS E1 16j Since 2025, the climate transition targets for financed emissions (Scope 3.15) have been calculated and tracked on a quarterly basis in order to analyse the progress and effectiveness of the actions. Progress with regard to own operations (Scope 1 and 2) is assessed annually as part of updating the greenhouse gas balance.

| Progress on climate transition plans of RLB NÖ-Wien-Konzern | | | |
|---|------------------|--|--|
| Subsidiaries | Scope | Targets | Measures |
| RLB NÖ-Wien Group | Scope 1 | 2030: (42)% 2050: (90)% | Present in all stakeholder groups |
| RLB NÖ-Wien Group | Scope 2 | 2030: Transition to 100% renewable electricity sources | Implementation measures present in all stakeholder groups |
| RLB NÖ-Wien | Scope 3.15 | Climate transformation pathway in place for the real estate portfolio | Implementation measures present |
| RLB NO-Wien Group | Scope 3.1 – 3.14 | Currently, no concrete reduction targets exist; these are planned to be developed by 2026. | Some measures present, not yet incorporated into the climate transition plan |

Levers in the climate transition plans and key actions

ESRS E1 16b The levers in the climate transition plans for Scope 1 and 2 in the RLB NÖ-Wien Group’s own operations were identified on the basis of the greenhouse gas balance. The largest emission drivers in the greenhouse gas balance in own operations (Scope 1 and 2) are the consumption of fossil fuels in the vehicle fleet, natural gas consumption as an energy source and the purchase of electricity from non-renewable energy sources. Based on this, actions were derived for all subsidiaries to reduce GHG emissions. The most important actions in the Group include:

- > Scope 1: Electrification of vehicle fleets, switching from natural gas as an energy source to alternative energy sources in rented buildings
- > Scope 2: Purchase of electricity from renewable energy sources

The real estate segment was identified as a key lever for reducing financed emissions (Scope 3.15) in the RLB NÖ-Wien credit portfolio due to its high portfolio share. The main actions in this area are an increased commitment to refurbishment, the consistent collection of energy certificates, the development and application of a real estate policy, intensive customer dialogue, internal training and the ongoing monitoring of climate transition progress.

ESRS E1 16 c, e & f Further details on the actions, investments and associated CapEx plans are provided under E1-3 Actions and resources in relation to climate change policies.

Locked-in emissions

ESRS E1 16d The locked-in emissions, i.e., those emissions that are difficult to avoid in the short term due to existing infrastructure, are distributed within the RLB NÖ-Wien Group as follows: a significant proportion of the potential locked-in emissions in own operations (Scope 1) are attributable to gas-fuelled heating systems in the Stadtbank branches.

Some of the Stadtbank branches are in rented premises and are located in old buildings in Vienna. RLB NÖ-Wien relies on tenants' commitment to switching to heating systems with renewable energy sources – but implementation depends on the property owner. The locked-in emissions can potentially jeopardise the achievement of emission reduction targets, but this can be counteracted through regular engagement and analysis of existing technologies.

Due to the current data situation, it is currently not possible to make a statement on the locked-in emissions resulting from financed emissions.

ESRS E1 16g The RLB NÖ-Wien Group is excluded from the EU Paris-aligned benchmarks.

Embedding in the general business strategy

ESRS E1 16 h & i In the RLB NÖ-Wien Group, the actions developed to date must be integrated into the financial planning and business strategy by the respective subsidiaries and specialised departments and be approved by the respective Managing Board members and management teams. The actions and targets of the respective subsidiaries are recorded in SuCo and then reported to the Managing Board of RLB NÖ-Wien.

At RLB NÖ-Wien, the actions for implementing the credit portfolio's climate transition measures are being successively incorporated into the ESG strategy. If necessary, adjustments are made to the exclusion criteria in the business strategy in order to support the implementation of climate transition measures. Over the next few years, the plan is to expand this to include other sectors and to adapt the ESG strategy to include the corresponding actions in accordance with the climate transition plan. The ESG strategy is continuously supplemented, revised and approved by the Managing Board. The progress of the climate transition targets is presented to the Sustainability Committee on a quarterly basis and subsequently presented and reported to the Managing Board.

Climate transition plan outlook

ESRS E1 17 The climate transition plans at the subsidiaries are to be supplemented by targets and actions in Scope 3 in the coming years. Next year, RLB NÖ-Wien's existing climate transition plan will be completed for the real estate sector, particularly in the area of engagement with our customers. The inclusion of further sectors in the climate transition plan will take place in the coming years. Measurement of the progress made with the climate transition plans will be implemented in the following years.

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

ESRS E1 18 Significant climate-related risks were analysed and identified in the course of the double materiality analysis. These can be found in the risk report in section ESRS 2 GOV-5.

ESRS E1 19b The company conducted a resilience analysis in the period from May to August 2025. This is based on the Representative Concentration Pathways (RCP) scenarios used in the climate stress test, which are regularly reviewed and, if necessary, re-evaluated as part of the materiality analysis. Based on this, the key trends and drivers for each scenario are first identified. The scenarios are then linked to the exposure and vulnerability of the respective business area as part of the scenario analysis and thus converted into physical and transitory risks and opportunities. The identification of physical risks and opportunities is based on the classification of climate hazards in accordance with Commission Delegated Regulation (EU) 2021/2139. Scientific sources are used to systematically assess which specific events are to be expected in the respective scenarios. The impacts on the business and the financial effects are derived from these events and presented in a scientifically sound manner. *ESRS E1 19a* The resilience analysis carried out covers all material operating business areas. The entire value chain is analysed, divided into own operations and upstream and downstream value creation. *ESRS E1 18* Each material risk and opportunity is categorised as physical or transitory and explained accordingly *ESRS E1 AR 7b* 2030 and 2050 were chosen as the time horizons because 2030 brings together the short- to medium-term strategy and investment framework, including key EU interim targets, and already shows measurable effects of physical risks and opportunities on operations and costs. 2050 captures long-term climate impacts, covers the lifetime of key assets and takes future regulation levels into account. The combination enables a consistent assessment of short-term needs for action and long-term strategic dependencies.

ESRS E1 19c The scenario analysis shows that the Group is primarily affected by climatic and regulatory developments, which are dominated by increasing flood events, more frequent extreme weather phenomena and an accelerated energy transition. These developments result in both physical and transitory risks: declining revenues, planning uncertainties and increased exposure to extreme weather events. The strongest impact is felt in the upstream value chain and in the own operations of the analysed business areas. In scenarios of increasing extreme weather events such as forest fires and storms, the risk of declining revenues, production disruptions and the need for additional investment to ensure the resilience of farms and adapt farming practices increases. In scenarios with more frequent flood events, mortgage payment delays, payment defaults and foreclosures can also occur. At the same time, the scenarios open up transitory opportunities as the energy transition progresses: rising demand for renewable energies improves access to capital through eligibility for subsidies, enables the expansion of production capacities and increases the investment value by reducing regulatory risks. The ability to respond proactively to regulatory and climatic changes is ensured by driving forward environmental change in our own operations and in our customer business, with significant support from sustainable portfolio management, ESG criteria and green financing solutions. In conjunction with the consistent integration of climate risks into risk management and the targeted support of our customers in their transformation, the Group's resilience is rated as high.

ESRS E1 AR 7b Financial impacts are primarily reduced revenues and profits due to production downtime and quality problems. At the same time, the costs associated with adaptation measures and operational adjustments are rising. Delayed or cancelled mortgage payments are also to be expected. In some cases, however, there were also new additions to investment subsidies and increased investment values.

ESRS E1 AR b The short-, medium- and long-term adaptation of the business model to climate change has not been analysed at the present time.

The results are presented in more detail in following table.

| Scenario | Affected company | Risk/opportunity type | Impacts |
|---|------------------|-----------------------|---|
| Flood events on the rise | RLB NÖ-Wien | Physical | Risk of mortgage payment arrears, payment default and foreclosure |
| Restrictions on land utilisation through regulation | RLB NO-Wien | Transitory | Slowdown in property development and changes in construction projects, credit and market risk |
| Increasing extreme weather events such as forest fires and storms | NAWARO | Physical | Decline in forestry production yields, pressure to adapt farming practices, need for investment |
| Energy transition increases demand for renewable energies | NAWARO | Transitory | Better access to capital through eligibility for subsidies, expansion of production capacities, access to investment subsidies and increased investment value through reduction of regulatory risks |

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

| Overview of policies, actions and targets | | | |
|---|--|---|---|
| Subsidiaries | MDR-P – Policy | MDR-A – Action | MDR-T – Targets |
| RLB NÖ-Wien | ESG strategy (climate-friendly operations) | Measures for climate-friendly operations | Climate transition targets Scope 1 and 2 (Group-wide) Climate-friendly business |
| | ESG strategy (climate-friendly credit portfolio) | Actions to achieve the climate transition targets in the real estate portfolio | Climate transition targets real estate portfolio |
| | Operational mobility management – electrification of company car fleet | Operational mobility management | Climate-friendly operation |
| | Sustainable Finance Framework | Sustainable product portfolio – financing with environmental or social effects | |
| | Business strategy | Development of an ESG dashboard for portfolio management Measurement of the number of customer meetings on ESG-compliant financing | |
| | ESG scoring manual | ESG scoring for evaluation of the credit portfolio | |
| Aktuell-Group | Operational mobility management – electrification of company car fleet | Operational mobility management | Electrification of the vehicle fleet |
| NAWARO | Corporate strategy | Regional purchasing of raw materials (average radius 100 km) | Electrification of the vehicle fleet |

In the current reporting period, the RLB NÖ-Wien Group has neither specific policies nor actions at RLP; there are only Group-wide targets. The possible fields of action will be evaluated and re-prioritised in the future.

The effectiveness of the existing policies and actions is continuously evaluated qualitatively by experts in the SuCo. The greenhouse gas balance, which includes all relevant emissions of the subsidiaries, can serve as a starting point for the development of corresponding policies in the coming financial years.

ESRS E1 29a The actions listed in the climate change mitigation section are not nature-based solutions.

ESRS E1 AR 21 The implementation of the climate change mitigation actions taken and planned in the reporting year is not significantly dependent on continuous access to additional external funding.

Group-wide policies

Operational mobility management – electrification of company car fleet

RLB NÖ-Wien, Aktuell-Group

MDR-P 65a Material impacts, risks and opportunities and their key contents

Climate change mitigation
 (negative impact) GHG emissions from the use of fossil-based company-owned vehicles
 (negative impact) GHG emissions from employees' use of fossil-fuelled vehicles for commuting to work

MDR-P 65a Key contents

RLB NÖ-Wien: Directive – company vehicles, motor pool vehicles and company cars
 Aktuell-Group: Company car regulation – promotion of low-carbon company cars

MDR-P 65a General targets and their monitoring processes

RLB NÖ-Wien: only purchase of taxonomy-aligned cars (electric cars)
 Aktuell-Group: medium-term conversion of the entire vehicle fleet to electric cars

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

RLB NÖ-Wien: employee vehicle fleet
 Aktuell-Group: entire vehicle fleet

MDR-P 65c Responsible organisational level

RLB NÖ-Wien: resolved on the Managing Board and by management
 Aktuell-Group: management

MDR-P 65d Reference to third-party standards or initiatives

Taxonomy Regulation

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Not included in the creation of the policy.

MDR-P 65f Availability of the policy for stakeholders

RLB NÖ-Wien, Aktuell-Group: directive available to employees on the intranet

E1 specific disclosures

ESRS E1 25 Specify the extent to which the following areas are covered by the policy:

a. Climate change mitigation

ESG strategy (climate-friendly operations + credit portfolio)

RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Climate change mitigation
 (negative impact) GHG emissions from energy consumption in company-owned buildings/stationary facilities
 (negative impact) GHG emissions from the use of fossil-based company-owned vehicles
 (negative impact) GHG emissions from employees' use of fossil-fuelled vehicles for commuting to work
 (negative impact) GHG (greenhouse gas) emissions caused by energy consumption in financed buildings/companies
 (negative impact) Contribution to energy consumption through financing of (energy-intensive) companies (e.g. energy-intensive production processes, transport)

MDR-P 65a Key contents

Sustainability is a central component of RLB NÖ-Wien's corporate responsibility – especially as a financial institution that makes a significant contribution to economic development and stability. The ESG strategy defines strategic targets in the three key dimensions of environment, social and governance.

MDR-P 65a General targets and their monitoring processes

The most important objectives in dealing with climate change concern both own operations and the credit portfolio. The ESG strategy contains actions and objectives for both climate-friendly business operations and the credit portfolio, which are listed in more detail in the following sections.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The ESG strategy encompasses both own operations and the downstream value chain and forms the overarching framework for RLB NÖ-Wien's sustainable actions.

MDR-P 65c Responsible organisational level

The ESG strategy was adopted by the Managing Board. The implementation of the actions is the responsibility of the individual specialist departments. Operational responsibility and coordination lies with the ESG Transformation Department and is handled by the cross-departmental SuCo.

MDR-P 65d Reference to third-party standards or initiatives

ESRS, SBTi, PCAF, EU Taxonomy, ISO 14001/ISO 45001; UN Global Compact

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The double materiality analysis serves as the central basis for the ESG strategy.

MDR-P 65f Availability of the policy for stakeholders

The ESG strategy is published both on the website and on the intranet and is therefore accessible to all relevant stakeholders.

E1 specific disclosures

ESRS E1 25 Specify the extent to which the following areas are covered by the policy:

- a. Climate change mitigation: definition of climate transition targets both for own operations (Scope 1 and 2) and for the financed emissions (Scope 3.15).
- c. Energy efficiency: focus on energy-efficient buildings and refurbishments in the real estate business as well as efficiency measures in own operations.
- d. Renewable energy deployment: expansion of in-house PV production was examined; the switch to renewable electricity in own operations has already taken place (purchase of 100% green electricity).
- e. Other: use of ESG scoring in the credit process to systematically analyse and manage ESG risks in the credit portfolio.

ESG Scoring manual

Raiffeisen NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Climate change mitigation

(negative impact) Contribution to energy consumption through financing of (energy-intensive) companies (e.g. energy-intensive production processes, transport)

(negative impact) Contribution to energy consumption (especially electricity) through the financing of companies with extensive server services (e.g. IT and telecommunications)

(negative impact) GHG (greenhouse gas) emissions caused by energy consumption in financed buildings/companies

MDR-P 65a Key contents

The ESG scoring manual is based on a multi-level valuation logic. The ESG risks are mapped numerically on a scale from 0 to 1 and assigned to a rating scale from AAA (negligible ESG risk) to C (extremely high ESG risk). The assessment covers both transitory environmental risks such as CO₂ emissions, water consumption and waste generation as well as transitory social risks such as working conditions, employee health and safety and diversity. Transitory governance issues such as supply chain structures, the regulatory environment, competitive behaviour and the investment environment are also taken into account. Physical environmental and climate risks such as earthquakes, river flooding and heavy rainfall events, heat waves, storms and other natural hazards are also included in the assessment.

The individual data points are combined from different data sources and mathematically aggregated to determine the respective environmental, social and governance scores as well as an aggregated overall ESG score.

MDR-P 65a General targets and their monitoring processes

The aim of ESG risk scoring is the standardised, comparable and quantitative recording of ESG risks at the level of individual transactions and the entire credit portfolio. The aim is to identify ESG risks at an early stage, assess them systematically and integrate them into corporate decision-making processes.

The ESG score is calculated quarterly at individual transaction level and then aggregated at credit portfolio level. Quarterly monitoring, in which deviations are analysed, is also carried out. The results are compiled in the regular risk reports and reported up to Managing Board level.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

ESG risk scoring is used both in portfolio analysis and as part of the lending process. Portfolio analysis considers the entire credit risk-relevant portfolio, enabling ESG risks to be systematically analysed and monitored at an aggregated portfolio level. In the lending process, the ESG score flows directly into the credit decision. Risk-reducing actions are documented depending on the respective ESG score. This applies to loans above a predefined risk-relevant amount, where ESG risks have a significant influence on the risk assessment.

MDR-P 65c Responsible organisational level

The technical responsibility for ESG risk scoring lies at the risk management level within the organisation. Operational implementation and application is carried out by the responsible specialist departments using the Climcycle ESG scoring module. The results are incorporated into the company-wide risk analysis and the relevant decision-making processes.

MDR-P 65d Reference to third-party standards or initiatives

EBA Guideline

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Customers are informed about the scoring results during advisory consultations.

MDR-P 65f Availability of the policy for stakeholders

The manual is available on the intranet.

E1 specific disclosures**ESRS E1 25 Specify the extent to which the following areas are covered by the policy:**

- a. Climate change mitigation: inclusion of different climate risks in ESG scoring. Energy efficiency: focus on energy-efficient buildings and refurbishments in the real estate business as well as efficiency measures in own operations.
- d. Renewable energy deployment: expansion of in-house PV production was examined; the switch to renewable electricity in own operations has already taken place (purchase of 100% green electricity).
- e. Other: use of ESG scoring in the credit process to systematically analyse and manage ESG risks in the credit portfolio.

Sustainable Finance Framework RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Climate change mitigation
(negative impact) Contribution to energy consumption through financing of (energy-intensive) companies (e.g. energy-intensive production processes, transport)
(negative impact) Contribution to energy consumption (especially electricity) through the financing of companies with extensive server services (e.g. IT and telecommunications)
(negative impact) GHG (greenhouse gas) emissions caused by energy consumption in financed buildings/companies

MDR-P 65a Key contents

RLB NÖ-Wien's Sustainable Finance Framework defines clear standards, principles and criteria for responsible financing and emphasises the Bank's commitment to sustainable business practices. This framework serves as a guideline for the Bank to ensure a consistent approach and structure when integrating sustainable aspects into the sustainable finance product offering.

The framework specifies the intended uses of the Bank's sustainable product offering. Key topics are addressed, including energy efficiency, renewable energy deployment, climate change mitigation and climate change adaptation.

MDR-P 65a General targets and their monitoring processes

The development of a clear definition of sustainable finance instruments as well as their sustainability-relevant characteristics and ESG-compliant uses.

The definition of classifications for sustainable finance instruments, including their categorisation into green, social or sustainability-related product categories.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The Sustainable Finance Framework applies to customer business in the corporate customer and SME sectors.

MDR-P 65c Responsible organisational level

Overall responsibility lies with the Managing Board member responsible for Corporates; operational implementation is the responsibility of the Sustainable Finance, Financing & Subsidy Consulting Department (SFS). An SFS consultant is involved in the granting of every sustainable finance product to ensure compliance with internal and external guidelines.

MDR-P 65d Reference to third-party standards or initiatives

Green Loan Principles (GLP); Social Loan Principles (SLP); Sustainability-Linked Loan Principles (SLLP)

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The Sustainable Finance Framework supports customers' growing interest in sustainable and social financing and also offers them attractive conditions.

MDR-P 65f Availability of the policy for stakeholders

During consultations, customers are informed about the current range of sustainable and social products by the respective customer representative.

E1 specific disclosures

ESRS E1 25 Specify the extent to which the following areas are covered by the policy:

- a. Climate change mitigation: promotion of the manufacture, development, installation, maintenance or repair of products and technologies to reduce energy consumption.
- c. Energy efficiency: the financing of green buildings is intended to reduce GHG emissions in financed buildings, e.g. through lower energy consumption. The focus here is on financing environmentally friendly commercial, industrial and residential buildings. The criteria for subsidised loan conditions include building certification, compliance with certain energy consumption standards, refurbishment measures to improve energy efficiency and individual measures such as the installation of charging stations or electric heat pumps.
- d. Renewable energy deployment: 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.
- e. Other: green transport, pollution prevention and control, water management

ESG business strategy RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

- Climate change mitigation
(negative impact) Contribution to energy consumption through financing of (energy-intensive) companies (e.g. energy-intensive production processes, transport)
- (negative impact) Contribution to energy consumption (especially electricity) through the financing of companies with extensive server services (e.g. IT and telecommunications)
- (negative impact) GHG (greenhouse gas) emissions caused by energy consumption in financed buildings/companies

MDR-P 65a Key contents

The ESG business strategy includes sustainable positioning, which defines positive and negative criteria that establish a framework for business relationships and lending in particular. Particularly desirable activities that bring positive added value for the environment and society are rated as positive. In contrast, activities rated as negative include industries or governance practices that are considered problematic and are therefore not supported. Supplemented by further internal guidelines, this ensures that projects are implemented and business relationships entered into in such a way that they comply with sustainability requirements. This is why every new business relationship is scrutinised. The relevant customer groups are successively expanded in line with customer segmentation and binding guidelines are drawn up for all business areas. We also aim to keep the contents of this guideline in line with applicable rules and regulations as well as our Raiffeisen values. In the current year, a real estate policy was also integrated, which sets out specific criteria for financing and obtaining data in this context. In addition to the sustainable positioning, the product offering and the targeted customer approach are also defined in more detail.

MDR-P 65a General targets and their monitoring processes

- > To minimise the negative impact of business activities – particularly in the credit business – on society and the environment and to actively contribute to their improvement.
- > Definition of positive and negative criteria as a framework for business relationships, especially in the lending business
- > Clear criteria for integrating ESG factors into lending decisions
- > Evaluation of the current portfolio for conformity with our sustainable positioning and branch policies (detailed criteria catalogue for financing in certain branches)

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The business strategy and the integrated sustainable positioning relate to the downstream value chain and apply to all financing transactions of RLB NÖ-Wien.

MDR-P 65c Responsible organisational level

Sustainable positioning was implemented as part of a resolution passed by the Managing Board. Operational implementation is the responsibility of the Sales department.

MDR-P 65d Reference to third-party standards or initiatives

UN Global Compact; Charta der Vielfalt

MDR-P 65e Taking the interests of key stakeholders into account when defining the strategy

Sustainable positioning supports the growing interest of investors, external stakeholders and rating agencies in sustainable and social financing.

MDR-P 65f Availability of the policy for stakeholders

The business strategy is made available to all stakeholders on the RLB NÖ-Wien intranet and website.

E1 specific disclosures

ESRS E1 25 Specify the extent to which the following areas are covered by the policy:

Sustainable positioning defines clear standards for relevant areas to guarantee a sustainable and responsible financing strategy. This includes the following areas:

- > Climate change mitigation: orderly phasing out of transactions in the crude oil/natural gas and coal branches by 2030. 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.
- > Energy efficiency: financing of thermal refurbishments and energy efficiency solutions as well as resource-saving products and solutions.
- > Renewable energy deployment: 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 minimise critical impacts on the environment and society.

Corporate strategy NAWARO

MDR-P 65a Material impacts, risks and opportunities and their key contents

Climate change mitigation
(negative impact) GHG emissions from energy consumption in company-owned buildings/stationary facilities
(negative impact) GHG emissions from the use of fossil-based company-owned vehicles
(negative impact) GHG emissions from employees' use of fossil-fuelled vehicles for commuting to work

MDR-P 65a Key contents

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 pellets plants, NAWARO produces energy – primarily using wood that cannot be utilised materially, such as branch material and wood infested by bark beetles. 90% of the raw material wood comes from suppliers in the region. The pellets plant produces pellets from sawmill by-products.

MDR-P 65a General targets and their monitoring processes

100% of the generated energy from renewable energy carriers
Purchasing from regional suppliers – at least 80% of suppliers within an average radius of 100 km
Conversion of company cars to 100% electric cars by 2030

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The corporate strategy is the basis for all business activities, it covers the entire value chain.

MDR-P 65c Responsible organisational level

The corporate strategy must be supported and lived by all employees. The final responsibility lies with the top management level.

MDR-P 65d Reference to third-party standards or initiatives

not applicable

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The business philosophy is developed through the inclusion of material stakeholders, employees, customers and legal framework conditions.

MDR-P 65f Availability of the policy for stakeholders

The basis business philosophy is available for review on the company's website.

E1 specific disclosures

ESRS E1 25 Specify the extent to which the following areas are covered by the policy:

- a. Climate change mitigation
- d. Renewable energy deployment

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

Group-wide actions

Operational mobility management RLB NÖ-Wien, Aktuell-Group, NAWARO

MDR-A 68a Actuality

Action already taken, ongoing implementation; NAWARO: already completed

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Reduction of CO₂e in Scope 1, 3.6 and 3.7

Reduction of the impacts on air pollution

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

Travel allowance

RLB NÖ-Wien: all employees receive a travel allowance for annual public transport passes

Conversion to e-fleet

RLB NÖ-Wien, Aktuell-Group: new acquisitions in the vehicle fleet, exclusively vehicles with electric drive

NAWARO: conversion to a fully electric fleet by 2030

Bicycle leasing model

RLB NÖ-Wien, NAWARO: employees have the option of participating in a bicycle leasing model

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

Time horizon until 2030, action ongoing

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Conversion to e-fleet

RLB NÖ-Wien: new acquisitions in the vehicle fleet must have an electric drive and comply with the Taxonomy Regulation

Aktuell-Group: purchase of six new electric vehicles in the 2025 financial year

NAWARO: a hybrid vehicle was switched for an electric one

E1 specific disclosures

ESRS E1 29a Classification of climate transition levers.

Electrification: conversion of the vehicle fleet to electric vehicles

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Conversion to e-fleet

NAWARO: action already established before the 2024 greenhouse gas balance project; full impact will only be measurable in the coming years

Measures for climate-friendly operations

RLB NÖ-Wien

MDR-A 68a Actuality

Action already taken, ongoing implementation

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Implementation of actions to achieve the targets set in the ESG strategy (e.g. reduction of GHG emissions in Scope 1, conversion to climate-friendly operation)

Expected results: reduction of emissions in Scope 1 and 2 (moving away from crude oil and natural gas), expansion of renewable energy carriers (feasibility study on installation of PV systems), reduction of energy consumption through energy efficiency measures (equipping Stadtbank branches with fully automated systems for collecting operational ecological data)

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

> Creation of an ESG checklist for the selection of new locations for Stadtbank branches in Vienna and tenant engagement on the topic of moving away from crude oil and natural gas

> Securing the supply of UZ49 electricity at all locations by extending the contract until 2027

> Equipping Stadtbank branches with a fully automated system for collecting operational ecological data

> Feasibility study on the installation of PV systems at Raiffeisen Haus 2

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

ESG checklist and tenant engagement: completed

Securing the purchase of UZ49 electricity, re-evaluation of the contract in 2027

Equipping Stadtbank branches with fully automated data collection system by 2030

Completion of the feasibility study in 2025

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

> ESG checklist created and in use, e-mail sent to landlords on the subject of moving away from crude oil and natural gas and getting electricity from renewable sources: contract extension concluded until 2027

> 80% of Stadtbank branches have been equipped with fully automated systems

> Feasibility study for PV systems completed

E1 specific disclosures

E 1-3 29a Classification of climate transition levers.

Renewable energy: purchase of UZ-49 electricity, feasibility study of PV systems

E1-3 29b Describe the achieved and expected reductions in GHG emissions.

With 100% purchase of UZ49-certified electricity, a contribution can continue to be made to the reduction of Scope 2 GHG emissions

Credit portfolio**Sustainable product portfolio – financing with environmental or social effects**
RLB NÖ-Wien**MDR-A 68a Actuality**

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

The aim of the business strategy and the Sustainable Finance Framework is to consistently orientate RLB NÖ-Wien's portfolio towards sustainability. Our sustainable product portfolio makes a significant contribution to achieving this target, helping to reduce Scope 3.15 emissions.

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

RLB NÖ-Wien offers a credit portfolio of sustainable finance solutions that are designed to make a positive contribution to the transformation of companies towards a sustainable future. The product range includes both use-of-proceeds products with a specific use of funds and general corporate financing with sustainable KPIs as an incentive for transition. In the case of products from external providers, RLB NÖ-Wien ensures that they are reputable partners and funding institutions. These include, for example, EIB, OeKB and various other Austrian funding institutions such as Austria Wirtschaftsservice Gesellschaft mbH (aws) and Kommunalkredit Public Consulting GmbH (KPC). The comprehensive ESG product offering is described in section ESRS 2 SBM-1. The action affects the product portfolio and therefore the downstream value chain.

MDR-A 68c Time horizons

The provision of sustainable financial products aims to achieve a long-term increase in ESG-compliant financing in RLB NÖ-Wien's credit portfolio, which is why this measure has no time limit.

MDR-A 68e Progress of actions or action plans disclosed in prior periods

The ESG-compliant financing is shown in detail in the NIK table in the sustainability in the core business section. The target is to achieve a 30% share of ESG impact financing by 2027. In addition to the product categories already flagged last year, taxonomy-compliant products were subsequently flagged this year. Progress is reported quarterly to senior management as part of the SuCo (Management Report). Compared to the previous year, the share of green impact financing increased by 61.4% and the share of social impact financing by 3.3%. The significant increase in green financing is due to improvements in the evaluation criteria.

E1 specific disclosures**ESRS E 1 29a Classification of climate transition levers.**

Climate transition of the supply chain/credit portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Focusing on the transformation of the credit portfolio towards sustainable and social financing means that the Scope 3 emissions (financed emissions) in the RLB NÖ-Wien credit portfolio can be reduced.

ESG dashboards for portfolio management
RLB NÖ-Wien**MDR-A 68a Actuality**

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

An ESG dashboard has been developed to systematically track the progress of ESG-compliant financing as part of the ESG strategy and the Sustainable Finance Framework. It enables the automated recording of all ESG-relevant products and at the same time supports the targeted management of customer business towards a higher proportion of sustainable financing. By continuously tracking ESG-compliant financing, targeted actions can be derived to steer the portfolio towards ESG compliance.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies and affected stakeholder groups)

This action aims to systematically map RLB NÖ-Wien's ESG-relevant products in the downstream value chain by means of a dashboard. This allows meaningful analyses of the ESG credit portfolio to be prepared quickly and ESG-compliant business to be tracked regularly and transparently.

The dashboard shows the total volume of ESG-compliant financing, broken down into green, social and EIB/OeKB-refinanced transactions. The individual product categories are also shown, with the result that the weighting of the products in the credit portfolio can be clearly seen based on their respective volume. A further analysis also shows which business groups account for which volumes of ESG products. For a

precise assessment of the bondability of green and social financing, a separate view has also been integrated which also shows the respective maturity profiles in addition to the bondability.

MDR-A 68c Time horizons

This action is aimed at allowing the ESG-compliant financing business to be evaluated quickly and efficiently in the long term, which is why it is not limited to a specific period of time.

MDR-A 68e Progress of actions or action plans disclosed in prior periods

The ESG-compliant financing is shown in detail in the NIK table in the ESRS 2- SBM 1 section. The target is to achieve a 30% share of ESG impact financing by 2027. In addition to the product categories already flagged in the previous year, there were also Taxonomy-aligned products flagged subsequently in the current year. Progress is reported to executive management on a quarterly basis within the scope of the Sustainability Committee (SuCo).

E1 specific disclosures

ESRS E 1 29a Classification of climate transition levers.

Climate transition in the supply chain/loan portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Focusing on the transformation of the credit portfolio towards sustainable and social financing means that the Scope 3 emissions (financed emissions) in the RLB NÖ-Wien credit portfolio can be reduced.

Measurement of the number of customer meetings on ESG-compliant financing RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

As set out in our business strategy, our aim is to generate more ESG-compliant financing. To this end, we are tracking the number of client meetings. By tracking these meetings, we can analyse client segments, tailor our advisory services to their needs, and respond specifically to their requirements.

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

The introduction of measurement and reporting structures for meetings and appointments is aimed at specifically incentivising support staff and specialists. This is achieved by tracking communication services in visit reports, preparing reports by consultants and SME tracking via SFS. SFS focuses here on volumes, the number of appointments and offers, and reports regularly on the results in the management update.

MDR-A 68c Time horizons

This action aims to achieve a long-term increase in ESG-compliant financing in RLB NÖ-Wien's credit portfolio, which is why this measure has no time limit

MDR-A 68e Progress of actions or action plans disclosed in prior periods

Progress is communicated to the Managing Board on a regular basis in management updates by divisional management. There were a total of 508 customer meetings (previous year: 679) on the topic of sustainable finance in 2025. This equates to a 25.2% reduction compared to 2024.

E1 specific disclosures

ESRS E1 29a Classification of climate transition levers.

Climate transition in the supply chain/loan portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Focusing on the transformation of the credit portfolio towards sustainable and social financing means that the Scope 3 emissions (financed emissions) in our credit portfolio can be reduced.

Real estate ESG (pre-)check RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

A real estate ESG (pre-)check has been developed in order to increase the ESG potential in the area of real estate financing, thereby supporting RLB NÖ-Wien's target of increasing the proportion of ESG-compliant financing. This structured tool enables an efficient assessment of complex ESG requirements for buildings, including the assessment of EU Taxonomy compliance as well as green and social criteria according to RLB impact credit. This provides a quick assessment of whether the real estate property is ESG-compliant. Implementation of the ESG (pre-)check supports customer advisors as the first line of defence in classifying financing according to taxonomy.

MDR-A 68b Scope of the action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies and, where applicable, affected stakeholder groups)

The action comprises the application of the developed tool in the credit process for real estate financing in the SME and Corporates segment. The real estate ESG (pre-)check covers domestic and foreign business with a focus on Austria and Germany.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

This action is aimed at ensuring quick and efficient reviews for ESG-compliant real estate financing, which is why this action has no time limit.

MDR-A 68e Progress of actions or action plans disclosed in prior periods

Not applicable

E1 specific disclosures

ESRS E1 29a Classification of climate transition levers.

Climate transition in the supply chain/loan portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Focusing on the transformation of the credit portfolio towards sustainable and social financing means that the Scope emissions (financed emissions) in the RLB NÖ-Wien credit portfolio can be reduced

**ESG scoring for evaluation of the credit portfolio
RLB NÖ-Wien**

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

ESG scoring enables identification of focus customers and sectors in order to facilitate the targeted transformation towards a sustainable credit portfolio. This allows customers to be assessed specifically according to their ESG impacts, and the process of initiating the credit can be rejected if necessary. This means that environmental and social risks can be reduced through the financing provided by RLB NÖ-Wien.

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

ESG portfolio analysis and integration of ESG scoring into the lending process

RLB NÖ-Wien uses an external ESG scoring tool for portfolio analyses in order to assess the physical and transitory risks of customers. The tool classifies the risks according to Environmental (E), Social (S) and Governance (G) criteria. The individual results are summarised with a specific weighting to form a comprehensive ESG score, which is used as an indicator of the ESG risk for the respective borrowers. The score is displayed on a scale from 0 to 1, with 0 representing the best and 1 the worst result. The label is stated in the interval from AAA (best) to C (worst).

Customer segmentation:

A total of seven predefined customer groups were set out for precise customer segmentation. Different pre-sets with specific weightings were created for the Bank's most important business segments in order to map the individual risks of RLB clients.

- > Project financing in the field of renewable energies
- > Real estate project financing
- > SMEs & Corporates
- > Financial undertakings
- > Private individuals
- > Public sector
- > Agriculture and forestry

Risk categories:

The ESG scoring comprises various risk categories that cover environmental, social and governance risks. Environmental risks were considered as the most heavily weighted category in all seven customer groups. This is due to the more detailed data basis and improved quantifiability.

Portfolio analysis:

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

Change compared to the previous period

in %

| ESG-Rating | 31.12.2025 | 31.12.2024* | 31.12.2024 |
|------------|------------|-------------|------------|
| AAA | 0.0% | 0.0% | 0.0% |
| AA | 12.1% | 10.9% | 11.3% |
| A | 57.2% | 57.6% | 57.7% |
| BBB | 17.4% | 18.1% | 17.2% |

| | | | |
|--------------|-------------|-------------|-------------|
| BB | 8.3% | 8.9% | 9.1% |
| B | 4.2% | 3.7% | 3.9% |
| CCC | 0.9% | 0.8% | 0.8% |
| Total | 100% | 100% | 100% |

MDR-A 68c Time horizons

The evaluation of financing by means of ESG scoring aims to assess the ESG risks of customers in the long term, which is why this action has no time limit.

MDR-A 68e Progress of actions or action plans disclosed in prior periods

ESG scoring was successfully integrated into the lending process in 2024, with a step-by-step approach chosen here. Scoring was introduced for SME and Corporate customers in 2024, with the exception of project financing and credit business below the risk relevance threshold. ESG-Scoring was also extended to project financing in 2025.

E1 specific disclosures**ESRS E1 29a Classification of climate transition levers**

Climate transition in the supply chain/loan portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Focusing ESG scoring on the transformation of the RLB NÖ-Wien credit portfolio towards more sustainable and social financing means that emission hotspots in the credit portfolio can be identified and addressed in a targeted manner.

Actions to achieve the climate transition targets in the real estate portfolio RLB NÖ-Wien

MDR-A 68a Actuality

Current and future action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

The following climate transition actions (or just actions) were implemented to drive forward the long-term reduction of emissions in the property portfolio and to improve portfolio management and data quality:

- > Commitment to refurbishment and renovation: promotion of refurbishment and renovation actions in the financing business in order to increase the quality and sustainability of the real estate portfolio, combined with a targeted customer approach to prepare and highlight refurbishment potential. A software solution was tested for this in the current year that is supposed to be used in the coming year to respond to customer needs, particularly in the SME sector.
- > Obtaining energy performance certificates: obtaining energy performance certificates as mandatory for all new business in the case of real estate financing or collateral under the land register, including systemic recording; subsequent demand for missing energy performance certificates for existing real estate properties wherever possible. The ongoing mandatory collection is for the purposes of ensuring improved data quality.
- > Creation of a real estate property policy: development of a policy for real estate financing with positive and negative criteria as guidelines for assessing future new business; the policy was incorporated into the business strategy and forms the basis for assessing future business.
- > Intensive dialogue with customers: expansion of dialogue with customers in order to better understand needs in connection with the energy transition and identify common starting points for sustainable actions; including structured documentation of interactions.
- > Monitoring of climate transition progress: integration of energy performance certificate data, building certifications and GHG intensities into an ESG dashboard to systematically track progress, recognise changes at an early stage and enable transparent reporting.
- > Internal training and education: boosting professional expertise through targeted training, particularly on sustainability topics with a focus on real estate, for continuous skills development in sales.

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

RLB NÖ-Wien is pursuing the target of deriving a scientifically sound climate transition pathway for its real estate portfolio. The actions relate to real estate financing in the downstream value chain and primarily concern financing in Austria. However, in the Corporate Customers segment the portfolio also includes financing outside Austria, which is why foreign shares are also taken into account there.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The action is aimed at generating a long-term reduction in GHG emissions by 2050.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Progress was made with implementation of climate transition actions in the current year: a real estate policy was developed with positive and negative criteria and incorporated into the business strategy, with the result that future new business can be reviewed in line with these guidelines. A software solution was also tested to support the promotion of refurbishment and renovation, with a plan to use this in the coming year for targeted customer contact, particularly in the SME sector. At the same time, the mandatory collection of energy performance certificates for all new business was continued in order to systematically improve data quality and strengthen the basis for a more precise portfolio evaluation.

E1 specific disclosures**ESRS E1 29a Classification of climate transition levers.**

Climate transition in the supply chain/loan portfolio

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

The actions implemented are aimed at reducing the financed emissions (Scope 3.15).

Regional purchasing of raw materials (average radius 100 km)**NAWARO****MDR-A 68a Actuality**

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

- > Promotion of the regional economy
- > Short delivery routes reduce greenhouse gas emissions during transportation – reduction of GHG emissions in Scope 3
- > Short delivery routes reduce the impact on air pollution

MDR-A 68b Scope of action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

- > The action affects the upstream value chain: Purchasing
- > The action covers all sites
- > Sites are close to the border with the Czech Republic where part of the upstream value chain is located (50%) – there are suppliers on average 100 kilometres around each of the sites

MDR-A 68c Time horizons

Existing action will be continued without time restrictions

MDR-A 68e Progress of actions or action plans disclosed in prior periods

Quantitative:

Target value ~100 km for the raw material purchased is met in FY2025.

E1 specific disclosures**ESRS E1 29a Classification of climate transition levers.**

Climate transition of the supply chain

ESRS E1 29b Describe the achieved and expected reductions in GHG emissions.

Action already established before the 2024 GHG inventory project; no reduction measurement was available yet in the reporting year.

For all described actions, there were no material CapEx or OpEx funds for implemented or planned actions in the reporting year.

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

As part of the development of its ESG policy, the Group's management has set climate transition targets for Scope 1 and 2, which are explained in detail in this section. The subsidiaries are required to set their own targets for Scope 3 and to achieve the Group targets. *ESRS E1.25a & b* For all GHG emission reduction targets stated, the baseline values are from the 2023 greenhouse gas inventory. A three-year average of the baseline values has not yet been carried out due to the short observation period. The development of the equity investments (expansion, extension of production facilities) is analysed on a periodic basis and the reference year is adjusted if necessary.

Group-wide targets

Climate transition targets Scope 1 and 2

Group-wide

MDR-T 80a Relationship of the target to the policy objectives

The objective supports the plan of achieving climate-friendly operations

MDR-T 80b Target level (absolute or relative target incl. indication of the unit)

Scope 1 (base year 2023)

2030: (42)%

2050: (90)%

Scope 2

100% sourcing of electricity from renewable energy sources by 2030

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The targets include all subsidiaries of the RLB NÖ-Wien Group at all sites.

The objective relates primarily to the company's own operations (energy use, vehicle fleet, etc.)

MDR-T 80d Baseline value and year

2023

MDR-T 80e Period (incl. indication of milestones and interim targets)

See MDR-T 80b

MDR-T 80f Methodologies and assumptions for defining the target (scenarios, data sources, etc.)

Referring to the SBTi methodology, use of the 1.5-degree scenario, based on the Corporate Net-Zero Standard

MDR-T 80g Science-based approach

The targets have been developed based on the SBTi methodology.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Involvement of the subsidiaries via the SuCo.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

not applicable

MDR-T 80j Target monitoring, progress and changes

Progress monitoring through the annual updates to the GHG inventory

Progress reporting in SuCo

E1 specific disclosures

ESRS E1 33 Indication of target type

GHG reduction target

ESRS E1 34a If GHG emission reduction target is set, disclose either in absolute terms or as a percentage relative to a base year

In %

ESRS E1 34b Disclose which GHG scope (1,2,3) the emission reduction target relates to.

Scope 1 and 2, the underlying greenhouse gas inventory is prepared in accordance with the GHG Protocol, includes all relevant greenhouse gases and is in line with the GHG inventory limit.

ESRS E1 34b What percentage of each scope category (1,2,3) is covered by the target?

Scope 1: 90%

Scope 2: 100%

ESRS E1 34d Minimum GHG reduction target: Specify the target value for 2030 and, if applicable, up to 2050.

Scope 1: 90%

Scope 2: 100%

ESRS E1 34d Disclosure of whether sector-specific climate transition pathways (e.g. FLAG, CRREEM, etc.) were used.

Scope 1 (base year 2023)

2030: (42)%

2050: (90)%

Scope 2

100% sourcing of electricity from renewable energy sources by 2030

ESRS E1 34e Are the reduction targets secured externally? E.g. SBTi certified?

No

ESRS E1-4 34(f) Describe the expected climate transition levers and their overall contribution to achieving the GHG targets.

- > Electrification of the vehicle fleet
- > Natural gas consumption in the production processes
- > There is currently no quantification of the climate transition levers and their overall contribution toward achieving the GHG targets.

ESRSE1 34f Disclosure of whether new technologies are being introduced and their role in achieving the GHG targets.

Yes, high-temperature heat pumps (>130 °C) or hybrid systems are likely to be crucial in particular. Introduction of these depends on technological progress and the funding landscape

Climate-friendly business

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

The objectives support the transition to climate-friendly operations, which was defined as a target in the ESG policy.

MDR-T 80b Target level (absolute or relative target incl. indication of the unit)

- > Policy for new sites free of heating oil and gas by 2030
 - > Ensuring 100% of electricity consumption from renewable energy sources by 2050
 - > Equipping Raiffeisenhaus Wien 1 and 2 (RHW 1+2) and 20 branches with a fully automated system for collecting operational ecological data by the end of 2025
 - > Expansion of in-house electricity generation based on the 2025 PV feasibility analysis
 - > Employees' company cars 100% electric by 2030
-

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The targets cover all of the RLB NÖ-Wien sites and are limited to the bank's own operational sites.

MDR-T 80d Baseline value and year

The starting year for all targets is 2023
 Policy for new sites free from heating oil and gas: no starting point provided
 Ensuring electricity consumption from renewable energy sources: UZ49 Ecolabel electricity contract already in place until 2025
 Fully automated system for collecting operational ecology data: no starting point available
 Expansion of in-house electricity production: 104 PV modules available on the roof of RHW2
 100% e-cars: 47.8% of the vehicle fleet powered electrically (as of 2023)

MDR-T 80e Period (incl. indication of milestones and interim targets)

see MDR-T 80b

MDR-T 80f Methodologies and assumptions for defining the target (scenarios, data sources, etc.)

not applicable (qualitative target)

MDR-T 80g Science-based approach

Ensuring electricity consumption from renewable energy sources: based on the SBTi Scope 2 target

MDR-T 80h Inclusion of stakeholders (in setting the target)

Involvement of the relevant departments (e.g. infrastructure management)

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

not applicable No change in the targets or measurement methods

MDR-T 80j Target monitoring, progress and changes

Monitoring of progress through the annual update to the GHG inventory and through updating the ESG policy in the Managing Board.
 Progress reporting in SuCo

E1 specific disclosures

ESRS E1 33 Indication of target type

Targets for increasing both energy efficiency and the e-fleet

ESRSE1 34a If GHG emission reduction target is set, disclose either in absolute terms or as a percentage relative to a base year

not applicable, no direct GHG emission reduction target

ESRS E1 34b Disclose which GHG scope (1,2,3) the emission reduction target relates to.

Scope 1 and 2

ESRS E1 34b What percentage of each scope category (1,2,3) is covered by the target?

not applicable, no direct GHG emission reduction target

ESRS E1 34d Minimum GHG reduction target: Specify the target value for 2030 and, if applicable, up to 2050.

not applicable

ESRSE1 34d Disclosure of whether sector-specific climate transition pathways (e.g. FLAG, CRREEM, etc.) were used.
not applicable

ESRS E1 34e Are the reduction targets secured externally? E.g. SBTi certified?
not applicable

ESRSE1 34f Describe the expected climate transition levers and their overall contribution to achieving the GHG targets.
not applicable

Climate transition targets real estate portfolio RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

The reduction targets for the real estate portfolio are set out specifically in the ESG policy.

MDR-T 80b Target level (absolute or relative target incl. indication of the unit)

For the purposes of implementing the climate transition pathway, RLB NÖ-Wien is pursuing customer group-specific interim targets for the real estate portfolio until 2030 and a long-term, gradual reduction in GHG emissions by 2050. The relative target for 2030 is to reduce CO₂ intensity (kg CO₂e/m²) compared to the baseline year 2023.

| Customer group | Objective | Base year | Baseline value (kg CO ₂ e/m ²) | Target value 2030 (kg CO ₂ e/m ²) | Reduction from base year to 2030 | CO ₂ intensity YE 2024 |
|---------------------------------------|-----------|-----------|---|--|----------------------------------|-----------------------------------|
| Private customers and private banking | 1.5 °C | 2023 | 26.1 | 12.1 | 53.5% | 27.0% |
| SMES | 1.5 °C | 2023 | 26.7 | 12.7 | 52.5% | 29.2 |
| CORPORATE CUSTOMERS | 1.5 °C | 2023 | 46.4% | 21.9 | 52.8% | 36.6 |

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The scope of the target includes the real estate portfolio of RLB NÖ-Wien. The portfolio was divided into three customer groups in order to define and manage the GHG emission reduction targets: private customers (PK) & private banking (PB), corporate customers and SMEs. Separate target paths were developed for each of these groups using the SBTi real estate tool and corresponding reduction targets were defined.

MDR-T 80d Baseline value and year

The year 2023 is used as the baseline year.

MDR-T 80e Period (incl. indication of milestones and interim targets)

Interim targets have been set until 2030 in order to drive forward the reduction in emissions in stages by 2050.

MDR-T 80f Methodologies and assumptions for defining the target (scenarios, data sources, etc.)

The climate transition targets for the real estate portfolio are set on the basis of CO₂ intensity (kg CO₂e/m²) in the baseline year. The financed Scope 1 and Scope 2 emissions are calculated using the PCAF methodology; the external tool Climcycle is used for quantification purposes. The calculated base values are consistent and comprehensible thanks to the standardised PCAF approach. At the next stage, the financed emissions are set in relation to the financed square metres in order to determine the CO₂ intensity for the credit portfolio. As complete area data is not available for all properties, missing square metre data is sometimes supplemented by climate cycle estimates based on statistical metrics such as average living space per capita, household size and degree of urbanisation.

The climate transition paths are then derived using the SBTi real estate tool. This tool is tailored to the real estate sector and enables scientifically based reduction pathways to be defined that are in line with the 1.5 degree target under the Paris Agreement. Building types, initial emission intensities, building sizes and regional differences are some of the factors taken into account in order to derive country and sector-specific target pathways.

MDR-T 80g Science-based approach

The climate transition targets were developed in line with the SBTi framework and are based on the Sectoral Decarbonisation Approach (SDA), which defines physical intensity targets (e.g. emissions intensity per area).

MDR-T 80h Inclusion of stakeholders (in setting the target)

Involvement of the relevant departments (e.g. Sales management)

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

The methodology of the climate transition pathway was adjusted for the Corporate Customers business segment: in addition to the credit portfolio weightings, country weightings were also taken into account, as a significant portion of this credit portfolio is located abroad.

As the valuation logic of the financed emissions in Climcycle has changed significantly, the baseline must also be recalculated in the current year. Here, the kg CO₂e/m² are recalculated for the baseline year 2023, which will also result in new target values for 2030 for all three sectors. The changes are shown in the following table.

| Customer group | Base year* (kgCO ₂ e/m ²) | Base year (kgCO ₂ e/m ²) | Target intensity 2030* (kgCO ₂ e/m ²) | Target value 2030 (kgCO ₂ e/m ²) | reduction 2030* (%) | reduction 2030 (%) |
|----------------|---|--|---|--|------------------------|-----------------------|
| PK und PB | 26.1 | 31.2 | 12.1 | 14.5 | 53.5% | 53.6% |
| KMU | 26.7 | 31.0 | 12.7 | 14.7 | 52.5% | 52.6% |
| KOM | 46.4 | 36.5 | 21.9 | 17.0 | 52.8% | 53.4% |

* Recalculation using Climcycle and updated database

MDR-T 80j Target monitoring, progress and changes

A clear focus on the ongoing monitoring of the credit portfolio is planned in order to achieve the target by 2030. In particular, this includes recording and analysing CO₂ intensity on the basis of energy performance certificates and gradually improving the data basis for more precise credit portfolio management. Monitoring takes place on a quarterly basis and is reported in the SuCo; the progress reported can be seen in the disclosures on E1-4 34a/34d.

E1 specific disclosures

ESRS E1 33 Indication of target type

GHG reduction target

ESRS E1 34a/34d If GHG emission reduction target, disclosure either in absolute values or as % in relation to a baseline year including target values for the year 2030 and if applicable up to 2050.

As % and as absolute values

ESRS E1 34b Indicate which GHG scope (1,2,3) the emission reduction target relates to and what percentage of the respective scope category (1,2,3) is covered by the target.

The targets relate to Scope 3.15 (financed emissions) and cover 2.7% (previous year: 2%) of Scope 3 emissions. The underlying greenhouse gas inventory is prepared in accordance with the GHG Protocol, includes all relevant greenhouse gases and is in line with the greenhouse gas inventory limit.

ESRS E1 34d Disclosure of whether sector-specific climate transition pathways (e.g. FLAG, CRREEM, etc.) were used.

The climate transition pathway calculated by SBTi for Austria was used as a reference for Private Customers and Private Banking as well as SMEs, as the majority of RLB NÖ-Wien's real estate portfolio is located in Austria. Country-weighted paths were also taken into account for the Corporate Customers financing portfolio in order to properly reflect the significant foreign share in the credit portfolio. The SBTi pathways are based on the CRREM pathways, which are based on scientific findings on global warming and the requirements of the Paris Climate Agreement and provide country and sector-specific climate transition pathways.

ESRS E1 34e Are the reduction targets secured externally? E.g. SBTi certified?

These targets have not yet been validated by the SBTi due to the incomplete portfolio coverage currently. Targets were defined using SBTi methodology but were not validated by SBTi

ESRS E1 34f Describe the expected climate transition levers and their overall contribution to achieving the GHG targets.

The real estate segment was identified as a key lever for reducing financed emissions (Scope 3.15) due to its high credit portfolio share. There is currently no quantification of the climate transition levers and their overall contribution toward achieving the GHG targets.

ESRS E1 34f Disclosure of whether new technologies are being introduced and their role in achieving the GHG targets.

Not applicable

Electrification of vehicle fleet

NAWARO, Aktuell-Group

MDR-T 80a Relationship of the target to the policy objectives

Aktuell-Group: gradual replacement of combustion engines with electric cars

NAWARO: the "Conversion to e-fleet" action is for the purposes of implementing the strategic objective of gradually reducing the company's CO₂ emissions and achieving climate neutrality over the long term.

MDR-T 80b Target level (absolute or relative target incl. indication of the unit)

Aktuell-Group: aim to make the proportion of electric cars compared to combustion engines over 50%

NAWARO: 100% of the vehicle fleet to be electric by the end of 2030

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Aktuell-Group: an evaluation is taking place to determine whether electric cars can be used by all employees for their work (depending on factors such as kilometres driven, availability of charging stations in the respective sales territory, etc.).

NAWARO: comprises all company vehicles used for business purposes, including passenger cars and light commercial vehicles

MDR-T 80d Baseline value and year

Aktuell-Group: 2024
NAWARO: 2024

MDR-T 80e Period (incl. indication of milestones and interim targets)

Aktuell-Group: period has not yet been defined
NAWARO: 100% of vehicles electric by 2030 (final target)

MDR-T 80f Methodologies and assumptions for defining the target (scenarios, data sources, etc.)

Aktuell-Group: the target was created based on vehicle fleet data.
NAWARO: the target was set based on vehicle fleet data, CO₂ emissions surveys and cost/benefit analyses.
Local conditions such as charging infrastructure, driving routes and site conditions were incorporated into the planning.

MDR-T 80g Science-based approach

not applicable

MDR-T 80h Inclusion of stakeholders (in setting the target)

Aktuell-Group: internal stakeholders were involved, decision by executive management
NAWARO: internal stakeholders such as vehicle fleet management, the Sustainability department and the Works Council as well as external partners such as vehicle suppliers, energy providers and local authorities were involved in defining the targets

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

no change in targets or measurement methods

MDR-T 80j Target monitoring, progress and changes

Aktuell-Group: monitoring in the vehicle fleet list
NAWARO: deviations from the plan are analysed and documented in order to adjust interim targets or actions as necessary. Changes to the framework conditions such as new legal requirements or technological developments are taken into account in order to ensure on a continuous basis that targets are achieved

E1 specific disclosures

ESRS E1 33 Indication of target type

implementation target: increasing the e-fleet

ESRS E1 34a If GHG emission reduction target is set, disclose either in absolute terms or as a percentage relative to a base year

not applicable, no direct GHG emission reduction target

ESRS E1 34b Disclose which GHG scope (1,2,3) the emission reduction target relates to.

Scope 1

ESRS E1 34b What percentage of each scope category (1,2,3) is covered by the target?

not applicable, not a direct GHG emission reduction target

ESRS E1 34d Minimum GHG reduction target: Specify the target value for 2030 and, if applicable, up to 2050.

not applicable

ESRS E1 34d Disclosure of whether sector-specific climate transition pathways (e.g. FLAG, CRREEM, etc.) were used.

not applicable

ESRS E1 34e Are the reduction targets secured externally? (e.g. SBTi certified)

not applicable

ESRS E1 34f Describe the expected climate transition levers and their overall contribution to achieving the GHG targets.

not applicable

ESRS E1-5 – Energy consumption and mix

ESRS E1 37 Energy consumption and the energy mix in the RLB NÖ-Wien Group represent a core element in the key topic of climate.

| Energy consumption and mix | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Fuel consumption from coal and coal products (MWh) | 0.0 | 0.0 |
| Fuel consumption from crude oil and petroleum products (MWh) | 462.3 | 764.1 |
| Fuel consumption from natural gas (MWh) | 412.0 | 504.0 |
| Fuel consumption from other fossil sources (MWh) | 0.0 | 0.0 |
| Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources (MWh) | 295.9 | 121.7 |
| Total fossil energy consumption (MWh) | 1,170.2 | 1,389.7 |
| Share of fossil sources in total energy consumption (%) | 5.7% | 8.6% |
| Consumption from nuclear sources (MWh) | 0.0 | 0.0 |
| Share of consumption from nuclear sources in total energy consumption (%) | 0.0% | 0.0% |
| Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh) | 38.5 | 38.0 |
| Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh) | 19,436.2 | 14,818.1 |
| The consumption of self-generated non-fuel renewable energy (MWh) | 4.0 | 0.0 |
| Total renewable energy consumption (MWh) | 19,478.8 | 14,856.1 |
| Share of renewable sources in total energy consumption (%) | 94.3% | 91.4% |
| Total energy consumption (MWh) | 20,649.0 | 16,245.8 |

Crude oil and petroleum products saw a significant decrease of 39.5%. The main reason is the gradual conversion of the vehicle fleet to electric and hybrid vehicles. In particular, the strategic conversion of the electric fleet at RLB NÖ-Wien and NAWARO led to significantly lower diesel and gasoline consumption.

Consumption of purchased or received electricity, heat, steam, and cooling, as well as from fossil sources, increased significantly by 143.2%. A key driver is the increased electricity demand for electric vehicles. Additionally, due to improved data quality, NAWARO's electricity mix, as specified in the product data sheet, is now allocated 100% renewable energy.

Consumption of purchased or received electricity, heat, steam, and cooling, as well as from renewable sources, increased by 31.1% in the reporting year compared to the previous year. In 2025, district heating consumption in branches of RLB NÖ-Wien with heating supply regulated by lease agreements, as well as district cooling for the Carinthia branch of the Aktuell Group, were included for the first time. Furthermore, the resumption of regular operations at NAWARO, particularly after the pellet plant's shutdown in the previous year, had an increasing impact on the reported consumption figures. As previously mentioned, due to improved data quality, NAWARO's electricity mix was assigned to 100% green electricity, in accordance with the product data sheet.

Consumption of self-generated renewable energy: a survey was conducted for the first time in fiscal year 2025 (photovoltaic system in the RHW building).

ESRS E1 AR 32e & AR 32j The electricity mix, which consists of both fossil fuels and renewable sources, was allocated in its entirety to total fossil fuel energy consumption.

Only energy consumption from processes owned or controlled by the company was taken into account. The same scope was applied as for the GHG inventory for Scope 1 and Scope 2, but no individual substances or fuels were taken into account unless they were burned for energy purposes.

| ESRS E1 AR 32f The entire RLB NÖ-Wien Group produced 45,134.6 MWh of energy from renewable sources in 2025. Energy production | | |
|--|-------------------|-------------------|
| | Total 2025 | Total 2024 |
| non-renewable energy production (MWh): | 0.0 | 0.0 |
| renewable energy production (MWh): | 45,134.6 | 9,717.9 |

Energy generation from renewable sources has increased significantly by 364.4%. This is partly due to the fact that the photovoltaic system on the RHW building was surveyed for the first time. In addition, a pellet plant operated by NAWARO has been put back into operation.

Energy intensity based on net revenue

ESRS E1 42 The RLB NÖ-Wien Group and its equity investments operate in the following climate-intensive sectors in accordance to Delegated Regulation (EU) 2022/1288 Sections A to H and Section L:

- > ENERGY SUPPLY
- > REAL ESTATE AND HOUSING
- > PROVISION OF FINANCIAL AND INSURANCE SERVICES

When considered separately, the total energy consumption associated with activities in climate-intensive sectors is as follows:

| Energyintensive sector: energy consumption and energy mix | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Fuel consumption from coal and coal products (MWh) | 0.0 | 0.0 |
| Fuel consumption from crude oil and petroleum products (MWh) | 462.3 | 156.1 |
| Fuel consumption from natural gas (MWh) | 412.0 | 0.0 |
| Fuel consumption from other fossil sources (MWh) | 0.0 | 0.0 |
| Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources (MWh) | 295.9 | 0.0 |
| Total fossil energy consumption (MWh) | 1,170.2 | 156.1 |
| Share of fossil sources in total energy consumption (%) | 5.7% | 1.9% |
| Consumption from nuclear sources (MWh) | 0.0 | 0.0 |
| Share of consumption from nuclear sources in total energy consumption (%) | 0.0% | 0.0% |
| Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh) | 38.5 | 38.0 |
| Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh) | 19,436.2 | 7,926.5 |
| The consumption of self-generated non-fuel renewable energy (MWh) | 4.0 | 0.0 |
| Total renewable energy consumption (MWh) | 19,478.8 | 7,964.5 |
| Share of renewable sources in total energy consumption (%) | 94.3% | 98.1% |
| Total energy consumption (MWh) | 20,649.0 | 8,120.6 |

Due to changes in the definition of energy-intensive sectors based on NACE codes, there is a significant increase. *ESRS E1 40 & 41* Energy intensity arises from the total energy consumption in connection with activities in climate-intensive sectors as follows:

| Energy intensity per net revenue | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Total energy consumption from activities in high climate impact sectors per net revenue (MWh/EUR) | 0.4 | 0.5 |

A comparison of energy intensity per net revenue with the previous year is not available for 2025. Climate-intensive sectors were identified in 2024 based on NACE 2008. For the 2025 financial year, NACE 2025 was used. This resulted in a shift in the climate-intensive sectors among the portfolio companies.

The total energy intensity per employee at RLB NÖ-Wien amounts to 6,359.7 kWh (previous year: 6,123.6 kWh; 2023: 6,020.7 kWh).

ESRS E1 43 The denominator used for calculating energy intensity (net sales revenue in EUR) is composed of the following income items: Interest income Notes Net interest income (1), Income from securities (dividend income) Notes Dividend income (3), Commission income Notes Net commission income (2), Net income from financial transactions, Sales revenue and services from real estate and industrial holdings and other operating income (excluding real estate and industrial holdings) Notes Other operating result (9).

ESRS E1-6 – Gross GHG emissions in Scope 1, 2 and 3 categories and total GHG emissions

ESRS E1 47, 51 & 46i Relevance screening took place to determine the relevant Scope categories. A Scope category is only relevant if it accounts for at least 1% of total emissions. Emissions from Scope 3.1 and 3.15 are excluded from the population.

The following emissions are not relevant due to the relevance limit:

| | |
|--|---------------------------------------|
| Scope 3.5 – Waste generated during operation | Scope 3.10 – Processing of goods sold |
| Scope 3.8 – Leased installations | Scope 3.14 – Franchise |

There are deviations in the other emissions categories depending on the business model:

| | | | | | | | | | | | |
|-------------------|----------------------------------|------------------|--|------------------------|---------------------|-------------------------|--------------------------|---------------------------|---|-------------------------------|------------------|
| | 3.1 Purchased goods and services | 3.2 Fixed assets | 3.3 Activities in connection with fuels and energies | 3.4 Upstream transport | 3.6 Business travel | 3.7 Commuting employees | 3.9 Downstream transport | 3.11 Use of products sold | 3.12 Treatment of products at the end of their service life | 3.13 Downstream leased assets | 3.15 Investments |
| RLB NÖ-Wien Group | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Information on the calculation methodology for GHG emissions

ESRS E1 AR 39a The principles, requirements and guidelines of the Greenhouse Gas Protocol (GHG) were observed when preparing the GHG balance sheet.

ESRS E1 AR 39b The following section describes the methodologies, significant assumptions and emission factors for relevant scopes and categories for calculating gross GHG emissions in Scope 1, 2 and 3 categories.

| Scope | Description of the methodology/source |
|----------------------------|---|
| Scope 1 | Emission factors from the publication <i>Harmonised Austrian Direct and Indirect GHG Emission Factors for Relevant Energy Sources & Technologies</i> (Austrian Federal Environmental Agency, 2025) were used to calculate emissions from stationary heating systems and from diesel and petrol consumption. <i>E1-6 48b</i> The RLB NÖ-Wien Group does not emit any emissions that are attributed to the regulated emissions trading system. |
| Scope 2 | Market-based: specific GHG emissions have been reported on the basis of the energy mix for sites where the energy mix is shown on the electricity bill. The data basis for the emission factors is the publication <i>Harmonised Austrian Direct and Indirect GHG Emission Factors for Relevant Energy Sources & Technologies</i> (Austrian Federal Environmental Agency, 2025). Location-based: the emission factor for Austrian electricity generation published by the Federal Environment Agency was used to calculate emissions according to the location-based method. Country-specific emission factors for electricity generation were used by Ecoinvent. |
| Scope 3.1 & 3.2 | Expenditure items for services and investments in buildings and machinery were linked to emission factors for material items and the economic sector from EXIOBASE, e.g. computers and related activities (0,082 kg CO ₂ -eq /€). The emission factors in EXIOBASE 3.8 for the respective materials and sectors relate to 2019, which is why the prices submitted were adjusted downwards in accordance with the consumer price index (CPI) so as not to overestimate emissions due to the price increase from 2019 to 2024. Emission factors from the following data sources were used for mass-based data in units or kg: > Ecoinvent 3.11 cut off, calculation of GHG emissions according to the IPCC 2021 method > Agribalyse 3.1.1 > Information sheet CO ₂ factors Federal funding for energy and resource efficiency in the economy – Grants, version 3.1, BMWK (2024) > THE ECOBALANCE OF PERSONAL VEHICLES, evaluation of alternative drive concepts with regard to CO ₂ reduction potential and energy savings (Federal Environment Agency, 2021) > Carbon Cloud For individual capital goods (self-service appliances of RLB NÖ-Wien), an external consultant estimated the production-related emissions based on weight and material composition. Emission factors from Ecoinvent 3.11 and the publication Information sheet on CO ₂ factors Federal funding for energy and resource efficiency in industry – Grants, Version 3.1 (BMWK, 2024) were used for this purpose. |

| | Base year 2023 | Comparison 2024 | N 2025 | % N / N-1 |
|--|-------------------|--------------------|-------------|-----------|
| Total GHG emissions | | | | |
| Scope 1 GHG emissions | | | | |
| Gross Scope 1 GHG emissions (tCO ₂ e) | 2,060.8 | 2,262.5 | 3,197.3 | 41.3% |
| Percentage of Scope 1 GHG emissions from regulated emission trading schemes (%) | 0.0 | 0.0 | 0.0 | |
| Scope 2 GHG emissions | | | | |
| Gross location-based Scope 2 GHG emissions (t CO ₂ e) | 2,051.3 | 1,855.7 | 2,419.4 | 30.4% |
| Gross market-based Scope 2 GHG emissions (tCO ₂ e) | 1,487.7 | 372.4 | 441.4 | 18.5% |
| Significant scope 3 GHG emissions | | | | |
| Total Gross indirect (Scope 3) GHG emissions (tCO ₂ e) | 5,430,493.7 | 5,542,251.5 | 4,676,083.4 | (15.6)% |
| Total Gross indirect (Scope 3) GHG emissions (tCO ₂ e) - location-based | 5,430,401.6 | 5,542,059.8 | 4,676,472.2 | (15.6)% |
| 1 Purchased goods and services | 6,385.6 | 5,544.7 | 5,816.0 | 4.9% |
| 2 Capital goods | 8,507.4 | 1,131.4 | 1,040.3 | (8.1)% |
| 3 Fuel and energy-related Activities (not included in Scope 1 or Scope 2) | 706.7 | 1,594.3 | 2,264.3 | 42.0% |
| 3 Fuel and energy-related Activities (not included in Scope 1 or Scope 2 - market-based) | 614.6 | 1,402.6 | 1,875.6 | 33.7% |
| 4 Upstream transportation and distribution | 537.0 | 206.4 | 247.9 | 20.1% |
| 5 Waste generated in operations | 0.0 | 0.0 | 0.0 | |
| 6 Business traveling | 76.8 | 88.4 | 158.7 | 79.4% |
| 7 Employee commuting | 666.6 | 652.3 | 657.6 | 0.8% |
| 8 Upstream leased assets | - | - | 0.0 | |
| 9 Downstream transportation | 223.0 | 181.9 | 218.7 | 20.2% |
| 10 Processing of sold products | - | - | 0.0 | |
| 11 Use of sold products | 1,335.0 | 0.0 | 772.2 | |
| 12 End-of-life treatment of sold products | - | - | 0.0 | |
| 13 Downstream leased assets | 48.7 | 44.1 | 44.1 | 0.0% |
| 14 Franchise | - | - | 0.0 | |
| 15 Investments | 5,412,006.8 | 5,532,807.9 | 4,665,252.5 | (15.7)% |
| - PCAF | 5,036,029.6 | 5,156,830.7 | 4,352,964.1 | (15.6)% |
| - At Equity | 375,977.2 | 375,977.2 | 312,288.4 | (16.9)% |
| Total GHG emissions | | | | |
| Total GHG emissions (location-based) (tCO ₂ e) | 5,434,605.8 | 5,546,369.7 | 4,682,088.9 | (15.6)% |
| Total GHG emissions (market-based) (tCO ₂ e) | 5,433,950.1 | 5,544,694.7 | 4,679,722.2 | (15.6)% |

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). For extrapolated values, the asset data is collected in the next financial year in order to obtain key figures that are as granular as possible. *ESRS2 77b* The GHG inventory was obtained with support from an external consultant; there is no external validation available, e.g. by ISO. The resumption of regular operations at NAWARO, particularly following the shutdown of the pellet plant last year, led primarily to increased consumption of the basic raw materials

wood and electricity. This is mainly reflected in the increase in emissions in Scope 1 and 2. The change in Scope 3.15 At Equity is due to a switch in the calculation methodology to PCAF. The increase in emissions in Scope 3.6 is primarily attributable to increased business travel by air. No corresponding activity data is available for the other Scope categories at the time of reporting. Fluctuations in the calculated values are due to extrapolation factors such as revenue, capital expenditures (CapEx), or number of employees.

| Total GHG emissions | Base Year | | Annual % of Target/Base Year | Interim Targets and Target Years | | | |
|---|-------------|-------------|------------------------------|----------------------------------|------------------------------|-------------|------------------------------|
| | 2023 | 2025 | | 2030 | Annual % of Target/Base Year | 2050 | Annual % of Target/Base Year |
| Scope 1 GHG emissions | 2023 | 2025 | | 2030 | | 2050 | |
| Gross Scope 1 GHG emissions (tCO ₂ eq) | 2,060.8 | 1,813.50 | 6% | 1,195.26 | 6% | 206.08 | 3% |

ESRS E1 AR 43c For Scope 1 emissions, biogenic emissions amount to 28,661 tCO₂eq for the Group as a whole. *ESRS E1 AR 45d* The proportion of contractual instruments for electricity associated with Scope 2 emissions is 90%. Those electricity products for which a declaration of the energy mix or an external certification such as the Austrian Ecolabel is available have been defined as contractual instruments.

3.15 Investments

ESRS E1 46 In the RLB NÖ-Wien Group, GHG emissions in Scope 3.15 arise from equity investments in associated companies accounted for using the equity method, subsidiaries without operational control and associated companies that are not fully consolidated. *ESRS E1 50a & b* This means that there is no division between Scope 1 and Scope 2 emissions. The emissions in the credit portfolio from the lending activities of RLB NÖ-Wien are also taken into account.

| Scope 3 GHG emissions | Total 2025 | Total 2024 |
|--|--------------------|--------------------|
| a) Consolidated group (parent and subsidiary) | 4,364,183.8 | 5,166,724.8 |
| b) invested companies (associated companies, joint ventures, non-consolidated subsidiaries) and contractual arrangements under operational control | 312,288.4 | 375,977.2 |
| Total | 4,676,472.2 | 5,542,702.0 |

Credit portfolio

The PCAF standard forms the methodological basis for determining the financed emissions from the credit portfolio. The calculation is based on the proportionate loan or investment volume in relation to total assets. This procedure is currently also used for listed companies, as enterprise value including cash (EVIC) is not yet available for a large proportion of customers. The shares calculated are multiplied by the respective emission values. The required CO₂ customer data is collected regularly or requested as required. Both verified and non-verified emissions data is taken into account when determining emissions. If no direct emission values are available, an approximate calculation is made based on physical active data such as energy consumption. If only general information such as ISO and NACE codes are available, default values (proxies) are used for the calculation.

The data quality is measured using methodology scores (quality scores). Score five is the worst and contains only the customer's ISO code, NACE code and debit balance and is based on estimated values. The score shifts upwards if more data is supplied. Score one is the best and is achieved if verified emissions are available. However, the

methodology score makes no statement about the amount of the emissions themselves and is calculated separately for each transaction.

PCAF evaluation based on data quality

| Weighted data quality | Covered Credit risk volume (in million EUR) | | Financed emissions (in thousand t CO ₂ e) | | Share in % | |
|-----------------------|---|-----------------|--|----------------|---------------|---------------|
| | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* |
| 1 | 0.0 | 10.0 | 0.0 | 54.1 | 0.0% | 0.0% |
| 2 ** | 131.8 | 174.3 | 71.0 | 421.0 | 1.0% | 1.0% |
| 3 | 5,044.1 | 2,990.6 | 39.8 | 23.3 | 22.0% | 13.0% |
| 4 | 14,399.6 | 15,667.6 | 1,851.1 | 2,049.9 | 62.0% | 68.0% |
| 5 | 3,640.4 | 4,183.3 | 2,391.0 | 1,911.1 | 16.0% | 18.0% |
| Total | 23,215.9 | 23,025.7 | 4,353.0 | 4,459.4 | 100.0% | 100.0% |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the credit portfolio as at 31 December 2024.

** Minor adjustments were made to the internal allocation logic as part of the continuous development of the underlying data basis.

Currently, 23.0% (previous year: 14.0%) of the credit volume covered can be rated with a methodology score of between one and three in accordance with the PCAF standard. The data basis for determining the Scope 1 to Scope 3 emissions of the credit portfolio more precisely is subject to continuous development. This gives RLB NÖ-Wien a very good starting point for transforming the credit portfolio towards net zero emissions in stages over the coming years.

A key element of the PCAF methodology is a breakdown of the credit portfolio into seven asset classes: listed equities and corporate bonds, corporate loans and unlisted equity, project financing, commercial property, mortgages, vehicle loans and government bonds. Six of these asset classes are relevant for RLB NÖ-Wien. The "motor vehicle loans" asset class is not included as it does not account for a significant share of the credit portfolio. Depending on the respective asset class, the approximate calculation of the financed emissions is based on different input data. As at the key date of 31 December 2025, 73.2% of the entire credit portfolio was covered by the PCAF calculation.

Due to updated databases and methodological adjustments, the emissions figures published last year have changed by more than 5%.

To ensure comparability, the prior-year figures are recalculated using the updated calculation logic for the portfolio as of December 31, 2024. The covered credit risk volume is reduced due to minor adjustments in the scope of consolidation. The values shown in the following tables for 2024 already reflect the recalculation using the updated logic. In the following tables, the values marked "2024*" are the newly calculated values using the updated data. Furthermore, the change from the NACE Rev. 2 (2008) classification of economic activities to the updated NACE Rev. 2.1 (2025) results in slight shifts in the industry classifications.

Currently, the effects of the LULUCF are not shown in the sovereign debt asset class. If these were included, Scope 1 emissions would decrease by 17,900 tonnes of CO₂e.

PCAF analysis according to asset class

| Asset class according to PCAF | Covered Credit risk volume (in million EUR) | | Financed emissions (in thousand t CO ₂ e) | | | | | | CO ₂ intensity (t CO ₂ e/million EUR) | | | | | |
|-------------------------------------|---|-----------------|---|--------------|--------------|--------------|----------------|----------------|--|-------------|-------------|-------------|--------------|--------------|
| | | | Scope 1 | | Scope 2 | | Scope 3 | | Scope 1 | | Scope 2 | | Scope 3 | |
| | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* |
| Commercial property | 6,649.9 | 5,538.4 | 37.1 | 34.0 | 68.9 | 71.2 | 0.0 | 0.0 | 5.6 | 6.1 | 10.4 | 12.9 | 0.0 | 0.0 |
| Corporate loans | 6,304.1 | 7,345.2 | 119.2 | 155.2 | 91.1 | 102.2 | 2,072.7 | 1,739.0 | 18.9 | 21.1 | 14.5 | 13.9 | 328.8 | 236.8 |
| Shares and corporate bonds | 3,915.5 | 3,565.8 | 18.5 | 17.4 | 58.4 | 55.0 | 1,363.1 | 1,328.1 | 4.7 | 4.9 | 14.9 | 15.4 | 348.1 | 372.5 |
| Project financing | 2,784.5 | 2,672.9 | 14.3 | 14.0 | 9.2 | 9.0 | 0.0 | 0.0 | 5.2 | 5.2 | 3.3 | 3.4 | 0.0 | 0.0 |
| Mortgage loans to private customers | 2,013.8 | 2,522.7 | 5.3 | 42.2 | 0.7 | 23.9 | 19.6 | 437.8 | 2.6 | 16.7 | 0.4 | 9.5 | 9.7 | 173.6 |
| Sovereign debt | 1,548.1 | 1,380.6 | 231.9 | 210.1 | 65.9 | 60.8 | 177.1 | 159.7 | 149.8 | 152.2 | 42.6 | 44.1 | 114.4 | 115.7 |
| Total | 23,215.9 | 23,025.7 | 426.3 | 472.8 | 294.2 | 322.0 | 3,632.4 | 3,664.6 | 18.4 | 20.5 | 12.7 | 14.0 | 156.5 | 159.2 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the credit portfolio as at 31 December 2024.

PCAF analysis according to asset class

| Asset class according to PCAF | Covered Credit risk volume (in million EUR) | | Weighted data quality (1 = high, 5 = low) | |
|-------------------------------------|---|-----------------|--|------------|
| | | | Scope 1 + 2 + 3 | |
| | 2025 | 2024* | 2025 | 2024* |
| Commercial property | 6,649.9 | 5,538.4 | 3.4 | 3.7 |
| Corporate loans | 6,304.1 | 7,345.2 | 4.1 | 4.1 |
| Shares and corporate bonds | 3,915.5 | 3,565.8 | 4.3 | 4.3 |
| Project financing | 2,784.5 | 2,672.9 | 3.7 | 3.8 |
| Mortgage loans to private customers | 2,013.8 | 2,522.7 | 4.0 | 4.0 |
| Sovereign debt | 1,548.1 | 1,380.6 | 5.0 | 5.0 |
| Total | 23,215.9 | 23,025.7 | 3.9 | 4.0 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the portfolio as at 31 December 2024.

Transition table: PCAF analysis according to asset class

| Asset class according to PCAF | Covered Credit risk volume (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 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 |
| Corporate loans | 7,345.2 | 7,391.5 | 257.3 | 259.0 | 1,739.0 | 2,102.9 | 35.0 | 35.0 | 236.8 | 284.5 | 4.1 | 4.1 |
| Commercial property | 5,538.4 | 5,944.5 | 105.2 | 106.1 | - | - | 19.0 | 17.9 | - | - | 3.7 | 3.7 |
| Shares and corporate bonds | 3,565.8 | 3,565.8 | 72.4 | 101.0 | 1,328.1 | 1,566.4 | 20.3 | 28.3 | 372.5 | 439.3 | 4.3 | 4.2 |
| Project financing | 2,522.7 | 2,522.7 | 66.1 | 66.9 | 437.8 | 551.6 | 26.2 | 26.5 | 173.6 | 218.7 | 4.0 | 4.0 |
| Mortgage loans to private customers | 2,672.9 | 2,263.7 | 22.9 | 22.3 | - | - | 8.6 | 9.8 | - | - | 3.8 | 3.8 |
| Sovereign debt *** | 1,380.6 | 1,380.6 | 270.9 | 239.6 | 159.7 | 141.1 | 196.2 | 173.5 | 115.7 | 102.2 | 5.0 | 1.0 |
| Total** | 23,025.7 | 23,068.9 | 794.8 | 794.9 | 3,664.6 | 4,361.9 | 34.5 | 34.5 | 159.2 | 189.1 | 4.0 | 3.8 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the previous year's figures are therefore restated using the updated calculation logic for the portfolio as at 31 December 2024.

** The credit risk volume covered is reduced due to minor adjustments in the scope of consolidation.

*** The weighted data quality in the "Sovereign debt" asset class has changed due to methodological adjustments.

PCAF analysis by industry

| Asset class according to PCAF | Covered Credit risk volume (in million EUR) | | Financed emissions (in thousand t CO ₂ e) | | | | | | CO ₂ intensity (t CO ₂ e/million EUR) | | | | | |
|-------------------------------|---|---------|--|-------|---------|-------|---------|---------|---|-------|---------|-------|---------|-------|
| | | | Scope 1 | | Scope 2 | | Scope 3 | | Scope 1 | | Scope 2 | | Scope 3 | |
| | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* | 2025 | 2024* |
| Real estate and housing | 7,834.5 | 6,795.9 | 31.4 | 64.5 | 57.8 | 81.8 | 11.1 | 311.3 | 4.0 | 9.5 | 7.4 | 12.0 | 1.4 | 45.8 |
| Finance and insurance | 3,328.2 | 3,469.5 | 1.0 | 1.1 | 1.2 | 1.3 | 1,699.8 | 1,336.4 | 0.3 | 0.3 | 0.4 | 0.4 | 510.7 | 385.2 |
| Public administration | 3,278.5 | 3,187.6 | 252.2 | 229.1 | 130.3 | 121.0 | 791.0 | 733.1 | 76.9 | 71.9 | 39.8 | 38.0 | 241.3 | 230.0 |
| Production of goods | 1,545.9 | 1,685.2 | 83.9 | 116.6 | 38.7 | 40.8 | 571.7 | 633.2 | 54.2 | 69.2 | 25.0 | 24.2 | 369.9 | 375.7 |

| | | | | | | | | | | | | | | |
|--|-----------------|-----------------|--------------|--------------|--------------|--------------|----------------|----------------|-------------|-------------|-------------|-------------|--------------|--------------|
| Private households | 1,232.9 | 1,149.6 | 5.8 | 5.4 | 3.8 | 3.6 | 0.0 | 0.0 | 4.7 | 4.7 | 3.1 | 3.1 | 0.0 | 0.0 |
| Employed persons | 1,194.8 | 1,165.8 | 6.1 | 6.2 | 4.1 | 4.1 | 0.0 | 0.2 | 5.1 | 5.3 | 3.4 | 3.5 | 0.0 | 0.2 |
| Extraterritorial organisations | 1,056.4 | 978.4 | 1.7 | 3.2 | 5.3 | 10.2 | 50.8 | 97.4 | 1.6 | 3.3 | 5.1 | 10.4 | 48.1 | 99.5 |
| Retail | 877.6 | 918.4 | 6.1 | 6.0 | 15.3 | 15.4 | 143.4 | 144.6 | 7.0 | 6.6 | 17.5 | 16.8 | 163.4 | 157.4 |
| Hotel trade and gastronomy | 566.6 | 633.3 | 2.7 | 2.6 | 6.6 | 6.6 | 28.5 | 30.9 | 4.8 | 4.1 | 11.7 | 10.5 | 50.3 | 48.7 |
| Other business Services | 398.8 | 281.5 | 2.4 | 1.9 | 7.1 | 5.8 | 64.2 | 54.5 | 6.0 | 6.8 | 17.9 | 20.7 | 161.1 | 193.4 |
| Healthcare and social services | 378.0 | 376.5 | 1.7 | 1.9 | 3.3 | 3.6 | 9.7 | 11.4 | 4.6 | 5.0 | 8.8 | 9.7 | 25.7 | 30.2 |
| Freelance professionals/techn. Services | 343.1 | 382.9 | 1.0 | 1.0 | 1.7 | 1.6 | 10.4 | 10.4 | 3.0 | 2.7 | 4.9 | 4.1 | 30.2 | 27.2 |
| Other | 1,180.6 | 2,001.1 | 30.3 | 33.3 | 18.9 | 26.1 | 251.7 | 301.3 | 25.7 | 16.6 | 16.0 | 13.1 | 213.2 | 150.6 |
| Energy supply | 266.9 | 280.1 | 5.5 | 5.0 | 0.2 | 0.2 | 5.5 | 5.2 | 20.6 | 17.8 | 0.8 | 0.7 | 20.6 | 18.4 |
| Other Services | 212.6 | 231.0 | 0.8 | 1.3 | 2.0 | 3.4 | 13.8 | 27.5 | 4.0 | 5.5 | 9.5 | 14.8 | 64.7 | 119.0 |
| Transportation | 157.3 | 161.6 | 10.6 | 11.0 | 0.8 | 0.8 | 6.5 | 6.9 | 67.7 | 67.9 | 4.9 | 4.7 | 41.6 | 42.6 |
| Information and Communication | 116.0 | 184.2 | 0.2 | 0.4 | 0.2 | 0.6 | 1.3 | 4.7 | 1.4 | 2.0 | 2.0 | 3.5 | 11.2 | 25.4 |
| Construction | 102.2 | 891.7 | 1.4 | 3.4 | 4.0 | 8.2 | 36.9 | 54.4 | 14.1 | 3.9 | 39.2 | 9.2 | 361.3 | 61.0 |
| Publishing, media and broadcasting ** | 100.6 | . | 0.4 | . | 1.1 | . | 9.7 | . | 3.8 | . | 10.5 | . | 96.1 | . |
| Information and communication | 94.9 | 125.6 | 0.1 | 0.4 | 0.3 | 1.2 | 1.6 | 10.8 | 1.6 | 3.3 | 2.7 | 9.4 | 16.8 | 86.2 |
| Water supply and waste disposal | 74.9 | 74.9 | 2.2 | 2.7 | 7.1 | 8.6 | 67.8 | 82.1 | 30.0 | 36.3 | 94.9 | 115.1 | 904.4 | 1,096.9 |
| Agriculture and forestry | 30.5 | 32.6 | 7.8 | 8.6 | 2.7 | 2.8 | 90.2 | 101.1 | 254.0 | 264.3 | 87.4 | 85.6 | 2,954.6 | 3,106.9 |
| Education and teaching | 20.6 | 16.5 | 0.1 | 0.1 | 0.2 | 0.2 | 1.9 | 1.4 | 4.6 | 4.3 | 11.1 | 10.4 | 89.8 | 84.2 |
| Mining | 4.1 | 2.8 | 1.1 | 0.5 | 0.4 | 0.2 | 16.7 | 7.2 | 268.9 | 167.4 | 86.2 | 53.7 | 4,067.2 | 2,532.7 |
| Total | 23,215.9 | 23,025.7 | 426.3 | 472.8 | 294.2 | 322.0 | 3,632.4 | 3,664.6 | 18.4 | 20.5 | 12.7 | 14.0 | 156.5 | 159.2 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the credit portfolio as at 31 December 2024.

** A changeover from NACE Rev. 2 (2008) to the updated NACE Rev. 2.1 (2025) has resulted in slight shifts in the allocation of sectors.

PCAF analysis by industry

| Asset class according to PCAF | Covered Credit risk volume (in million EUR) | | Weighted data quality (1 = high, 5 = low) | |
|---|---|-----------------|--|------------|
| | | | Scope 1 + 2 and 3 | |
| | 2025 | 2024* | 2025 | 2024* |
| Real estate and housing | 7,834.5 | 6,795.9 | 3.6 | 3.8 |
| Finance and insurance | 3,328.2 | 3,469.5 | 4.0 | 4.0 |
| Public administration | 3,278.5 | 3,187.6 | 4.8 | 4.8 |
| Production of goods | 1,545.9 | 1,685.2 | 3.9 | 3.9 |
| Private households | 1,232.9 | 1,149.6 | 3.6 | 3.7 |
| Employed persons | 1,194.8 | 1,165.8 | 3.8 | 3.9 |
| Extraterritorial organisations | 1,056.4 | 978.4 | 4.2 | 4.5 |
| Retail | 877.6 | 918.4 | 3.9 | 3.9 |
| Hotel trade and gastronomy | 566.6 | 633.3 | 3.6 | 3.8 |
| Other business Services | 398.8 | 281.5 | 4.0 | 4.0 |
| Healthcare and social services | 378.0 | 376.5 | 3.8 | 4.0 |
| Freelance professionals/techn. Services | 343.1 | 382.9 | 4.1 | 4.1 |
| Other | 1,180.6 | 2,001.1 | 4.1 | 4.0 |
| Total | 23,215.9 | 23,025.7 | 3.9 | 4.0 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the portfolio as at 31 December 2024.

Transition table: PCAF analysis by industry

| Asset class according to PCAF | Covered Credit risk volume (in million EUR) | | Financed emissions (in thousand t CO ₂ e) | | | | CO ₂ intensity (t CO ₂ e/million EUR) | | | |
|----------------------------------|---|---------|---|-------|--------------|-------|--|------|--------------|------|
| | | | Scope 1+2 | | Scope 3 | | Scope 1+2 | | Scope 3 | |
| | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 | 2024 NEW* | 2024 |
| Real estate and housing | 6,795.9 | 6,831.1 | 146.3 | 122.9 | 311.3 | 317.1 | 21.5 | 18.0 | 45.8 | 46.4 |

| | | | | | | | | | | |
|---|-----------------|-----------------|--------------|--------------|----------------|----------------|-------------|-------------|--------------|--------------|
| Finance and insurance | 3,469.5 | 3,477.5 | 2.3 | 2.8 | 1,336.4 | 1,720.2 | 0.7 | 0.8 | 385.2 | 494.7 |
| Public administration*** | 3,187.6 | 3,187.6 | 350.1 | 347.2 | 733.1 | 920.4 | 109.8 | 108.9 | 230.0 | 288.7 |
| Production of goods | 1,685.2 | 1,685.2 | 157.5 | 138.3 | 633.2 | 613.8 | 93.4 | 82.1 | 375.7 | 364.2 |
| Employed persons | 1,165.8 | 1,165.8 | 10.3 | 20.3 | 0.2 | 0.2 | 8.8 | 17.4 | 0.2 | 0.2 |
| Private households | 1,149.6 | 1,149.6 | 9.0 | 20.3 | 0.0 | 0.0 | 7.8 | 17.7 | 0.0 | 0.0 |
| Extraterritorial organisations | 978.4 | 978.4 | 13.4 | 29.3 | 97.4 | 212.0 | 13.7 | 29.9 | 99.5 | 216.7 |
| Retail | 918.4 | 918.4 | 21.5 | 25.4 | 144.6 | 159.0 | 23.4 | 27.6 | 157.4 | 173.1 |
| Construction | 891.7 | 891.7 | 11.6 | 8.5 | 54.4 | 36.9 | 13.1 | 9.5 | 61.0 | 41.4 |
| Hotel trade and gastronomy | 633.3 | 633.3 | 9.2 | 8.5 | 30.9 | 36.4 | 14.6 | 13.4 | 48.7 | 57.4 |
| Freelance professionals/techn. Services | 382.9 | 382.9 | 2.6 | 3.8 | 10.4 | 11.9 | 6.7 | 9.8 | 27.2 | 31.1 |
| Healthcare and social services | 376.5 | 376.5 | 5.5 | 6.4 | 11.4 | 25.1 | 14.6 | 17.0 | 30.2 | 66.6 |
| Other | 1,390.9 | 1,390.9 | 55.6 | 61.3 | 301.4 | 309.2 | 39.9 | 44.1 | 216.7 | 222.3 |
| Total | 23,025.7 | 23,068.9 | 794.8 | 794.9 | 3,664.6 | 4,361.9 | 34.5 | 34.5 | 159.2 | 189.1 |

* Due to updated databases and methodological adjustments, the emissions published in the previous year have changed by more than 5%. To ensure comparability, the prior-year figures are therefore restated using the updated calculation methodology for the portfolio as at 31 December 2024.

** The credit risk volume covered is reduced due to minor adjustments in the scope of consolidation

*** The weighted data quality in the "Public administration" sector has changed due to methodological adjustments.

| GHG intensity per net revenue | Total 2025 | Total 2024 |
|--|-------------------|-------------------|
| Total GHG emissions (location-based) per net revenue (tCO ₂ eq/EUR) | 3.9 | 3.4 |
| Total GHG emissions (market-based) per net revenue (tCO ₂ eq/EUR) | 3.9 | 3.4 |

ESRS E1 55 The denominator used to calculate the GHG intensity (net revenue in EUR) is made up of the following income items: interest income, Notes Net interest income (1), income from securities (dividend income), Notes Dividend income (3), fee and commission income, Notes Net commission income (2), net income from financial transactions, sales revenue and services from real estate and industrial holdings as well as other operating income (excluding real estate and industrial holdings) Notes Other operating result (9).

ESRSE1-7 – GHG emission reductions or removals from climate change mitigation projects financed through carbon credits

ESRS E1 62 RLB NÖ-Wien does not currently purchase carbon credits. The potential function of the forest estate as a natural basin is not yet taken into account.

ESRS E1-8 – Internal CO₂ pricing

ESRS E1 63a There is currently no internal CO₂ pricing in the RLB NÖ-Wien Group.

ESRS E4 – Biodiversity and ecosystems

ESRS E4-1 – Transition plan and consideration of biodiversity and ecosystems in strategy and business model

Relevant impacts, physical risks, transition risks and opportunities in connection with biodiversity and ecosystems for the RLB NÖ-Wien Group were assessed as part of the double materiality analysis (see ESRS 2 IRO-1). The analysis was focused on the operations of all group companies with a different risk profile and on the credit portfolio of RLB NÖ-Wien. For the RLB NÖ-Wien Group, material impacts but no material risks and opportunities were identified in connection with biodiversity and ecosystems.

ESRS E4 13a The resilience analysis described in ESRS E1, SBM-3 also includes the assessment of resilience to physical and transitory risks and opportunities related to biodiversity and ecosystems. *ESRS E4 13f* The resilience analysis is based on the RCP scenarios, i.e. standardised climate scenarios that depict various possible developments in greenhouse gas concentrations up to the year 2100. This was supplemented by a comprehensive literature review, which primarily took into account legal aspects, relevant specialist publications and scientific reports. These include relevant environmental and climate laws as well as strategic guidelines and reports from scientific journals and national environmental authorities. Stakeholder perspectives and local and indigenous knowledge were not taken into account, so the results represent an objectivised, data-driven assessment.

ESRS E4 13b & d The key assumptions, the time horizons used, the scope of the assessment and the results are described in detail under ESRS E1, SBM-3. *ESRS E4 13e* In the context of biodiversity, transitory risks primarily occur at credit portfolio level. Stricter regulations on land use, restrictions on land-intensive uses and stricter official requirements are leading to changes in construction projects and a slow down in property development. This requires adjustments in site planning, project design and financing and can lead to a potential decline in business. At the same time, planning uncertainties are increasing with regard to approval periods, land availability and realisation dates. In financial terms, this is reflected in particular in restructuring and adaptation costs. In addition, credit and strategic risks may arise from declining project volumes and lower area utilisation.

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

As explained in more detail in the section ESRS 2 IRO-1 – Description of processes to identify and assess material biodiversity and ecosystem-related impacts, risks and opportunities, the process for identifying material impacts, risks and opportunities included a site analysis that took into account all sites under operational control. The RLB NÖ-Wien Group operates 22 sites. The Stadtbank branches are subject to the operational control of Raiffeisen-Holding NÖ-Wien and are therefore not attributed to RLB NÖ-Wien.

The sites were surveyed and analysed again in the 2025 financial year. The relevant data were updated, and shared sites were consolidated in order to avoid double counting. This update resulted in changes to the number of sites compared to the previous year.

ESRS E4 16a iii The analysis included a comprehensive assessment of the sites with regard to their location in or near biodiversity-sensitive areas. Biodiversity-sensitive areas are defined according to the criteria of Natura 2000 and Key Biodiversity Area (KBA). The assessment checked which of the sites were located within such areas and which were within a radius of five kilometres.

There are 12 sites of the entire RLB NÖ-Wien Group within a five-kilometre radius of a biodiversity-sensitive area. Two sites are located in a biodiversity-sensitive area. There are eight sites located neither in nor in the vicinity of a biodiversity-sensitive area.

ESRS E4 16a ii Based on the analysis using the WWF Biodiversity Risk Filter, the sites are assessed for their dependence on ecological condition according to the categories of soil quality, water quality, air quality, ecosystem condition and pollination. This yielded 15 sites that were categorised as high risk with regard to dependence on air quality. The focus of the RLB NÖ-Wien Group has been placed on air quality.

Based on the analysis using the WWF Biodiversity Risk Filter, the sites are assessed for their impact on the ecological condition according to the categories of land, freshwater and marine use, loss of tree cover, invasive species and pollution. In summary, it can be seen that there are five sites that have a high risk of impact on tree cover and five sites that have a high risk of impact on pollution.

ESRS E4 16b Soil sealing was identified as a material impact on biodiversity due to the sealed area of all sites under operational control. *ESRS E4 16c* According to the German Federal Ministry for the Environment, Climate Action, Nature Conservation, Nuclear Safety and Consumer Protection, the destruction, fragmentation and loss of land caused by soil sealing are among the activities that impact endangered species.

The above-mentioned site analyses with regard to dependencies and impacts on the ecological condition illustrate the central role that intact environmental conditions play with respect to business activities. Climate change resulting from greenhouse gas emissions is leading to a deterioration in these conditions. This is why biodiversity loss and negative impacts as a result of climate change due to greenhouse gas emissions were identified as a material impact.

RLB NÖ-Wien – Loan portfolio

The downstream value chain (credit portfolio) was analysed using ENCORE v2.0 and WWF Biodiversity Risk Filter v1.0. This involved categorising the credit portfolio into NACE clusters, defining focus sectors and assessing their dependencies and impacts on biodiversity (see ESRS E4 IRO-1).

ESRS E4 16b & c The analysis shows the size of the credit portfolio exposure and the sector-specific dependencies and impacts. An initial analysis of the credit portfolio shows that the real estate sector accounts for almost half of the total credit portfolio. At a direct level, this sector does not exhibit a high direct impact on biodiversity. However, the associated upstream value chain, such as the construction industry in particular, has a considerable environmental impact. This includes the loss and disturbance of species, significant levels of soil sealing and increased greenhouse gas emissions, which further intensify the loss of biodiversity.

The real estate sector will therefore be analysed more intensively in future, and actions to reduce negative impacts will be examined. No material risks or opportunities in connection with biodiversity and ecosystems have been identified to date.

ESRS E4-2 – Policies related to biodiversity and ecosystems

| Overview of policies, actions and targets | | | |
|---|--|--|--|
| Subsidiary | MDR-P – Policy | MDR-A – Action | MDR-T – Targets |
| RLB NÖ-Wien | ESG strategy (climate-friendly operations) | ESG Web based Training – Focus on Biodiversity | ESG Web based Training – Focus on Biodiversity |
| | ESG strategy (climate-friendly credit portfolio) | Biodiversity actions – Real estate portfolio | |
| NAWARO | Corporate strategy | Residual material utilisation | Biodiversity conservation |

As explained in more detail in the section E1-2 Policies related to climate change mitigation and adaptation, the ESG strategy of RLB NÖ-Wien (climate-friendly operations) also includes biodiversity-related approaches for own operations. *MDR-P 65a & ESRS E4 23a* The topic of the direct causes of biodiversity loss due to climate change is therefore addressed under the negative actual impact “Loss of biodiversity and negative impact on ecosystems as a result of climate change due to GHG emissions” and the topic of impacts on species under the negative actual impact “Loss of biodiversity due to construction actions”. *ESRS E4 23b* The ESG strategy contains specific actions and targets to reduce the negative actual impacts mentioned above. Minimising GHG emissions from own operations (electricity from renewable sources, switch to electromobility) should also reduce the direct causes of biodiversity loss. *ESRS E4 23f* No social consequences of impacts were considered in the policy. *ESRS E4 24a* The ESG strategy does not relate to any sites near biodiversity-sensitive areas. *ESRS E4 24b* The ESG strategy covers the topic of land use through specific planned offsets and construction-related actions to increase biodiversity. These actions will be implemented in the coming reporting years.

As outlined in more detail in the section ESRS E1-2 Policies related to climate change mitigation and adaptation, NAWARO’s corporate strategy also places a particular focus on biodiversity. *MDR-P 65a & ESRS E4 23a* Among other things, the company addresses the direct causes of biodiversity loss due to climate change. This is reflected in the material negative actual impact: “Loss of biodiversity and negative impact on ecosystems as a result of climate change due to GHG emissions”. *ESRS E4 23b* NAWARO reduces factors involved in biodiversity loss through a sustainable biomass concept: Carbon-neutral energy stabilises the climate, while the use of regionally sourced forest residues and salvage timber prevents land use changes and strengthens forests. *ESRS E4 23d* NAWARO sources raw materials exclusively from regionally certified suppliers with documented supply chains and regular controls. Short transport routes and transparent inspections ensure complete traceability and minimise ecological impact. *ESRS E4 23e* NAWARO consistently orients its production and procurement around sustainably managed forest ecosystems and mainly utilises thinned and salvage timber, which contributes to the maintenance, stability and hygiene of the forests. Regular controls and close cooperation with regional forestry operations and forest owners ensure that forest health is monitored in order to preserve biodiversity in the long term. *ESRS E4 23f* Social impacts are mainly considered indirectly in NAWARO’s corporate strategy: The use of regionally sourced forest residues and salvage timber strengthens local value creation, employment and the development of skilled labour, while stable and healthy forest ecosystems ensure important ecosystem services such as climate regulation, soil fertility and pest control, from which the population benefits directly. *ESRS E4 24a* The corporate strategy does not explicitly relate to sites in or near biodiversity-sensitive areas. *ESRS E4 24b* The corporate strategy calls for the exclusive use of existing stocks of forest residues and salvage timber, avoidance of additional land use and stabilisation of forests through sustainable management. *ESRS E4 24d* The corporate strategy combats deforestation by making efficient use of existing forest resources, stabilising forests and avoiding additional deforestation.

At present, policies are only available for RLB NÖ-Wien and NAWARO. In the 2025 financial year, there are still no policies for the sites in biodiversity-sensitive areas that go beyond the legal standards. The operational development and implementation of the ESG strategy is the responsibility of the respective group companies, while group management (RLB NÖ-Wien Group) sets strategic core objectives and rolls out central policies and standards across the

group. The group companies are required to submit a target, an action and a policy by the end of 2026 for each topic identified as material.

RLB NÖ-Wien – Loan portfolio

As explained in more detail in the section ESRS E1-2 Policies related to climate change mitigation and adaptation, the ESG strategy of RLB NÖ-Wien (climate-friendly credit portfolio) also includes biodiversity-related approaches for the credit portfolio. *MDR-P 65a & ESRS E4 23a* As for the policies for the group's own operations, these approaches take into account direct causes of biodiversity loss as well as the extent and condition of ecosystems. The status of species in ecosystems is also taken into account. As a result, three negative actual impacts were identified. These are: "Loss of biodiversity through GHG emissions in Scope 3.15 (financing)", "Contribution to soil sealing through financing for construction projects (e.g. residential construction, shopping centres) and companies" and "Contribution to disruption / loss of species or reduction in the size of populations through financing for construction activities and companies (e.g. industry, energy generation, agriculture)". *ESRS E4 23b* The ESG strategy contains specific actions and targets to reduce the negative actual impacts mentioned above. The offering of subsidy consulting, the targeted collection of data and measurement of biodiversity-specific impacts as well as the anchoring of biodiversity criteria in internal guidelines should form the basis for reducing the negative impacts of financing. *ESRS E4 23f* No social consequences of impacts were considered in the ESG strategy, and *ESRS E4 24a* no sites in or near biodiversity-sensitive areas were taken into account. This will be re-evaluated in the coming year. *ESRS E4 24b* The ESG strategy addresses the issue of land use by systematically measuring the impact of real estate financing on biodiversity. Actions are to be implemented to reduce the negative impacts.

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

ESG Web based Training – Focus on Biodiversity RLB NÖ-Wien

MDR-A 68a Actuality

Current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

- > Contributes to the operationalisation of the ESG strategy
- > All employees complete biodiversity training courses
- > Raising awareness
- > Understanding of ecological relationships and protective measures
- > Improved decision-making processes that take biodiversity into account

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholders)

- > The action relates to the undertaking's own business activities: Own operations
- > Action includes all employees

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

2025: 100 employees have completed the ESG web-based training programme
2026: All new hires have completed the ESG web-based training – the ESG web-based training is assigned to all new hires in the digital learning platform form as mandatory training

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Web-based training developed with other specialist departments and realised with external partners
Internal communication concept developed and made available to employees via the internal online platform

E4 Specific disclosures

ESRS E4 28a Disclosure of how the mitigation hierarchy was applied with regard to the actions

The action does not include any biodiversity offsets.

ESRS E4 28b Disclosure of whether biodiversity offsets are used as part of the action plans, and if so, how?

No, no biodiversity offsets planned

ESRS E4 28bi The aim of the biodiversity offsets and key performance indicators used

Not applicable

ESRS E4 28bii Financing effects of biodiversity offsets in monetary terms

Not applicable

ESRS E4 28biii Area, type, the quality criteria applied and the standards that the biodiversity offsets comply with

Not applicable

ESRS E4 28c Disclosure of whether and how local and indigenous knowledge, nature-based solutions have been incorporated into biodiversity actions.

The biodiversity training measure does not include indigenous knowledge or nature-based solutions.

Residual material utilisation**NAWARO****MDR-A 68a Actuality**

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

The action for implementation of the corporate strategy pursues a preventive and long-term approach that focuses on protecting the environment and promoting a circular economy. Its aim is to achieve positive effects for the environment and regional value creation without any concrete prior damage or impairments that need to be remedied.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholders)

The use of forest residues and thinned timber as biomass in the plants provides a continuous, sustainable source of energy that replaces fossil fuels. The purchase of thinned timber promotes forest management and creates incentives for the sustainable management and maintenance of forest areas. The Code of Conduct, which all employees commit to, also regulates how we treat the environment and the natural world. Regular employee training aims to promote 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.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The measure to utilise residual materials at NAWARO is designed as a long-term project, as the continuous use of thinned wood, forest residues and sawmill by-products for sustainable energy production is an integral part of the corporate strategy.

The action is planned as part of NAWARO's regular operations over the long term. The aim is to achieve stable, sustainable utilisation of residual materials over many years, which will be continuously optimised through technological adaptations and market adjustments.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Action unaltered

E4 Specific disclosures**ESRS E4 28a Disclosure of how the mitigation hierarchy was applied with regard to the actions**

The action is a preventive and sustainable strategy aimed at protecting the environment and promoting a circular economy. It aims to have a positive impact on the environment and regional value creation without any concrete prior damage or impairments that need to be remedied.

ESRS E4 28b Disclosure of whether biodiversity offsets are used as part of the action plans - If so, how?

Action plan: The CoC for suppliers explicitly states that sustainable management plays a major role for NAWARO – by recognising our CoC, the supplier also commits to sustainable and environmentally conscious action

ESRS E4 28bi The aim of the biodiversity offsets and key performance indicators used

As NAWARO itself does not own any forest areas, biodiversity offsets are implemented by the suppliers. By committing to the CoC, they undertake to act in the interests of nature and to comply with all legal requirements. The targets are to promote flora and fauna, protect local habitats and preserve ecological diversity; these are measurable by means of protected species and revitalised areas.

ESRS E4 28bii Financing effects of biodiversity offsets in monetary terms

Not applicable

ESRS E4 28biii Area, type, the quality criteria applied and the standards that the biodiversity offsets comply with

Not applicable

ESRS E4 28c Disclosure of whether and how local and indigenous knowledge, nature-based solutions have been incorporated into biodiversity actions.

The residual material utilisation action does not include any indigenous knowledge or nature-based solutions

At present, there are no actions relating to biodiversity and ecosystems in the Aktuell Group. The operational development and implementation of the ESG strategy is the responsibility of the respective group companies, while group management (RLB NÖ-Wien Group) sets strategic core objectives and rolls out central policies and standards across

the group. The group companies are required to submit a target, an action and a policy by the end of 2026 for each topic identified as material.

RLB NÖ-Wien – Loan portfolio

Biodiversity actions – Real estate portfolio RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action (future extensions planned)

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

The catalogue of actions represents the operationalisation of the ESG strategy. The offering of subsidy consulting is intended to increase interest in and utilisation of subsidy services in the area of biodiversity (in particular roof and façade greening). The targeted collection of data (e.g. differentiation between brownfield and greenfield projects) is intended to improve the data quality internally. This is an important prerequisite for measuring the impact of real estate financing on biodiversity and ecosystems.

The anchoring of biodiversity criteria in internal guidelines is intended to create a basis for reducing the negative impacts on biodiversity.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholders)

Relates to the downstream value chain of RLB NÖ-Wien (real estate financing) with a focus on Austria.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions were designed as long-term projects. Specific dates for the implementation steps are worked out within the projects.

MDR-A 68d Does this action aim to have a significant actual impact

Loss of biodiversity due to GHG emissions in Scope 3.15 (financing)

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)

Contribution to soil sealing through financing for construction projects (e.g. residential construction, shopping centres) and companies

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

The quality of internal data has improved compared to the previous year. Progress has been made in the development of key figures for measuring biodiversity-specific impacts. An external tool for quantifying biodiversity-specific impacts in the financing business will be integrated into the regulatory process over the next few years.

E4 Specific disclosures

ESRS E4 28a Disclosure of how the mitigation hierarchy was applied with regard to the actions

The catalogue of actions aims to reduce the future negative impacts of financing in the real estate sector with regard to biodiversity.

ESRS E4 28b Disclosure of whether biodiversity offsets are used as part of the action plans - If so, how?

No biodiversity offsets are planned.

ESRS E4 28bi The aim of the biodiversity offsets and key performance indicators used

Not applicable

ESRS E4 28bii Financing effects of biodiversity offsets in monetary terms

Not applicable

ESRS E4 28biii Area, type, the quality criteria applied and the standards that the biodiversity offsets comply with

Not applicable

ESRS E4 28c Disclosure of whether and how local and indigenous knowledge, nature-based solutions have been incorporated into biodiversity actions.

Not included

For all described actions, there were no material CapEx or OpEx funds for implemented or planned actions in the reporting year.

ESRS E4-4 – Targets related to biodiversity and ecosystems

ESG Web based Training – Focus on Biodiversity RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

Target included in the "ESG Strategy". Promoting employee knowledge is a fundamental prerequisite for contributing to the preservation of biodiversity as part of own operations.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

2025: 100 employees have completed the ESG web-based training programme

2026: All new hires have completed the ESG web-based training programme

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Own operations: Target includes all employees

MDR-T 80d Baseline value and year

Reference year 2025

MDR-T 80e Period (incl. indication of milestones and interim targets)

Ongoing, without interim targets

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

RLB NÖ-Wien prioritises biodiversity as a key component of its sustainability goals.

- > Reference to the EU Biodiversity Strategy 2030, which strengthens the protection of biodiversity
- > Supporting national goals such as promoting environmental awareness through educational measures
- > The training sensitises employees to the global and local importance of biodiversity, which contributes to the increased integration of biodiversity aspects into company processes.
- > Promoting the long-term resilience of the company through a comprehensive understanding of biodiversity and its economic and ecological benefits

MDR-T 80g Science-based approach

Not applicable

MDR-T 80h Inclusion of stakeholders (in setting the target)

- > Employees: They play a central role as the main target group of the training courses. Their commitment and awareness directly influence the implementation of biodiversity-friendly actions.
- > Managers: They serve as role models and advocates to communicate the importance of the target and integrate biodiversity aspects into decision-making processes.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

The year was adjusted due to the time required to create the web-based training course

MDR-T 80j Target monitoring, progress and changes

Target monitoring takes place via the internal online training portal

E4 Specific disclosures

ESRS E4 32a Disclosure of whether ecological thresholds and organisation-specific allocations were considered in the targets

No ecological thresholds or organisation-specific breakdowns were defined in connection with the defined target.

ESRS E4 32a i If a threshold is specified, explanation of the method used to determine the thresholds

Not applicable

ESRS E4 32a ii For entity-specific thresholds, an explanation of the method used to determine the thresholds

Not applicable

ESRS E4 32a iii Disclosure of how responsibility for respecting identified ecological thresholds is allocated in the undertaking

Not applicable

ESRS E4 32b Disclosure of whether the biodiversity targets are based on international and/or national policies and legislation

The Biodiversity Strategy for 2030, which is part of the European Green Deal, emphasises the need to improve public awareness and understanding of biodiversity and to involve companies in promoting sustainability.

ESRS E4 32c Disclosure of how targets relate to biodiversity and ecosystem impacts, dependencies, risks and opportunities identified by the undertaking

The target indirectly addresses the causes of biodiversity loss, such as climate change, by empowering employees to support actions to reduce greenhouse gas emissions and the sustainable use of energy and raw materials. This helps to minimise the impact of climate change on biodiversity and prevent the loss of valuable habitats. In this way, the company will not only contribute to the protection of global ecosystems but also strengthen its own ecological and social responsibility in the long term. Raising awareness among the workforce encourages environmentally conscious decisions that can have a positive impact on local ecosystems.

ESRS E4 32d Indicate the geographical scope of this target

All employees at the company sites. No consultation of indigenous peoples necessary

ESRS E4 32e Disclosure of whether biodiversity offsets were considered in setting targets

Not applicable

ESRS E4 32f Disclosure of the layer in the mitigation hierarchy to which the target is assigned

Avoidance of environmental impacts: Employee training aims to promote 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.

Biodiversity conservation
NAWARO

MDR-T 80a Relationship of the target to the policy objectives

The target of biodiversity conservation is directly in line with the policy of NAWARO's overarching corporate sustainability strategy, which emphasises ecological responsibility and the protection of natural habitats. It supports the strategic objective of minimising environmental impact, promoting flora and fauna and strengthening ecological processes

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

By the end of 2026, a systematic process for promoting biodiversity will be established at all NAWARO sites, which will be implemented and documented through targeted ecological actions

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The biodiversity conservation target covers all relevant NAWARO activities, in particular actions to promote flora and fauna such as beehives and residual material utilisation. It primarily relates to the upstream and internal value chain and all sites where these actions are implemented

MDR-T 80d Baseline value and year

Not applicable

MDR-T 80e Period (incl. indication of milestones and interim targets)

The target of biodiversity conservation is being pursued over a period of several years (beehives from 2026), starting with the implementation of initial actions such as beehives – in contrast, the utilisation of residual materials has been an integral part of NAWARO's business activities since it was founded. It is anchored in the corporate philosophy and serves the goal of protecting nature and operating in a resource-conserving and sustainable manner. This continuously ensures that waste is minimised and ecological impacts are reduced.

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

NAWARO pays heed to national, European and international nature conservation standards as well as local conditions such as flora, fauna and existing habitats

MDR-T 80g Science-based approach

Not applicable

MDR-T 80h Inclusion of stakeholders (in setting the target)

The target of biodiversity conservation was primarily defined within NAWARO (executive management and managers); it is anchored in the corporate philosophy and also includes the upstream value chain (suppliers). Feedback from internal consultations was incorporated into the prioritisation and implementation of all actions, such as beehives, residual material utilisation and other ecological projects

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

Not applicable

MDR-T 80j Target monitoring, progress and changes

The implementation of the biodiversity conservation target is monitored through regular monitoring measures, data collection and internal reports (e.g. SURE, supplier CoC)

E4 Specific disclosures

ESRS E4 32a Disclosure of whether ecological thresholds and organisation-specific allocations were considered in the targets

No ecological thresholds were defined in connection with the defined target

ESRS E4 32a.ii Disclosure of how responsibility for respecting identified ecological thresholds is allocated in the undertaking

Responsibility for compliance with the ecological thresholds is clearly regulated within NAWARO: Specialist departments monitor operational implementation, technical management checks compliance and analyses data, and executive management bears overall responsibility for strategic control.

ESRS E4 32b Disclosure of whether the biodiversity targets are based on international and/or national policies and legislation

NAWARO's biodiversity targets are not based on any external strategy; they represent an internal policy.

ESRS E4 32c Disclosure of how targets relate to biodiversity and ecosystem impacts, dependencies, risks and opportunities identified by the undertaking

Negative actual impact (own business activity): Loss of biodiversity and negative impact on ecosystems as a result of climate change due to GHG emissions

ESRS E4 32d Indicate the geographical scope of this target

Upstream value chain and internal sites

ESRS E4 32e Disclosure of whether biodiversity offsets were considered in setting targets

Biodiversity offsets were taken into account when setting the biodiversity conservation targets. These include actions such as beehives, habitat revitalisation and residual material utilisation

ESRS E4 32f Disclosure of the layer in the mitigation hierarchy to which the target is assigned

Not applicable

The Aktuell-Group does not yet have any measurable targets for the identified impacts. *ESRS 281b* The effectiveness of the implemented policies and actions is continuously subject to qualitative evaluation by experts in the Sustainability Committee.

RLB NÖ-Wien – Loan portfolio

Credit portfolio-specific targets relating to biodiversity and ecosystem services have not yet been set.

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

The indicators relating to impacts and dependencies as well as ecological condition have been identified via the WWF Risk Filter. These are described in more detail in the sections on SBM-3 disclosure requirements as well as the disclosure requirements in connection with ESRS 2 IRO-1.

ESRS 2 75 As already explained, 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 sealed areas, is a relevant metric for managing negative impacts on land use change.

In the course of the analyses described above, the destruction, fragmentation and loss of natural habitats through soil sealing were identified as particularly significant negative impacts, especially for sites located in or within a five-kilometre radius of biodiversity-sensitive areas. Biodiversity-sensitive areas are defined according to the Natura 2000 criteria, while the Key Biodiversity Areas (KBA) serve as a reference for sites outside the European Union. It must be taken into account that a site may be located in the vicinity of several biodiversity-sensitive areas, for example different bird and habitat conservation areas.

ESRS 2 77a Due to the insufficient data basis, it was not yet possible to disclose any area information in connection with biodiversity-sensitive areas in the previous reporting period. Thanks to an improved data basis in the current financial year, the sealed area metric can now be ascertained and disclosed. The survey encompassed sites that are owned or rented. *ESRS 2 77b* The measurement of the key figures is the responsibility of the bank's internal specialised department (Infrastructure Management) as well as the affected group companies themselves. The data was therefore not validated by any external sources.

ESRS E4 35 Of the 22 sites, 12 sites are located in the vicinity of a habitat conservation area, of which two sites are within a five-kilometre radius of at least two habitat conservation areas. Eight sites are located in the vicinity of a bird sanctuary, three of which are within a five-kilometre radius of two bird sanctuaries. Two sites of the RLB NÖ-Wien Group are located within a bird sanctuary. Eight sites are neither in nor near a biodiversity-sensitive area.

The RLB NÖ-Wien Group owns and rents 23,762.5 m² of total sealed area.

This overview makes it clear how closely the operationally controlled sites are linked to areas in need of protection and emphasises the central role they play in terms of soil sealing and total land use for biodiversity and changes in land use.

RLB NÖ-Wien – Loan portfolio

In the course of its materiality analysis and in-depth analysis using WWF Biodiversity Risk Filter v1.0 and ENCORE v2.0, RLB NÖ-Wien came to the conclusion that it contributes to direct drivers of biodiversity loss in the downstream value chain. The focus in the credit portfolio lies on real estate financing, which results in land use changes and surface sealing and thereby has a negative impact on species.

The measurement and quantification of the effects of the financing provided by RLB NÖ-Wien began in the 2025 financial year. The real estate sector and the associated material negative actual impact of land use change (surface sealing) were identified and prioritised here (see ESRS E4 IRO-1). A set of possible KPIs for quantifying the impacts was developed in the financial year. In an initial analysis, site-specific metrics (soil quality, presence of endangered species, etc.) and building-specific information (land utilisation, new construction/renovation) should be taken into account. A plausibility check and the implementation in tracking systems are currently in progress. The metrics should then be applied in the process of target definition. The quantification of biodiversity-specific impacts through the financing of other sectors is planned for the coming years.

ESRS E5 – Resource use and circular economy

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

There are currently no specific policies related to resource use and circular economy.

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

There are currently no specific actions related to resource use and circular economy.

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

At present, there are no measurable targets for the identified impacts. *ESRS 281* The effectiveness of the implemented policies and actions is subject to continuous qualitative evaluation by experts in the SuCo.

ESRS S1 – Own workforce

ESRS 2 – General Disclosures

The Group's own workforce is an important group of affected stakeholders. The handling of workers within the Group's own workforce is explained under ESRS 2 SBM-2.

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 from a top-down perspective are listed under ESRS 2 SBM-3.

ESRS S1 13a The identified material impacts on the RLB NÖ-Wien Group's own workforce do not arise primarily from the Group's policies or business models. Rather, they result from general social norms, legal frameworks and fundamental human needs that exist independently of business decisions. These impacts are categorised as relevant for the RLB NÖ-Wien Group as part of the double materiality analysis. Accordingly, they are integrated into existing or new policies and addressed through specific actions and targets in order to avoid or reduce negative impacts as far as possible. These policies, actions and objectives form part of the sustainability-related business strategies of the RLB NÖ-Wien Group and are incorporated into the business models of its subsidiaries. *ESRS S1 13b & 14d* The double materiality analysis did not identify any significant risks and opportunities arising from the impacts on the Group's own workforce. *ESRS S1 14f & g* Furthermore, no risks of forced or child labour have been identified throughout the Group; supplementary assessment approaches are being developed for regions with a potential risk. *ESRS S1 14b* There are no systematic or widespread material negative impacts in the Group as a whole, e.g. in connection with individual incidents. *ESRS S1 15 & 16* There are also no material risks or opportunities for employees with special characteristics. *ESRS S1 14c* Similarly, no positive impacts on the Group's own workforce were identified, as the identification of the impacts is based on the baseline. The basis of the baseline is described in more detail under ESRS IRO-1. *ESRS S1 14e* Transition plans for climate-neutral operations also have no material negative impacts on employees; further details are described in the section on ESRS E1.

ESRS S1 14 The main impacts, in particular diversity, work-life balance and health protection, affect all members of the workforce at RLB NÖ-Wien, NAWARO and the Aktuell-Group. *ESRS S1 14a* All employees at RLB NÖ-Wien are affected. At NAWARO, the group of people affected includes both workers in the factories and permanent employees in the office. In the Aktuell-Group, only permanent employees are affected, as neither self-employed persons nor employees of third-party companies work there. *ESRS S1 14b* With regard to the material negative impacts, it can be stated that these are not widespread or systematic in the contexts in which the RLB NÖ-Wien Group operates. There are also no material negative impacts associated with individual incidents. *ESRS S1 14c* No positive impacts on the workforce in the value chain were identified as part of the double materiality analysis, as the identification of impacts is based on the baseline. The basis of the baseline is described in more detail under ESRS IRO-1.

ESRS S1 15 RLB NÖ-Wien Group uses its personnel data and feedback discussions to assess whether employees with special characteristics – such as people with disabilities, generation management, migration, gender diversity – could be exposed to an increased risk of harm in certain work contexts or in specific activities within the Group. RLB-NÖ-Wien also assesses the risk of harm via the diversity strategy; at NAWARO and in the Aktuell-Group, this is identified through employee surveys, feedback discussions and risk analyses as part of the ESG reporting.

ESRS S1 14e There are no material negative impacts on employees in the RLB NÖ-Wien Group in connection with the transition plans for environmentally friendly and climate-neutral operations, such as restructuring or job losses.

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

ESRS S1 27 The engagement of the workforce serves to consider the identified material negative impacts in relation to working conditions, equal treatment and equal opportunities as well as data protection and to ensure that material negative impacts are recognised and addressed at an early stage.

ESRS S1 27a The RLB NÖ-Wien Group involves its employees in corporate decisions at least once per year. *ESRS S1 27d* The company takes human rights aspects into account through position papers, codes of conduct or company agreements. *ESRS S1 28* In addition, the perspectives of particularly vulnerable or marginalised groups, such as women, migrants and persons with disabilities, are actively included to ensure diversity and equal treatment.

ESRS S1 27a Engagement at RLB-NÖ-Wien takes place both directly and via workers’ representatives, including the Works Council, the Youth Council and, since 2025, the Accessibility Officers and the Disability Liaison Officer. *ESRS S1 27b* Engagement takes place regularly, through fortnightly meetings between the HR department and the Works Council as well as between executive management and the Works Council, in accordance with legal requirements. *ESRS S1 27c* Operational responsibility for engaging the workforce lies with the head of Human Resources. *ESRS S1 27d* Human rights aspects are considered through a human rights position paper, an anti-discrimination policy and various company agreements. The position paper was drawn up with the involvement of several departments but without the direct participation of the Works Council. *ESRS S1 27e* The effectiveness of cooperation with the workforce is regularly evaluated, including through quarterly employee satisfaction surveys, annual employee appraisals and feedback meetings when employees leave the company. *ESRS S1 28* In addition, RLB NÖ-Wien takes steps to record the perspectives of particularly vulnerable or marginalised groups (e.g. women, migrants, persons with disabilities). This is achieved, among other things, through the function of the Equal Treatment Officer, an established diversity working group and queries in the quarterly employee survey on the diversity dimensions of gender, age, disability and origin. The process for cooperation with the workforce is organised via the Works Council and is implemented on an ongoing basis

ESRS S1 27a & b At the Aktuell-Group, the perspectives of employees are incorporated into the decision-making process through annual employee appraisals. *ESRS S1 27c* Responsibility for implementation lies with the management. *ESRS S1 27d* The company has adopted a “Human Rights Position paper” and a “Code of Conduct” as part of its respect for human rights.

ESRS S1 27e However, there is currently no specific evaluation of the effectiveness of this cooperation with the company’s own workforce. There are currently no plans to introduce additional processes for collaboration with the workforce. *ESRS S1 28* To gain insights into the perspectives of particularly vulnerable or marginalised groups, such as women, migrants or persons with disabilities, the company uses employee surveys and a whistleblower system.

ESRS S1 27a NAWARO’s own workforce is directly engaged in company decisions and activities, particularly in the event of changes with a material negative impact on employees. Anyone can share concerns or suggestions. Planned steps are communicated regularly. *ESRS S1 27b* Engagement takes place directly and regularly to ensure transparency and trust. *ESRS S1 27c* Operational responsibility lies with the management. The Works Councils represent the interests of employees in the plants when it comes to labour law issues. *ESRS S1 27d* NAWARO does not have any global framework agreements on respect for human rights; the Group-wide Human Rights Position paper and Code of Conduct apply. The agreements promote regular dialogue with employee representatives and create structured feedback mechanisms through which RLB NÖ-Wien gains insights into the views of its employees. *ESRS S1 27e* Effectiveness is assessed through feedback discussions, surveys and dialogue with employee representatives. Improvements such as workflow and shift plan adjustments as well as process optimisations are implemented. *ESRS S1*

²⁸ Particularly affected or marginalised groups such as women, migrants or persons with disabilities are involved in discussions in order to understand and take into account their specific perspectives and needs.

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

ESRS S1 32a Processes are in place for all Group companies to remedy material negative impacts on their workforce and to report concerns. These structures are in line with the human rights position paper, which takes a preventative approach to avoiding material negative impacts on the workforce, particularly in human rights, and is geared towards risk minimisation and early intervention. These processes are anchored in compliance policies or comparable regulations and include actions such as process adjustments, behavioural changes and disciplinary measures. *ESRS S1 32b* Employees can raise their concerns through various channels, including face-to-face meetings, email, internal communication platforms and whistleblowing systems. In several cases, these systems are also accessible externally and enable anonymous reporting. *ESRS S1 32c* The whistleblowing system is implemented as a means for registering complaints and are accessible via internal platforms (intranet) and in some cases via the internet. *ESRS S1 32d* The availability of the channels is supported by internal communication, employee manuals, policies and training. Regular discussions and information measures are organised to promote trust in the processes. *ESRS S1 32e* The effectiveness of the channels and remedies is reviewed through monitoring, feedback from the workforce and regular discussions. Complaints are analysed and, if necessary, actions are initiated with the aim of remedying the issue. *ESRS S1 33* All companies ensure that whistleblowers are protected from retaliation under the Whistleblower Protection Act, in particular by allowing anonymous reporting and assuring them that no negative consequences such as dismissal or transfer will occur.

ESRS S1 32a At RLB NÖ-Wien, individual discussions are held in the event of material negative impacts as appropriate to the individual case, with the involvement of managers, Human Resources and the Works Council in order to identify mutually agreed solutions to remedy the situation. *ESRS S1 32b* Employees can raise concerns through various channels, such as the whistleblowing hotline, the Works Council, managers, Human Resources, the Equal Treatment Officer and the Human Rights Officer. *ESRS S1 32e* Concerns are tracked and monitored by the Compliance or Audit department. There is currently no separate assessment of the level of awareness of the existing structures; the availability is communicated via corresponding company directives. In the 2025 reporting year, RLB NÖ-Wien received no reports via the existing whistleblowing system.

ESRS S1 32a The Aktuell-Group takes appropriate remedial action in cooperation with employees if material negative impacts nevertheless occur. *ESRS S1 32d & e* The effectiveness of the channels is assessed through annual employee appraisals to ensure that the workforce is familiar with and trusts the structures.

ESRS S1 32a NAWARO takes an open and trust-based approach to providing remedies in the event of material negative impacts on its own workforce. The effectiveness of these remedies is regularly reviewed through close cooperation and feedback. *ESRS S1 32c & d* With the help of the whistleblowing system (Tell-Me portal), you can report misconduct, security risks, or violations anonymously or openly. Thanks to the flat hierarchy, management works closely with the employees, which ensures quick problem solving and trust in the governance processes. *ESRS S1 32e* Problems are systematically tracked, documented and processed with clear actions and deadlines. Progress is regularly reviewed and reported to management. The effectiveness of the channels is ensured by confidential and easily accessible reporting systems that are known to all employees and stakeholders.

ESRS S1-1 – Policies related to own workforce

Overview of policies, actions and targets

| Subsidiary | MDR-P – Policy | MDR-A – Action | MDR-T – Targets |
|-------------------|--|--|---|
| RLB NÖ-Wien Group | Human rights position paper | | |
| | Code of Conduct (Code of Conduct, CoC) | | |
| RLB NÖ-Wien | Diversity strategy | <p>Actions from the diversity strategy: Age – cooperation between the generations</p> <p>Actions from the diversity strategy: Gender – promotion of women</p> <p>Actions from the diversity strategy: Origin – raising the visibility of social and ethnic origins</p> <p>Actions from the diversity strategy: Disability – inclusion of people with disabilities</p> <p>Actions from the diversity strategy: Disability – creating awareness of diversity</p> | <p>Diversity target: Age – cooperation between the generations</p> <p>Diversity target: Gender – promotion of women</p> <p>Diversity target: Raising the visibility of social and ethnic origins</p> <p>Diversity target: Inclusion of people with disabilities</p> |
| | Data protection directive | - | - |
| | IT security awareness | Carrying out regular phishing simulations to increase security awareness among employees | Results of the phishing test simulations |
| | Group-wide & Other | Work-life balance Embedding the “BOAH!” corporate culture | Embedding the “BOAH!” corporate culture |
| | ISO 45001 certification – Occupational health and safety | Information, communication and training on occupational health and safety | ISO 45001 certification – Occupational health and safety |
| | Aktuell-Group | Group-wide | Annual Code of Conduct awareness refresher |
| NAWARO | Remote work policy | Remote work | Work-life balance |

ESRS S1 20-22

Human rights position paper RLB NÖ-Wien Group

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Secure employment (negative impact) Reduction in employment opportunities and rising social inequalities as a result of the increase in offshoring and automation

Working conditions: Working hours (negative impact) Negative contribution to employee well-being due to rigid working time models

Working conditions: Adequate wage (negative impact) Declining employee satisfaction and motivation due to low pay and the associated low standard of living

Working conditions: Social dialogue (negative impact) Negative contribution due to lack of employee representation (co-determination, representation of interests and social dialogue) and resulting lower employee satisfaction and loyalty

Working conditions: Freedom of association, existence of works councils and employees' rights to information, consultation and co-determination (negative impact) Unfair treatment and financial insecurity of employees due to lack of social dialogue, freedom of association and involvement in decision-making

Working conditions: Collective bargaining, including the proportion of the workforce covered by collective agreements (negative impact) Unfavourable employment contracts and disadvantageous collective bargaining make financial stability more difficult and increase employee dissatisfaction

Working conditions: Work-life balance (negative impact) Inflexible working models and poor work-life balance contribute significantly to a decline in employee well-being and satisfaction

Working conditions: Health and safety (negative impact) Long-term health impacts on employees resulting from own operations (increased screen time, air pollution) (negative impact) Injuries and temporary or permanent damage to health or even deaths due to work accidents and work-related illnesses

Equal treatment and equal opportunities for all: Gender equality and equal pay for equal work (negative impact) Contribution to (financial) disadvantages for women through a gender pay gap and hardly any women in management positions in the company (negative impact) Promotion of social inequality and injustice as well as exclusion and discrimination of marginalised groups

Equal treatment and equal opportunities for all: Employment and inclusion of people with disabilities (negative impact) Lack of contribution to the inclusion of persons with disabilities in the company to strengthen equal rights, financial security and self-determination (negative impact) Negative contribution through toleration of gender-specific violence and lack of awareness raising for gender equality and the protection of women in the company

Equal treatment and equal opportunities for all: Diversity (negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking

Other work-related rights: Data protection (negative impact) Negative contribution through disregard for privacy and non-compliance with the GDPR towards own employees

MDR-P 65a Key contents

The position paper on respecting human rights and exercising human rights due diligence was adopted by the Managing Board. The participating companies thus acknowledge their corporate responsibility to respect internationally recognised human rights and to comply with human rights due diligence obligations in their own business operations and in the upstream and downstream value chain.

Principles:

- > Child labour is firmly rejected.
- > Forced and compulsory labour is strictly prohibited.
- > Health and safety in the workplace are ensured through a safe and adequate working environment, the provision of medical care and regular, targeted training.
- > The right to freedom of assembly and collective association of employees is safeguarded. The open exchange of ideas is enabled.
- > All forms of discrimination are opposed and strictly prohibited.
- > Fair and safe working conditions are viewed as important. All statutory provisions on pay and working hours must be complied with, and an appropriate work-life balance for employees is promoted.
- > The highest standards are maintained for all stakeholders. Clear and open communication channels ensure that potential concerns are addressed promptly to have a positive impact on local communities.
- > All forms of corruption and financial crime are consistently opposed.
- > The principles of fair and free competition are fully respected in all business relationships.
- > Transactions that could favour or facilitate tax evasion are strictly rejected.

Important content related to the company's own workforce:

- > Compliance with human rights and labour law standards: High standards for employees, based on Austrian law and the principles of the UN Guidelines and the International Labour Organization (ILO)
- > Non-discrimination and labour law standards: Principle of non-discrimination, compliance with collective agreements and the promotion of social dialogue
- > Anti-discrimination policy and diversity strategy: An anti-discrimination policy, a diversity strategy and an Equal Treatment Officer have been established.
- > Promoting an inclusive corporate culture: Recognising different needs, reducing barriers and unequal opportunities
- > Fair pay and rights to representation of interests: Ensuring fair pay and the right of employees to organise to protect their interests
- > Open exchange: Promotion of an open dialogue on work-related topics between employees and management
- > Rules of conduct: Principles for realising corporate values are set out in rules of conduct that all employees must adhere to.

MDR-P 65a General targets and their monitoring processes

The company is committed to respect human rights in all areas of its business activities by developing a clearly defined framework to ensure that human rights are respected along the entire value chain. This framework will be implemented by the end of 2025 and regularly reviewed to ensure continuous improvement. The declaration of principles is only one part of the human rights policy. Processes have been established for monitoring human rights due diligence according to the technical capabilities. This currently includes a review of the onboarding process, an annual supplier survey, a regular risk analysis and efforts to establish a process for the collection of real-time data. Potential and actual negative impacts on human rights are thus regularly and systematically

identified and analysed in a differentiated manner. If a human rights violation is imminent or has occurred, efforts are made to remedy the situation. Regular human rights risk assessments in accordance with the ten principles of the UN Global Compact and the OECD Guidelines on human rights due diligence are an important preventive measure along the value chain and in our own business activities. Regular review processes and risk assessments also help to ensure that human rights risks and impacts are adequately prevented, eliminated or mitigated.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The position paper provides a framework for action in line with human rights due diligence for employees, suppliers, customers and other affected stakeholders.

MDR-P 65c Responsible organisational level

This policy statement was adopted by the Managing Board of RLB NÖ-Wien in July 2024

MDR-P 65d Reference to third-party standards or initiatives

- > 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 ILO: Freedom of association, freedom of collective bargaining, abolition of child labour and forced labour, equal pay, non-discrimination in respect of employment and occupation
- > European Convention on Human Rights
- > OECD Guidelines
- > UN Guiding Principles on Business and Human Rights

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of stakeholders were considered in cooperation with the Compliance, HR and Central Purchasing departments of RLB NÖ-Wien as well as through a double materiality analysis (section: Disclosure Requirement IRO-1 – Description of the process to identify and assess material impacts, risks and opportunities) and stakeholder surveys.

MDR-P 65f Availability of the policy for stakeholders

The position paper is published on the company website.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

Discrimination dimensions (race and ethnic origin, colour, gender, sexual orientation, gender identity, disability, age, religion, political opinion, national extraction, social origin, other forms of discrimination covered by EU regulation and national law) are taken into account in the policy through a comprehensive understanding of anti-discrimination based on international standards.

Code of Conduct (CoC)

RLB NÖ-Wien Group

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Secure employment (negative impact) Reduction in employment opportunities and rising social inequalities as a result of the increase in offshoring and automation

Working conditions: Working hours (negative impact) Negative contribution to employee well-being due to rigid working time models

Working conditions: Adequate wage (negative impact) Declining employee satisfaction and motivation due to low pay and the associated low standard of living

Working conditions: Social dialogue (negative impact) Negative contribution due to lack of employee representation (co-determination, representation of interests and social dialogue) and resulting lower employee satisfaction and loyalty

Working conditions: Freedom of association, existence of works councils and employees' rights to information, consultation and co-determination (negative impact) Unfair treatment and financial insecurity of employees due to lack of social dialogue, missing freedom of association and involvement in decision-making

Working conditions: Collective bargaining, including the proportion of the workforce covered by collective agreements (negative impact) Unfavourable employment contracts and disadvantageous collective bargaining make financial stability more difficult and increase employee dissatisfaction

Working conditions: Work-life balance (negative impact) Inflexible working models and poor work-life balance contribute significantly to a decline in employee well-being and satisfaction

Working conditions: Health and safety (negative impact) Long-term health impacts on employees resulting from own operations (increased screen time, air pollution) (negative impact) Injuries and temporary or permanent damage to health or even deaths due to work accidents and work-related illnesses

Equal treatment and equal opportunities for all: Gender equality and equal pay for equal work (negative impact) Contribution to (financial) disadvantages for women through a gender pay gap and hardly any women in management positions in the company (negative impact)

Promotion of social inequality and injustice as well as exclusion and discrimination of marginalised groups

Equal treatment and equal opportunities for all: Employment and inclusion of people with disabilities (negative impact) Lack of contribution to the inclusion of persons with disabilities in the company to strengthen equal rights, financial security and self-determination (negative impact) Negative contribution through toleration of gender-specific violence and lack of awareness raising for gender equality and the protection of women in the company

Equal treatment and equal opportunities for all: Diversity (negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking

Other work-related rights: Data protection (negative impact) Negative contribution through disregard for privacy and non-compliance with the GDPR towards own employees

MDR-P 65a Key contents

Employees have a responsibility towards their colleagues, society, and the environment. The Code of Conduct sets out guidelines for behaviour and defines binding rules for daily business interactions. All key topics from ESRS S1 are covered by this guideline.

MDR-P 65a General targets and their monitoring processes

By the end of 2025, all employees will be expected to fully understand and apply the Code of Conduct. In addition, regular checks will be carried out to ensure that employees comply with the Code in their daily work. If any violations of this Code or possible violations of laws, regulations or regulatory provisions are identified, these must be reported immediately to a manager and to the Compliance Office. Information and reports can also be submitted anonymously via the whistleblowing system. Confidential handling of these reports and notifications is ensured at all times by the system and the process.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The Code of Conduct provides a framework for action in accordance with the law and human rights due diligence for the entire workforce.

MDR-P 65c Responsible organisational level

Management

MDR-P 65d Reference to third-party standards or initiatives

- > International Bill of Human Rights
- > Fundamental principles of the ILO
- > OECD Guidelines for Multinational Enterprises
- > Equal opportunities in employment
- > Ban on forced and child labour.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of stakeholders were considered in cooperation with all departments as well as through a double materiality analysis and stakeholder surveys. The whistleblowing platform also offers an avenue for feedback. The involvement of the company's own workforce through regular communication, participation in decision-making processes and employee surveys is encouraged in order to take the perspectives and needs of employees into account.

MDR-P 65f Availability of the policy for stakeholders

The Code of Conduct is published on the company website.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

Discrimination dimensions (race and ethnic origin, colour, gender, sexual orientation, gender identity, disability, age, religion, political opinion, national extraction, social origin, other forms of discrimination covered by EU regulation and national law) are taken into account through a comprehensive principle of equal treatment and non-discrimination based on international human rights and labour law standards, which is binding for all employees and implicitly includes all relevant characteristics.

Diversity strategy

RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Adequate wage (negative impact) Declining employee satisfaction and motivation due to low pay and the associated low standard of living

Working conditions: Work-life balance (negative impact) Inflexible working models and poor work-life balance contribute significantly to a decline in employee well-being and satisfaction

Equal treatment and equal opportunities for all: Gender equality and equal pay for equal work (negative impact) Contribution to (financial) disadvantages for women through a gender pay gap and hardly any women in management positions in the company (negative impact) Promotion of social inequality and injustice as well as exclusion and discrimination of marginalised groups

Equal treatment and equal opportunities for all: Further training and skills development (negative impact) No active promotion of employees' knowledge and consequently weakening of their employability with regard to the complex requirements of the labour market

Equal treatment and equal opportunities for all: Employment and inclusion of people with disabilities (negative impact) Lack of contribution to the inclusion of persons with disabilities in the company to strengthen equal rights, financial security and self-determination

Equal treatment and equal opportunities for all: Measures against violence and harassment in the workplace (negative impact) Impairment of employees' mental health as a result of discrimination and abuse of power in the workplace (negative impact) Negative contribution through toleration of gender-specific violence and lack of awareness raising for gender equality and the protection of women in the company

Equal treatment and equal opportunities for all: Diversity (negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking

MDR-P 65a Key contents

Description of the targets and implementation of diversity in the company in the four core dimensions of age, gender, disability and social/cultural origin. The management is strongly committed to diversity and inclusion. Each member of the Managing Board adopts a focus on specific diversity topics such as gender, age, disability or origin and drives forward the corresponding measures. The topics are communicated prominently both internally and externally. A steering committee has been set up to measure the achievement of targets and the success of the actions. All employees are invited to take an active part in the implementation at regular town hall meetings. These actions are intended to create a corporate culture in which diversity and inclusion are anchored as core values. The diversity strategy is divided into an overarching target dimension of "Awareness" to promote awareness of diversity and inclusion and the four target dimensions: Gender, Age, Disability and Origin

MDR-P 65a General targets and their monitoring processes

- > By the end of 2025, the company will create an inclusive working environment in which the individual strengths and differences of employees are emphasised and optimally utilised. A culture of equal opportunities will be established in which social discrimination is actively prevented, and equal rights are practised on a daily basis. Targeted training courses and programmes promote the productivity and well-being of employees and have a positive impact on the company atmosphere.
- > The diversity strategy is monitored by formulating KPIs for each diversity dimension, regular reporting to the Managing Board and the appointment of an Equal Treatment Officer.
- > The diversity strategy was adopted by the Managing Board. Every year, a package of measures is adopted based on the strategy and implemented. The targets are formulated in KPIs, analysed regularly and reported to the Managing Board.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The diversity strategy applies to the entire workforce in Austria.

MDR-P 65c Responsible organisational level

The implementation of the diversity strategy is the responsibility of the Managing Board / executive management.

MDR-P 65d Reference to third-party standards or initiatives

The diversity strategy is based on the following standards:

- > Austrian Equal Treatment Act
- > Charter of Diversity
- > Disability Employment Act

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Coordination with employee representatives, involvement of a working group for diversity

MDR-P 65f Availability of the policy for stakeholders

The diversity strategy is available to all stakeholders on the RLB NÖ-Wien website.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

The diversity strategy takes into account the dimensions of discrimination through its explicit focus on age, gender, disability and social/cultural origin as well as through a comprehensive understanding of diversity and equal opportunities, which implicitly includes other legally protected characteristics.

Data protection directive RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Other work-related rights: Data protection (negative impact) Negative contribution through disregard for privacy and non-compliance with the GDPR towards own employees

MDR-P 65a Key contents

In an increasingly digitalised society, the value of data is becoming ever more important, which means that customers and supervisory authorities are paying even greater attention to the handling of data. In order to ensure the free movement of data, safeguard customer trust and guarantee data security, Europe-wide data protection standards have been established by the General Data Protection Regulation (GDPR) and the Austrian Data Protection Act. These form the basis for this company directive. As a reliable partner, we consider it our duty to protect the privacy of every individual and to set a uniform standard for the handling of personal data, to impose these obligations on all our employees and managers and to ensure compliance with them. The framework conditions for carrying out these activities are also defined in particular in the data protection management system manual (DPMS manual), all internal regulations, the subsequent data protection objectives and the security guidelines. In addition to the introduction and objectives, the data protection directive covers the following aspects:

- > Contact persons and training

- > Data processing and principles
- > Behaviour towards the Austrian data protection authority
- > Data subjects and data breaches
- > Data processing within RLB NÖ-Wien
- > Record of processing activities at RLB NÖ-Wien
- > Data Protection Officer at RLB NÖ-Wien

MDR-P 65a General targets and their monitoring processes

By the end of 2025, the company will ensure that all data protection regulations, including the GDPR and the Austrian Data Protection Act, are fully complied with. This will be achieved through regular trainings, audits and the implementation of security measures for data processing to ensure compliance at all times. The monitoring process for the data protection directive is based on the following points:

- > Managing data protection processes
- > Handling data breaches
- > Processing GDPR data subject rights

The Data Protection Officer and the Data Protection department submit an activity report to the respective managing body (RLB NÖ-Wien) on a quarterly basis detailing audit carried out, audit findings, proposed measures and any measures that have not yet been implemented. Insofar as the report concerns the processing of employee data or questions of operational organisation in connection with employees, the Data Protection Officer is consulted alongside the Works Council.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The data protection directive applies to the entire workforce in Austria.

MDR-P 65c Responsible organisational level

The Managing Board is responsible for implementing the data protection directive at the highest level.

MDR-P 65d Reference to third-party standards or initiatives

The data protection directive is based on laws and regulatory provisions – primarily the GDPR.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of stakeholders are taken into account by complying with all regulatory requirements.

MDR-P 65f Availability of the policy for stakeholders

The data protection directive is made available to managers and employees on the RLB NÖ-Wien intranet.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

The data protection directive takes these requirements into account by anchoring the comprehensive protection of privacy as a central principle and implicitly including all associated prohibitions of discrimination through its complete alignment with the GDPR and national law.

ESRS S1 23

ISO 45001 certification – Occupational health and safety RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Health and safety (negative impact) Long-term health impacts on employees resulting from own operations (increased screen time, air pollution) (negative impact) Injuries and temporary or permanent damage to health or even deaths due to work accidents and work-related illnesses

Working conditions: Work-life balance (negative impact) Inflexible working models and poor work-life balance contribute significantly to a decline in employee well-being and satisfaction.

MDR-P 65a Key contents

RLB NÖ-Wien is certified according to ISO 45001 regarding occupational health and safety. This means that a management system has been introduced to ensure health and safety at work. Important content related to the company's own workforce: Compliance with all legal regulations regarding employee protection and continuous improvement of occupational health and safety performance in the company through targets and actions

MDR-P 65a General targets and their monitoring processes

Culture of injury and illness prevention by identifying, assessing, eliminating or minimising and controlling potential hazards and risks, drawing up emergency plans and providing training. Compliance with ISO 45001 is ensured through internal audits and annual external monitoring and recertification audits.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

All sites of RLB NÖ-Wien (headquarter and branches in Vienna)

MDR-P 65c Responsible organisational level

The Managing Board called for the introduction of the standard in 2023. Operational implementation is carried out by employees of RLB NÖ-Wien.

MDR-P 65d Reference to third-party standards or initiatives

ISO International Organisation for Standardisation

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of employees were taken into account. Third-party stakeholders were not involved in the certification process.

MDR-P 65f Availability of the policy for stakeholders

The certification, including the environmental, occupational health and safety policy, was published on the RLB NÖ-Wien corporate website.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

ISO 45001 certification takes account of the requirements by ensuring occupational health and safety for all employees without discrimination and without any differences or disadvantages based on personal characteristics in the implementation of the occupational health and safety management system

Leadership Compass

RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Adequate wages

(negative impact) Declining employee satisfaction and motivation due to low pay and the associated low standard of living

Working conditions: Work-life balance

(negative impact) Inflexible working models and an unbalanced work-life balance contribute significantly to a decline in employee well-being and satisfaction

Equal treatment and equal opportunities for all: Gender equality and equal pay for work of equal value

(negative impact) contribution to (financial) disadvantages for women through a gender pay gap and hardly any women in management positions in the company

(negative impact) Promotion of social inequality and injustice as well as exclusion and discrimination of marginalised groups

Equal treatment and equal opportunities for all: Further training and skills development

(negative impact) No active promotion of employees' knowledge and consequently weakening of their employability with regard to the complex requirements of the labour market

Equal treatment and equal opportunities for all: Employment and inclusion of persons with disabilities

(negative impact) Lack of contribution to the inclusion of persons with disabilities in the company to strengthen equal rights, financial security and self-determination

Equal treatment and equal opportunities for all: Actions against violence and harassment in the workplace

(negative impact) Impairment of employees' mental health as result of discrimination and abuse of power in the workplace

(negative impact) Negative contribution through tolerating gender-based violence and through a lack of awareness regarding gender equality and the protection of women within the company

Equal treatment and opportunities for all: Diversity

(negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking

MDR-P 65a Key contents

The Leadership Compass forms the framework for management tasks and processes, primarily for all topics relevant to HR management in order to implement a uniform understanding of leadership: The most important contents include corporate values and behaviour (BOAH), information and communication, orientation, the annual OOD meeting (objectives, orientation, development), training and development, recruitment and deployment of employees, controlling and monitoring, the role model function of managers and the principles of labour law.

MDR-P 65a General targets and their monitoring processes

The general targets and monitoring processes aim to establish a standardised, structured and legally compliant management culture by the end of 2025. Ongoing monitoring takes place via the leadership barometer, annual employee appraisals and regular updates to the Leadership Compass.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The scope of application covers the entire workforce in Austria.

MDR-P 65c Responsible organisational level

The head of Human Resource is responsible for implementation.

MDR-P 65d Reference to third-party standards or initiatives

The Leadership Compass takes its orientation from labour laws and regulatory requirements.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Stakeholders are not explicitly involved in the strategy definition process.

MDR-P 65f Availability of the policy for stakeholders

Employees and managers can access it via the RLB NÖ-Wien intranet. In terms of the specific information according to S1 24, the Leadership Compass takes all social aspects into account; the annual OOD meeting serves as a structured, digital annual meeting in which objectives, skills and development measures are assessed and reaffirmed. It follows a standardised template of objectives – orientation – development

and is mandatory for all employees on an annual basis. The manager agrees the results with the next higher level (approval is then two levels up). Optionally, additional feedback providers as well as a potential assessment and succession options can also be included.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

The Leadership Compass takes the requirements into account by ensuring non-discriminatory, legally compliant and standardised management and HR practices for all employees, implicitly including all characteristics protected by EU and national law.

IT security awareness RLB NÖ Wien, Aktuell-Group

MDR-P 65a Material impacts, risks and opportunities and their key contents

Other work-related rights: Data protection (negative impact) Negative contribution through disregard for privacy and non-compliance with the GDPR towards own employees

MDR-P 65a Key contents

In an increasingly digitalised financial world, cyber-attacks, particularly through social engineering and phishing methods, pose a growing threat to information security and customer trust. Technical protective measures alone are not enough to manage these risks.

Raising awareness and training employees is therefore of central importance. Only those who recognise potential threats and respond to them correctly can help to strengthen the security culture and protect sensitive data. Regular awareness measures not only promote individual vigilance, but they also support compliance with legal and regulatory requirements and the resilience of the entire institution to cyber risks.

The company's awareness concept includes training and supplemental awareness measures, which are communicated in a target group-orientated manner with suitable content and strategic communication measures. It is important to note that a successful awareness campaign fosters active engagement and creates a positive identification with the topic.

The awareness concept includes the regular execution of simulated phishing attacks to sharpen the cyber security and awareness skills of the employees. The aim is to reduce the number of security incidents that can result from social engineering attacks. The concept includes the planning, implementation and anonymised evaluation of the tests, including the planning of necessary training and awareness measures. The well-being of employees is always considered.

MDR-P 65a General targets and their monitoring processes

Sensitise employees: The phishing test is intended to sensitise employees to the dangers of phishing attacks. Detecting phishing emails is becoming increasingly difficult as attacks are becoming more professional, personalised and deceptively genuine. As a result, regular training and sensitisation of employees is becoming increasingly important to raise their awareness of sophisticated fraud attempts and promote a sustainable security culture within the company.

Analyse behaviour: The test is used to observe the behaviour of employees when dealing with phishing attempts. How many click on links, open attachments or enter sensitive data?

Identify weak points: The phishing test helps to recognise weaknesses in security measures. If many employees fall for phishing emails, it is an indication that security guidelines, training or technical protection measures need to be improved.

Check the effect of training: Regular phishing tests can be used to check how effective training and awareness-raising measures are for employees. A successful training programme should lead to a reduction in the number of successful phishing attacks.

Test response time and ability: Phishing tests offer the opportunity to test how quickly and effectively employees react to a suspicious email or phishing attempt.

Promote a security culture: Repeated phishing tests are used to build the security culture within the organisation, in which every employee takes responsibility to protect the organisation from security threats. Phishing tests are not conducted for the Aktuell-Group.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The awareness concept applies to all internal employees of the company.

MDR-P 65c Responsible organisational level

The Information Security & Resilience department carries out and analyses regular phishing tests and plans training and awareness measures.

MDR-P 65d Reference to third-party standards or initiatives

Awareness measures are planned and implemented considering the requirements of the Digital Operational Resilience Act (DORA) and in accordance with the requirements of the ISO/IEC 27001:2022 standard, Annex A 6.3 (Information Security Awareness, Education and Training).

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests and needs of the most important stakeholders are systematically taken into account in the definition of the awareness concept.

MDR-P 65f Availability of the policy for stakeholders

The awareness concept is published on the company's intranet site and is available to all employees.

S1 specific disclosures

ESRS S1 24 Specify the extent to which the following areas are covered by the policy:

The awareness concept is purely security-orientated and not geared towards social aspects.

Remote work policy NAWARO

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Working hours (negative impact) Negative contribution to employee well-being due to rigid working time models
 Working conditions: Work-life balance (negative impact) Inflexible working models and poor work-life balance contribute significantly to a decline in employee well-being and satisfaction

MDR-P 65a Key contents

NAWARO's remote work policy aims to provide employees with flexibility while meeting the company's operational requirements. There are exceptions for employees in production and operational areas that require physical presence. Geographical location as well as cooperation with partners and customers are also taken into account. The policy promotes a good work-life balance and ensures that there is no negative impact on operational efficiency or customer satisfaction.

MDR-P 65a General targets and their monitoring processes

The company has implemented flexible working models that promote a good work-life balance. This includes flexible working hours, remote work options and a good work-life balance. Success is measured by annual employee surveys on satisfaction with working conditions. Relevant agreements can be established on an individual basis. Monitoring takes place via the payroll accounting of the HR department

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

Entire workforce. Exceptions exist for persons in production and operational areas that require physical presence.

MDR-P 65c Responsible organisational level

The management has introduced this policy; the respective department heads are responsible for its concrete and correct implementation.

MDR-P 65d Reference to third-party standards or initiatives

The promotion of remote work supports initiatives such as ESG guidelines by contributing to a better work-life balance and at the same time reducing the carbon footprint by avoiding commuting.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of the most important stakeholders (employees, managers, HR, Works Council) were systematically taken into account when defining the remote work policy

MDR-P 65f Availability of the policy for stakeholders

The remote work policy was made available to the relevant stakeholders in a transparent manner

S1 specific disclosures**ESRS S1 24 Specify the extent to which the following areas are covered by the policy:**

The remote work policy only takes the requirements into account indirectly, as it essentially offers all employees the same flexible working opportunities; the discrimination aspects are included via the general principle of equal treatment.

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

**Work-life balance
RLB NÖ-Wien**

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Work-life balance and support for employees in all life situations.

The work-life balance measures offered by RLB NÖ-Wien make a significant contribution to improving the work-life balance and retaining qualified employees in the long term. They show that the company recognises and actively supports the different life situations of its employees and that its own practices do not have a significant negative impact on its own workforce. To identify potential negative impacts at an early stage, feedback from the complaints management system is used to address and analyse employee violations or problems. These measures not only improve the satisfaction and well-being of employees, but they also promote their long-term loyalty to the company.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

Flexible working time models, company kindergarten: for children from the age of 1; bilingual education and open group childcare; flying nannies: childcare on school-free days in the headquarter for 3 to 12-year-olds; kids camps: offered during the summer and autumn holidays for school children aged 6 to 12; maternity breakfast: twice a year for employees on maternity, parental leave or paternity leave

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The measures will be implemented from 2023 to 2025.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative) –

Austrian "berufundfamilie" quality seal

The effectiveness is also regularly reviewed based on feedback from employees and relevant key figures on the utilisation of the offerings, and this information is used for ongoing improvement.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, recertification to maintain the seal requires the continuation of existing and the implementation of multiple new measures.

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Actions from the diversity strategy: Age – cooperation between the generations RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Cooperation between the generations suffers if the needs and working styles of the other generation are not known and taken into account in management and collaboration (reduced efficiency and quality of work performance) – the actions serve to remedy this: getting to know each other's needs in working life; understanding the legal framework for groups of employees at different ages; achieving better understanding of each other; structured succession planning for core positions to ensure the regulated transfer of expertise and transparent career paths.

Workshops focussing on working with a mix of generations are offered for all employees and managers. The succession planning module has been implemented in the digital personnel development tool – core positions and potential successors have been defined. Regular "Digi-Cafe" events are held, focussing on individual knowledge transfer. Corporate volunteering: Voluntary work at social organisations (gardening in a retirement home)

An apprenticeship at RLB NÖ-Wien offers a three-year, practical banking education with vocational school, internal Raiffeisen training and a focus on personal development and social commitment. RLB NÖ-Wien also offers structured graduate programmes (Banking and Digital & AI), which give university graduates a 15-month, practical introduction to key areas of business and governance. The programmes include job rotations, targeted specialist and personal development measures, support from HR and project-related learning formats. In addition, the mentoring programme "BOAH!" supports the sustained development of new employees and accompanies them during the onboarding phase.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

The target group of the intergenerational actions comprises all employees of RLB NÖ-Wien. The actions consist of general awareness-promoting measures and direct support for individual groups of employees with the aim of offering age-appropriate measures for each generation.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented from July 2024 to June 2026.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Increase in the participation rate in workshops, implementation of the "Digi-Cafe" concept, implementation of succession planning

The effectiveness is regularly reviewed and enhanced based on participation rates, feedback from the employees involved and the improvements observed in intergenerational cooperation.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall diversity strategy

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Actions from the diversity strategy: Gender – promotion of women RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Increase in the proportion of female managers

A support programme was launched to increase the number of female managers. The specific challenges for women in their professional careers are addressed in various training courses (e.g. management training). The ratio of female managers is regularly reviewed and reported to the Managing Board on a quarterly basis in the HR dashboard. In addition, the share of management positions by gender, the share of part-time positions and the gender-specific distribution in the workforce are continuously analysed. Based on the results of the

workforce structure analysis regarding the career development of women (Women's Career Index, WCI), in-depth interviews were conducted with female managers. From this, measures were derived that should have a positive impact on the development of the proportion of women in management. The established mentoring programme for women was expanded to include a second group, and a women's network with ongoing activities was founded. In addition, all young female talent (apprentices and trainees) and women who demonstrate high potential and high performance in the employee appraisal have been given access to a digital mentoring app (Viora).

MDR-A 68b Scope of the action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies and, where applicable, affected stakeholder groups) (mandatory disclosure)

The target group for the career development actions comprises all employees of RLB NÖ-Wien. The actions consist of general awareness-raising measures and direct support for individual female employees with the aim of increasing the proportion of female managers and also more firmly establishing new management models such as part-time management or job sharing (target 33% across all levels by 2027).

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented from July 2024 to June 2026.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative) –

The proportion of women in management positions has risen from 29% to 31% (32% RLB NÖ-Wien)

The effectiveness is regularly reviewed and enhanced based on developments in the proportion of women in management positions, qualitative feedback from mentoring and networking programmes and utilisation of the support instruments offered.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall diversity strategy

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

**Actions from the diversity strategy: Origin – raising the visibility of social and ethnic origins
RLB NÖ-Wien**

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Five cultural work experience placements of between six weeks and three months as part of the Discover programme.

The "Sensitivity in language" questionnaire and the learning opportunities in workout formats via the GoodHabitz platform (such as "Cultural diversity" and "Reducing prejudice, building diversity") were piloted in several company units and are available to all managers. The programme for cultural work experience placements in Raiffeisen RLB-Wien's network banks was repeated and five employees were again able to gain work experience abroad. In the area of corporate volunteering, we took part in "Mentoring for Migrants" for the second time.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

The target group for the career development actions comprises all employees of RLB NÖ-Wien. The actions consist of general awareness-promoting measures and direct support for employees with a migration background or other social and/or cultural origins with the aim of raising their visibility as an important part of achieving the company's success.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented from July 2024 to June 2026.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Discover programme: Five colleagues from all age groups were able to spend several weeks gaining experience in an RBI network bank (EU) in the interests of cultural and professional exchange. The Sprachbuddy (language buddy) programme is still in the process of implementation.

The effectiveness is regularly reviewed and enhanced based on participation in intercultural learning programmes, feedback from the pilots and the actual utilisation and added value of the international experience placements.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall diversity strategy

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Actions from the diversity strategy: Disability – inclusion of people with disabilities RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets (mandatory disclosure)

Employees trained in dealing with disabled customers. Awareness of the needs of employees with disabilities and creation of a disability-friendly working environment.

All positions are checked to see whether they are suitable for people with disabilities. Training for customer advisors to better support prospective customers. Adaptation of job requirements and targeted training of managers for inclusive recruitment as well as improved communication of disability-friendly job offers. Expansion of the corporate volunteering programme at Caritas through regular feedback rounds to improve engagement and support for people with disabilities. Framework conditions are created to enable people with disabilities to work in the company. Job advertisements are formulated in such a way that people with disabilities are also addressed. Creation of a representative body for employees with disabilities

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

The target group of the inclusive actions comprises all employees of RLB NÖ-Wien as well as the customers served by our employees. The actions consist of general awareness-promoting measures and direct support for employees with disabilities.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented from July 2024 to June 2026.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative) –

Training courses for customer advisors were continued, and “sensing journeys” were also organised for employees from central departments (HR, Legal, Marketing, Group Communications). The first “Day of Diversity” was implemented with a broad programme (panel discussion, experience presentations, film screening). The jobs were assessed in terms of their suitability for the disabled. A representative and deputy representative for the disabled were elected for the first time.

The effectiveness is regularly reviewed and enhanced based on participation in inclusive training offerings, feedback from employees with disabilities and the improvements observed in accessible workflows and recruitment processes.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall diversity strategy

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Actions from the diversity strategy: Disability – creating awareness of diversity RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Employees and managers are more aware of the topic of diversity and the positive effects of diversity on the company and its success.

Many regular measures are organised to address the topic of diversity. The diversity practised at RLB NÖ-Wien is measured via a recurring survey section in the “Leadership BOAHrometer”. The HR dashboard for the Managing Board and executive management includes quarterly reporting on the status of the implementation measures and the associated KPIs. A separate section on diversity is integrated into the management training programme (Team Captain).

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

The target group of the diversity-promoting measures comprises all employees of RLB NÖ-Wien as well as the customers served by our employees. The actions consist of general awareness-promoting measures and direct support for employees from the various target groups.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented from July 2024 to June 2026.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

The diversity values measured in the “Leadership BOAHrometer” have improved in the comparison period. The topic of diversity was included in the management training programme for a half-day. A diversity information campaign with a final quiz took place, and diversity cards with messages were distributed – the dimensions of “sexual orientation” and “religion” were also addressed in addition to the four previous target dimensions.

The effectiveness is regularly reviewed and enhanced based on the development of diversity values in the Leadership BOAHrometer, feedback from participants and the utilisation and resonance of the awareness-related offerings.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall diversity strategy

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Information, communication and training on occupational health and safety RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Deeper understanding of occupational health and safety issues among those responsible and all employees.

The involvement of the safety specialist and occupational medicine department during onboarding on the first day of work (Welcome Day) emphasises the importance of occupational health and safety right from the start. Individual training sessions with safety officers in the respective areas of responsibility are mandatory and are now also documented in the learning management system. Those responsible (safety specialists, first aiders, fire safety officers) receive regular refresher training. Regular safety inspections are carried out in all work areas. Current actions and findings are discussed in the Occupational Safety Committee, which meets once a year, and the Health Committee, which meets twice a year. Accidents at work are reported first to the safety officer and occupational medicine department and subsequently to the Austrian General Accident Insurance Institution (AUVA).

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

Training for all new employees. Inspection of all work areas.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

New procedure since 2024 – in implemented on an ongoing basis

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

HR measures from the audit report for ISO 45001 certification were implemented

The effectiveness is regularly reviewed and enhanced based on the results of safety inspections, feedback from Occupational Safety Committee and Health Committee meetings and the development of relevant key figures such as accident frequency and training implementation rates.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the ESG strategy efforts

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Carrying out regular phishing simulations to increase security awareness among employees RLB NÖ-Wien, Aktuell-Group

MDR-A 68a Actuality

RLB NÖ-Wien: Current action, integral part of the awareness programme

Aktuell-Group: Current action, IT security awareness training for all employees in 2025

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

RLB NÖ-Wien: The action aims to strengthen security awareness among employees and a reporting culture, reduce the false click rate for phishing e-mails and promote the correct handling of suspicious messages in the long term. The action operationalises the strategic objectives of the information security and awareness programme. It promotes a culture of mindfulness.

Aktuell-Group: Increased security awareness, improved data security. Heightened employee awareness.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

RLB NÖ-Wien: Applies to all internal employees with email access at RLB NÖ-Wien and the RLB Association (RH NÖ-Wien, RBen), i.e. for all business processes and sites.

Aktuell-Group: annual employee training

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

RLB NÖ-Wien: continuing action with no end date; ongoing in an annual cycle with at least two simulations per year and event-driven reporting.

Aktuell-Group: annual employee training

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

RLB NÖ-Wien: Compared to the previous year, there was a slight deterioration in the results, which can be attributed to the fact that the recognition features of the phishing mails were deliberately made more sophisticated. In addition, the simulations contained more realistic, company-related content (e.g. TEAMS communication) to challenge employees in a targeted manner and further promote their ability to recognise phishing emails.

Aktuell-Group: Annual repetition

The effectiveness is reviewed and further developed based on the false click rate, the reporting rate of suspicious emails, the feedback from the awareness training sessions and the long-term development of security-relevant user behaviour.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

RLB NÖ-Wien: Yes – part of the holistic awareness concept with phases 1 (sensitisation), 2 (deepening), 3 (behavioural change) and 4 (consolidation).

Aktuell-Group: The aim is to raise awareness of IT security risks. Employees should recognise phishing, malware, social engineering, etc. Awareness of secure passwords and two-factor authentication should be increased.

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Embedding the “BOAH!” corporate culture

RLB NÖ-Wien

MDR-A 68a Actuality

Action taken and current action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

The policy for this action can be found in ESRS G1.

The employees and managers perceive and embody the company values. This can be seen in the positive development of the pulse check on corporate values and in the results of the Leadership BOAHrometer survey, which takes place three times a year.

Workshops are held at management level and at employee level, focussing on the corporate values (potentially focusing on a specifically chosen value). All new employees attend an onboarding workshop on the corporate values and agile working methods at RLB NÖ-Wien. The corporate values form the anchor for the annual objectives in the employee appraisals using the OOD tool. The status quo with respect to corporate values is measured in the pulse check and in the leadership BOAHrometer survey, which takes place three times a year. Values play a central role in management training (Team Captain and Leadership Compass).

MDR-A 68b Scope of the action (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographies and, where applicable, affected stakeholder groups)

The target group for the actions to promote corporate culture comprises all employees and managers of RLB NÖ-Wien. The actions consist of general culture-promoting measures and direct support for employees and managers in target group-specific measures.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The actions will be implemented in 2025.

MDR-A 68d Does this action aim to have a significant actual impact

Equal treatment and equal opportunities for all: Diversity (negative impact) Lack of contribution to increasing employee satisfaction and motivation in an appreciative, diverse, inclusive undertaking

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

The metrics measured with respect to the corporate values have all improved.

The effectiveness is regularly reviewed based on the results of the pulse check, the Leadership BOAHrometer survey and the feedback from the workshops; this information is used to continuously develop the corporate culture.

MDR-A 69 Are there multiple actions that jointly contribute to one target (action plan)

Yes, the actions are part of the overall strategy Focus 2027

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

Yes

Information to be provided if implementation of the action is associated with significant OpEx and CapEx

MDR-A 69a Conditions for sustainable financial instruments, dependence on preconditions

Not disclosed for confidentiality reasons

MDR-A 69b Amount of current financial resources and description of items in the financial statements

Not disclosed for confidentiality reasons

MDR-A 69c Amount of future financial resources

Not disclosed for confidentiality reasons

Remote work NAWARO

MDR-A 68a Actuality

Action taken

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Employee motivation, avoidance of employee turnover, improved employee retention; openness, especially with regard to compatibility with children.

- > In order to optimise the flexibility and effectiveness of the remote work policy, a clear guideline for remote working will be created to define the expectations for the quality of work and the communication requirements. In addition, a regular feedback system (as part of employee appraisals) will be introduced to gather the experiences of employees, managers and team leaders and identify potential challenges at an early stage
- > Employees have the freedom to organise their working hours according to their personal needs in consultation with their manager, which helps them to achieve a better work-life balance and reduce stress.
- > NAWARO's actions aim to prevent or mitigate significant negative impacts on the workforce through measures that improve psychological support and work-life balance. Not only does this ensure greater employee satisfaction and productivity, it also contributes to employee loyalty and a positive working environment in the long term.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

Implementation of the remote work policy;

- > The remote work policy primarily affects all employees who work in the office in Zwettl. The action enables employees to divide their working hours flexibly between the company office and their homes;
- > Affected interest groups: Employees, managers and team leaders

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The action has been introduced in writing and is being implemented on an ongoing basis

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

In quantitative terms, the progress is reflected in the increased number of employees who regularly work from home and the number of digital meetings and remote working days held. In terms of quality, there is greater flexibility, a better work-life balance and increased employee satisfaction.

The effectiveness is reviewed and enhanced based on feedback from employee interviews, the frequency of use of the remote work option and the observed impacts on satisfaction, flexibility and work-life balance.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

No action plan defined

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

Annual Code of Conduct awareness refresher Aktuell-Group

MDR-A 68a Actuality

Current action: The company utilises the Code of the owner and ensures that this is always available in an up-to-date form

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Greater awareness among employees
Binding guideline within the Aktuell-Group

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies, affected stakeholder groups)

All employees must reaffirm the Code annually as part of the performance appraisal

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

Annual measure: The Code is continuously revised and brought up to date

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative) –

The Code is fully established and is discussed annually during the employee appraisal meeting

The effectiveness is reviewed based on feedback from employee appraisals and the full annual confirmation rate, and this information is used to further improve awareness of the Code.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

No

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

ESRS S1 39 Necessary and appropriate actions to prevent or mitigate negative impacts on the own workforce are identified through regular risk and needs assessments, systematic evaluation of employee feedback and complaint channels as well as analysis of key HR, safety and diversity indicators. In addition, existing actions are continuously reviewed for their effectiveness in order to identify risks at an early stage and derive evidence-based improvement measures.

ESRS S1 41 Established compliance, risk and control processes ensure that the company's own business practices – including procurement, sales and data use – do not have a significant negative impact on the workforce. This includes regular evaluations of employee feedback and complaint reports, analysis of relevant HR, safety and data protection key figures as well as internal audits, enabling potential risks to be identified at an early stage and suitable preventive or remedial measures to be derived.

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

ISO 45001 certification target – Occupational health and safety RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

By 31 December 2025, all new employees at all RLB NÖ-Wien sites will be fully trained in occupational health and safety on Welcome Day and during their first days at work; this will be documented in the learning management system (LMS) in order to achieve ISO 45001 certification

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Absolute target (number of trained employees and number of reported accidents at work)

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. By the end of 2025, all new employees have received basic information from the safety officer and occupational medicine department on Welcome Day (usually the first day of work). In their first few days at work, all new employees receive personal on-site training from the department's safety officers. Both are documented in the LMS (L@RA). In addition, all information on accidents at work is communicated to the safety officer and occupational medicine department before being reported to AUVA.

MDR-T 80d Baseline value and year

The year 2024, in which this target was adopted, is considered the reference year.

MDR-T 80e Period (incl. indication of milestones and interim targets)

1. January 2025 to 31 December 2025

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The targets were set on the basis of the audit for ISO 45001 certification

MDR-T 80g Science-based approach

Yes – there is scientific evidence that preventive measures decrease accidents.

MDR-T 80h Inclusion of stakeholders (in setting the target)

The stakeholders, in particular the Occupational Safety Committee and the Health Committee, in which the Works Council is also represented, are involved in this process.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

no changes have been made

MDR-T 80j Target monitoring, progress and changes

Manual check of the training confirmations to be signed by the employees. Documentation of accidents at work including forwarding of emails for filing in a physical folder.

Targets are set and reviewed annually with the active involvement of stakeholders; employee feedback from briefings and inspections is incorporated into the tracking process and improvements are jointly decided.

Diversity target: Age – cooperation between the generations

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

Active generational management is established as a goal in the diversity strategy. This goal can be achieved through a high participation rate in training programs that are balanced in terms of diversity.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Absolute target: by the end of 2025, at least 250 employees have taken part in training courses on generation management to promote cooperation between the generations and understanding within the company. Potential candidates have been nominated for key positions.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. Active succession planning; sustainable, balanced participation in training and continuing education programs through calls for applications open to all age groups; life-stage-oriented work; appreciation, trust, and respect between age groups and generations; cross-generational talent management; Proactive discussion of individual work-time models; raising awareness of the value of age and life-stage-oriented leadership in training courses and documentation.

MDR-T 80d Baseline value and year

2023 (adoption of the diversity strategy) and 2024, the year in which this goal was adopted.

MDR-T 80e Period (incl. indication of milestones and interim targets)

01. October 2025 to 31 December 2025

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The targets were set based on internal expertise and competitive analysis.

MDR-T 80g Science-based approach

Yes – there is scientific evidence that diversity has a positive impact on business success.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Stakeholders, including the Diversity Circle, the Diversity Steering Committee, and the Executive Board, were actively involved in setting the targets for material sustainability topics. Through their expertise and perspectives, these groups contribute to the development and implementation of diversity targets to ensure that they align with corporate strategies and the needs of the various groups within the company.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

no changes have been made

MDR-T 80j Target monitoring, progress and changes

This is reported quarterly in the HR dashboard. In 2025, approximately 300 training participants were reported. No lessons learned or areas for improvement have been identified yet.

Diversity target: Gender – promotion of women

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

By 31 December 2027, the proportion of female managers at RLB NÖ-Wien will be at least 33%, starting from 29% in 2023, with interim targets of 30% by the end of 2024 and 31% by the end of 2025.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Relative target – at least 33% female managers by 2027.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. Promotion of gender-neutral career orientation; increase in the proportion of women in management positions to 33% at RLB NÖ-Wien; expansion of part-time management positions to 10%; equal pay – focus on gender pay gap. Raising awareness of discrimination and sexual harassment in the workplace; framework conditions that take account of individual working time conditions; creation of a support programme to empower women; ensuring participation rates in training and further education programmes; establishment of a working group on gender equality; mandatory presentation of at least 33% female candidates in the selection process, advertisement of all positions with part-time option; advertisement of all management positions, hearings at least at the departmental management level, gender parity in the panel; detailed analyses of the income report. Sensitisation training against gender discrimination (pilot employees of all genders). Expansion of the guidelines on meeting culture

MDR-T 80d Baseline value and year

Reference year 2023. Initial value 29%.

MDR-T 80e Period (incl. indication of milestones and interim targets)

1 January 2023 to 31 December 2027. Increase to 30% by the end of 2024 and to 31% by the end of 2025.

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The target was determined based on internal expertise and benchmarking against competitors.

MDR-T 80g Science-based approach

Yes – there is scientific evidence that diversity has a positive impact on corporate success.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Stakeholders, including the diversity working group, the diversity steering committee and the Managing Board, were actively involved in setting the targets for material sustainability matters. These groups contribute their expertise and perspectives to the development and implementation of diversity objectives to ensure that they are aligned with the corporate strategies and the needs of the various groups within the company.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

No changes have been made

MDR-T 80j Target monitoring, progress and changes

This is reported on a quarterly basis in the HR dashboard. In the fourth quarter of 2025, a female management ratio of 32% was reported. The target paths were defined jointly by involving stakeholders; tracking (HR dashboard) takes place quarterly; learning effects (e.g. adjustment of target rates, part-time management) are anchored annually in the target review.

Diversity target: Raising the visibility of social and ethnic origins
RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

By 31 December 2026, at least five employees of different genders, age groups and cultural backgrounds will take part in the Discover programme to promote intercultural cooperation and understanding within the company.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Absolute target: By the end of 2025, at least five participants of different genders and age groups are to be selected for the Discover programme in order to promote diversity and inclusion in the programme

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. Raising the visibility of diversity within the company; promoting mutual understanding of different cultures; addressing a broader target group as an employer; presenting testimonials in internal communication channels via storytelling; implementing and continuing experience placements abroad via the Discover programme; developing suitable focused training courses and workshops on cultural aspects and differences. Make specific reference to applicants with individual backgrounds in job advertisements

MDR-T 80d Baseline value and year

2023 (adoption of the diversity strategy) and 2025 adoption of the action.

MDR-T 80e Period (incl. indication of milestones and interim targets)

1 July 2025 to 31 December 2026

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The target was determined based on internal expertise and benchmarking against competitors.

MDR-T 80g Science-based approach

Yes – there is scientific evidence that diversity has a positive impact on corporate success.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Stakeholders, including the diversity working group, the diversity steering committee and the Managing Board, were actively involved in setting the targets for material sustainability matters. These groups contribute their expertise and perspectives to the development and implementation of diversity objectives to ensure that they are aligned with the corporate strategies and the needs of the various groups within the company.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

No changes have been made

MDR-T 80j Target monitoring, progress and changes

This is reported on a quarterly basis in the HR dashboard. In the third quarter of 2025, it was reported that all five participants had completed, started or planned their placement. Target definition, tracking and adjustments take place in collaboration with participants in the Discover programme, the Works Council and the diversity working group; feedback from pilots/story presentations is incorporated into annual improvements.

Diversity target: Inclusion of people with disabilities RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

By 31 December 2027, RLB NÖ-Wien will fulfil at least 50% of the statutory quota for the employment of people with disabilities (22 positions). In addition, at least one employee in every bank branch will be trained in supporting people with disabilities by the end of 2025

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Relative target – fulfilment of at least 50% of the mandatory quota for employing people with disabilities by 2027. By the end of 2025, at least one employee in every bank branch will be trained in supporting people with disabilities in order to improve accessibility and service for all customers.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. Increasing the employment of employees with disabilities to 50% of the mandatory quota; creating a voice for the concerns of employees with disabilities; reducing costs for levies and investing in additional measures for persons with disabilities; raising awareness among all decision-makers in the selection process and positioning as an open employer via the new employer brand; appointing a liaison for persons with disabilities; membership in the Disability Business Forum; participation in the myAbility talent programme

MDR-T 80d Baseline value and year

Reference year 2023. Initial value: 12 employees with disabilities who can be counted towards 18 eligible positions with a mandatory quota of 44 positions (target achievement of 50% is therefore 22 positions (4) are lacking). By the end of 2025, at least two new employees with recognised disabilities should be employed in each business area.

MDR-T 80e Period (incl. indication of milestones and interim targets)

1 January 2023 to 31 December 2027

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The target was determined based on internal expertise and benchmarking against competitors.

MDR-T 80g Science-based approach

Yes – there is scientific evidence that diversity has a positive impact on corporate success.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Stakeholders, including the diversity working group, the diversity steering committee and the Managing Board, were actively involved in setting the targets for material sustainability matters. These groups contribute their expertise and perspectives to the development and implementation of diversity objectives to ensure that they are aligned with the corporate strategies and the needs of the various groups within the company.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

No changes have been made

MDR-T 80j Target monitoring, progress and changes

This is reported on a quarterly basis in the HR dashboard. In the third quarter of 2025, the employment of 21 eligible persons with recognised disabilities was reported for the mandatory quota of 57 employees (quota compliance was increased from 29% to 38%). Four new persons with recognised disabilities were hired.

Target definition together with the representative for the disabled and the Works Council; monitoring (quota, training progress) is carried out quarterly with their involvement; feedback is used to derive barrier-free processes and recruiting adjustments.

Results of the phishing test RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

The target supports the strategic objective of the information security and awareness strategy, in particular the promotion of a resilient security culture.

Title and description of the target:

- > Maintaining and improving the defined security level
- > Maintaining and improving the IT security expertise of employees
- > Sensitising employees to the topic of information security
- > Mandatory IS training courses (WBTs) for all employees

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Only qualitative targets were set for 2025.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The measure covers all employees with email access and includes regular phishing simulations, accompanying awareness training and targeted follow-up training. The results and progress are documented and analysed as part of ISR reporting.

MDR-T 80d Baseline value and year

The baseline value relates to the year 2025. As in the previous year, a Group-wide phishing test was carried out this year to check the awareness of social engineering attacks among employees.

MDR-T 80e Period (incl. indication of milestones and interim targets)

The phishing test was carried out once this year. A second test is planned for the fourth quarter to ensure continuous measurement and comparability of the results.

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The target was defined on the basis of the phishing simulations carried out by Raiffeisen Informatik.

MDR-T 80g Science-based approach

A specific science-based approach was not used in the target definition.

MDR-T 80h Inclusion of stakeholders (in setting the target)

When defining the awareness concept, the interests and needs of the most important stakeholders are systematically taken into account. The results of the phishing tests carried out are reported to the management body in anonymised form.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

No changes were made to the target definitions or the underlying measurement methods in the reporting period.

MDR-T 80j Target monitoring, progress and changes

In particular, the results of the phishing tests and the response rates of employees are analysed.

A final result is not yet available as the second series of tests is currently in preparation. The evaluation, target calibration and fine-tuning are carried out on an ongoing basis and will be assessed in a year-on-year comparison after the second test phase has been completed.

Target: Anchoring of the "BOAH!" corporate culture

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

By 31 December 2025, all managers and employees had taken part in the annual BOAH culture workshops, all new hires had completed the onboarding workshops, and the mean values in the Performance Pulse (2.12) and the Leadership BOAHrometer (1.58) were achieved.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Relative target: Participation of all managers and employees in the annual BOAH culture workshops. Participation of all new employees in the basic culture workshop and the workshop on agile working methods. Improved values for the Performance Pulse and the Leadership BOAHrometer

Performance Pulse: Mean values across all 4 organisational culture values: 2023 (2.49); 2024 (2.25); 2025 (2.12)

Mean values for all questions in the Leadership BOAHrometer: Nov. 2024 (1.75); March 2025 (1.68); May 2025 (1.58)

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

All RLB NÖ-Wien sites are included. The target concerns the entire workforce of RLB NÖ-Wien.

MDR-T 80d Baseline value and year

2024

MDR-T 80e Period (incl. indication of milestones and interim targets)

Surveys in the year 2025

MDR-T 80f Methodologies and assumptions for defining the target (scenarios, data sources, etc.)

The target was determined based on internal expertise and benchmarking against competitors.

MDR-T 80g Science-based approach

Yes – there is scientific evidence that corporate culture has a positive influence on corporate success.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Supervisory Board, Works Council

MDR-T 80i Changes in target and corresponding metrics or underlying measurement methodologies (assumptions, limitations, etc.)

No changes have been made

MDR-T 80j Target monitoring, progress and changes

Regular survey campaign and communication to the entire workforce through a survey with the Performance Pulse and the Leadership BOAHrometer. KPIs are defined together with stakeholders; tracking (Pulse/BOAHrometer) is evaluated in dialogue sessions; learning effects are incorporated into workshop design and target ranges

Work-life balance NAWARO

MDR-T 80a Relationship of the target to the policy objectives

The work-life balance strategy sets targets in such a way that they address the specific needs of employees while at the same time taking into account the strategic interests of the company.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Absolute target – all employees, with the exception of the production departments, have already been given the opportunity to work from home via the provision of technical equipment and creation of the necessary infrastructure.

Absolute target – Measures have already been put in place to ensure that, on average, at least 90% of the entire workforce's vacation entitlement is used, through the introduction of regular reminders and proactive vacation planning

However, the target is ongoing and is pursued anew every year.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Flexible working time models: NAWARO offers various flexible working time options, such as flexitime and part-time work, which allow employees to organise their working hours according to their personal needs and circumstances.

NAWARO introduced a flexible remote work policy in the 2024 reporting year.

MDR-T 80d Baseline value and year

The year 2024, in which the remote work policy was introduced, is considered the reference year.

MDR-T 80e Period (incl. indication of milestones and interim targets)

Ongoing

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

A needs analysis was initially carried out to determine which employees need to work from home and what the technical requirements are. The necessary infrastructure (hardware, software, VPN, etc.) was then defined and built out. Successful implementations are monitored based on the number of equipped employees and the use of the remote work option.

At the beginning of the year, an analysis of employees' holiday entitlement and utilisation is carried out in order to identify any deficits. Employees are regularly reminded of their holiday entitlement, and at the same time managers are involved in the planning to ensure a fair and even distribution. At the end of the year, it is checked whether all employees have used at least 90% of their holiday entitlement by generating the corresponding holiday reports. Any deviations are addressed through individual discussions.

MDR-T 80g Science-based approach

- > Reduction of CO₂ emissions through the reduction of commuter travel
- > Reduction in resource consumption due to lower office requirements
- > Promoting a more environmentally friendly way of working, which is in line with the goals of environmental sustainability.

MDR-T 80h Inclusion of stakeholders (in setting the target)

Incorporating feedback from the workforce to address specific employee needs, strengthening NAWARO's corporate philosophy with regard to social responsibility.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

No changes

MDR-T 80j Target monitoring, progress and changes

Incorporating feedback from the workforce to address specific employee needs, strengthening NAWARO's corporate philosophy with regard to social responsibility. Targets and guidelines were defined together with stakeholders; tracking (utilisation, satisfaction) is carried out via feedback rounds; improvements (e.g. guideline updates) are decided annually.

Greater awareness among employees (Code of Conduct) Aktuell-Group

MDR-T 80a Relationship of the target to the policy objectives

The company has an established Code of Conduct, which is regularly reviewed and is available to all employees on the intranet.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Greater awareness among employees, ethical behaviour should be promoted

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Employees must confirm compliance with the Code annually during the employee appraisal

MDR-T 80d Baseline value and year

Since 2023, annual confirmation in the employee appraisal

MDR-T 80e Period (incl. indication of milestones and interim targets)

Current year 2025

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

All employees have access to the intranet so that they can view the Code at any time

MDR-T 80g Science-based approach

Integration of the Code into HR processes: onboarding, employee appraisals, etc.

MDR-T 80h Inclusion of stakeholders (in setting the target)

The Code of the owner has been adopted

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

Target remains unchanged

MDR-T 80j Target monitoring, progress and changes

Ongoing updates, compliance, tracking and improvements are monitored by the HR department and documented as part of the ESG reporting.

ESRS S1-6 – Characteristics of the company's employees

ESRS S1 50a-d

| The total number of employees by head count, and breakdown by gender | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Male | 646 | 654 |
| Female | 751 | 726 |
| Other | 0 | 0 |
| Not reported | 0 | 0 |
| Total Employees | 1,397 | 1,380 |

The table "Number of employees by gender" refers to the status on 31 December 2025.

As a financial institution, RLBNÖ-Wien takes the greatest care when selecting new employees. Both the trial month and the six-month fixed-term period are used to assess the suitability of employees.

| Number of employees by countries (headcount) | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Austria | 1,397 | 1,380 |

| Employees by contract type, broken down by gender (headcount) | Total 2025 | Total 2024 |
|--|-------------------|-------------------|
| Number of employees (headcount) | | |
| Total | 1,397 | 1,380 |
| Female | 751 | 726 |
| Male | 646 | 654 |
| Other* | 0 | 0 |
| Not reported | 0 | 0 |
| Number of permanent employees (headcount) | | |
| Total | 1,311 | 1,228 |
| Female | 701 | 646 |
| Male | 610 | 582 |
| Other* | 0 | 0 |
| Not reported | 0 | 0 |
| Number of temporary employees (headcount) | | |
| Total | 86 | 152 |
| Female | 50 | 80 |
| Male | 36 | 72 |
| Other* | 0 | 0 |
| Not reported | 0 | 0 |
| Number of non-guaranteed hours employees (headcount) | | |
| Total | 0 | 0 |
| Female | 0 | 0 |
| Male | 0 | 0 |
| Other* | 0 | 0 |
| Not reported | 0 | 0 |
| *Gender according to the employees' own statements. | | |

ESRS S1 50e In 2025, a total of 151 employees (previous year: 220) left the organization. During the 2025 reporting period, the total employee turnover rate was 10.8% (previous year: 15.9%).

The development of fixed-term employment relationships in the 2025 reporting period is due to recruitment in the student support area in the previous year. In 2024, more student support employees were taken on who were on fixed-term contracts as at the reporting date. The majority of these contracts were extended, which meant that there were significantly fewer fixed-term contracts (due to new hires) in the reporting year.

NAWARO does not employ any employees on a fixed-term contract.

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

ESRS S1 55 NAWARO works with a contractor (described in more detail under ESRS 2 SBM 3). No company within the entire group has any non-employee workers in the company's own workforce. Therefore, no further background information or data on non-employees at RLB NÖ-Wien or in the Aktuell-Group has been identified.

ESRS S1-8 – Collective bargaining coverage and social dialogue

ESRS S1 60 & 63

| Coverage Rate | Collective Bargaining Coverage | | Social dialogue | |
|---------------|--------------------------------|------------|-----------------|------------|
| | Total 2025 | Total 2024 | Total 2025 | Total 2024 |
| 0-19% | | | | |
| 20-39% | | | | |
| 40-59% | | | | |
| 60-79% | | | | |
| 80-100% | Austria | Austria | Austria | Austria |

The RLB NÖ-Wien Group does not have an agreement with employees on representation by a European Works Council (EWC) because the directive concerns employees and their representatives in companies operating across borders.

ESRS S1-9 – Diversity metrics

In the information on gender equality at top management level, the definition of what is considered “top management level” varied from company to company. RLB NÖ-Wien describes the Managing Board as the top management level. NAWARO does not use this definition.

ESRS S1 64 & 66

| The gender distribution in number and percentage at top management level (headcount) | Total 2025 | Total 2024 |
|--|------------|------------|
| Supervisory Board | 13 | 13 |
| Female | 7 | 6 |
| Male | 6 | 7 |
| Other | 0 | 0 |
| Female % | 53.8% | 46.2% |
| Male % | 46.2% | 53.8% |
| Other % | 0 | 0 |
| Executive Board and Managing Directors (first leadership level) | 7 | 6 |
| Female | 1 | 1 |
| Male | 6 | 5 |
| Other | 0 | 0 |
| Female % | 14.3% | 16.7% |
| Male % | 85.7% | 83.3% |
| Other % | 0 | 0 |
| Management roles (second and further leadership levels) | 150 | 167 |
| Female | 50 | 52 |
| Male | 100 | 115 |
| Other | 0 | 0 |
| Female % | 33.3% | 31.1% |
| Male % | 66.7% | 68.9% |
| Other % | 0 | 0 |

| The distribution of employees by age group | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| Under 30 years old % | 22.4% | 22.9% |
| 30-50 years old % | 50.0% | 49.7% |
| Over 50 years old % | 27.6% | 27.4% |
| Under 30 years old (headcount) | 313 | 316 |
| 30-50 years old (headcount) | 699 | 686 |
| Over 50 years old (headcount) | 385 | 378 |
| Total | 1,397 | 1,380 |

ESRS S1-10 – Adequate wages

ESRS S1 69

| Employees earn below the applicable adequate wage benchmark by countries | Total 2025 | Total 2024 |
|--|-------------------|-------------------|
| Countries where employees earn below the applicable adequate wage benchmark | 0 | 0 |
| The percentage of employees that earn below the applicable adequate wage benchmark for each of these countries | 0% | 0% |

RLB NÖ-Wien offers comprehensive social and support services for its employees, including health and mobility offers, financial benefits, flexible working time models, further training and family services as well as a cafeteria and various company parties. In this way, the company actively promotes well-being, security, work-life balance and long-term financial security for its employees. Overall, Raiffeisen NÖ-Wien creates attractive and sustainable working conditions that strengthen employee commitment, health and loyalty.

All employees receive an appropriate salary based on the applicable benchmarks.

ESRS S1-12 – Persons with disabilities

ESRS S1 79 At RLB NÖ-Wien, individuals with a legally recognized disability status were reported to the company as “persons with disabilities.” RLB NÖ-Wien employs 17 people (previous year: 11), the Aktuell-Group employs one person (previous year: 1), and NAWARO currently employs no people with disabilities (previous year: none).

ESRS S1-13 Training and skills development metrics

ESRS S1 81 RLB NÖ-Wien's training and further education programmes are linked to professional requirements and statutory regulations. Raiffeisen organisations which specialise in training (MODAL and Raiffeisen Campus) as well as internal departments ensure that the training is up to date, legally compliant and relevant to customers. The annual employee appraisal via the “ZOE” tool is used as the basis for individual development. Suitable training measures are derived for all target groups on this basis and harmonised with strategic corporate goals. This results in training courses in specialised, methodological and social skills for various employee groups and hierarchical levels, such as product and service training for sales, fit & proper training for employees in key functions and company management, personality training, especially for apprentices and trainees, or leadership skills courses for prospective and established managers. The training courses are offered via a dedicated learning management system, in which training opportunities are booked, documented and evaluated in a skills-based manner. Statutory training obligations are presented in a “training matrix”, which is used to ensure that technical and legal expertise is up to date. In addition,

various support and coaching programmes, networks for knowledge exchange and mentoring offers are available. The strategic objective is to ensure that employees retain the necessary expertise and learn new skills while also establishing a basis for structured succession planning.

ESRS S1-14 – Health and safety metrics

ESRS S1 88

In 2025, a total of 96.7% of employees (previous year: 93.5%) were covered by the occupational safety and health management system.

In 2025, a total of 1 work-related injury was recorded (previous year: 10). The rate of reportable workplace accidents among the company's own workforce was 0.5% (previous year: 5.1%). The number of fatalities among the company's own workforce due to work-related accidents and occupational diseases was 0 in 2025 (previous year: 0). Similarly, the number of fatalities resulting from work-related accidents and occupational diseases among other workers employed at the company's construction sites was 0 in 2025 (previous year: 0).

RLB NÖ-Wien implements preventive measures to promote mental health, including raising awareness of risk factors, health talks, stress management programmes and medical and psychological counselling; these measures serve the purpose of early detection, awareness-raising and general stress reduction. In addition, the company provides psychological support services for employees, including anonymous counselling by occupational psychologists and external partners.

ESRS S1-16 – Remuneration metrics (pay gap and total remuneration)

ESRS S1 97

| Remuneration metrics (pay gap and total remuneration) | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| 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 | 14.4% | 17.7% |
| The annual total remuneration ratio of the best paid individual to the median annual total remuneration for all employees (excluding the best-paid individual) in % | 1169,6% | 1075,8% |

The company discloses the percentage gap in pay between its female and male employees as well as the ratio between the remuneration of its highest-paid individual and the median remuneration for its employees. Average income is calculated using gross hourly earnings.

ESRS S1 99 The average gross hourly earnings were calculated based on gross monthly pay, including regularly paid allowances. Overtime pay, bonuses, and commissions were not included. Pro-rated special payments (13th and 14th month's salary) were also included in the calculation. The average gross hourly earnings are calculated by dividing the total gross pay determined in this manner by the number of hours worked in the reporting year, excluding overtime.

The gender pay gap at RLB NÖ-Wien is 14.8% (previous year: 17.2%).

ESRS S1 97 b & c The ratio of the total annual compensation of the highest-paid individual as a percentage of the median total annual compensation of all employees (excluding the highest-paid individual) is 876.0% for RLB NÖ-Wien (previous year: 898.0%).

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

ESRS S1 103a

| The total number of incidents of discrimination, including harassment | Total 2025 | Total 2024 |
|--|-------------------|-------------------|
| Reported number of discrimination incidents, including harassment | 0 | 0 |

ESRS S1 103 & 104 In 2025, a total of 0 complaints (previous year: 1) were submitted through channels that allow employees within the organization's own workforce to voice concerns. There were 0 complaints reported through national contact points (previous year: 0). There were no significant fines, sanctions, or compensation payments related to discrimination, including harassment, or in connection with serious human rights incidents involving the organization's workforce (previous year: 0). During the reporting period, there were no serious human rights incidents involving the organization's workforce, nor were there any human rights incidents involving the organization's workforce that violated the United Nations Guiding Principles on Business and Human Rights or the OECD Guidelines for Multinational Enterprises.

ESRS S2 – Workers in the value chain

The following information systematically describes the material actual and potential impacts, risks and opportunities for workers along the value chain – differentiated according to upstream, in-house and downstream activities.

ESRS S2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The material negative impacts identified by the RLB NÖ-Wien Group are listed in ESRS 2 SBM-3. *ESRS S2 11a* Significant negative impacts can affect different types of labour in the value chain, including external temporary workers and consultants. *ESRS 211a, a i-v* In the upstream value chain, this particularly concerns IT service providers, consultants, farmers, and suppliers of raw materials and materials; in the downstream value chain, for example, logistics, distribution and shipping service providers. Workers in joint ventures or special purpose entities have not yet been included in the double materiality assessment. *ESRS S2 11b* In the case of direct (Tier 1) contractual partners, child labour and forced labour are excluded through the Human Rights Position Paper, the Code of Conduct and the Supplier CoC. A systematic risk assessment of child labour and forced labour is not yet in place within the RLB NÖ-Wien Group; a solution considering geographical risk areas is under development. *ESRS S2 11c* In the 2025 reporting year, no individual incidents occurred within the RLB NÖ-Wien Group; moreover, there were no indications that negative impacts were widespread or systemic or linked to specific business relationships. *ESRS S2 11d* As part of the double materiality assessment, no positive impacts on workers in the value chain were identified, as the assessment is aligned with the 0-baseline (see ESRS IRO-1). *ESRS S2 11e, S2 12 & 13* Moreover, no material risks or opportunities were identified for workers in the value chain with specific characteristics, such as persons with disabilities, different migration backgrounds or gender identities. *ESRS S2 11* RLB NÖ-Wien focuses on the key activities of its direct suppliers (Tier-1), which are crucial for achieving strategic and sustainable targets. Tier 2 suppliers and downstream stages cannot currently be checked; a gradual expansion is planned in the coming years (see ESRS S2-4). Currently, the checks only cover workers of Tier 1 suppliers. *ESRS S2 11a* In the value chain of RLB NÖ-Wien, service workers are primarily affected who are directly or indirectly involved in the provision of banking services. The employees are generally permanently employed staff of their service providers, which are almost exclusively based in Austria or the EU. They are subject to European laws for the protection of employees in addition to the obligation (CoC for Suppliers) by the Bank as the client. *ESRS S2 12 & 13* Although no material risks or opportunities were identified in this context, the topics of diversity and non-discrimination are embedded in the Bank's diversity strategy and set out in Section 3.4 of the Supplier Code of Conduct in order to prevent any actual or potential negative impacts. *ESRS S2 11a* As an insurance broker, the Aktuell-Group's value chain is primarily focussed on services. Material negative impacts primarily affect employees of insurance companies, IT service providers, facility management and cleaning staff. *ESRS S2 11a, a i-v* NAWARO creates jobs in the upstream and downstream value chains through the production of electricity, pellets, heat and biochar, particularly in logistics and forestry. *ESRS S2 11a* Persons affected by material negative impacts arising from own activities or activities in the value chain include, in particular, seasonal workers in forestry, technical specialists in the facilities, as well as transport and waste management and service providers.

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

ESRS S2 22 RLB NÖ-Wien and NAWARO prioritise compliance with contractual clauses, the Supplier Code of Conduct and other policies such as the Human Rights Policy and the Code of Conduct (described in more detail in chapter S1-1). The welfare and views of workers in the value chain are an important criterion in the creation of such guidelines. The Supplier Code of Conduct is binding for all participants in the value chain. *ESRS S2 22a, b* Through an annual stakeholder survey, the views of workers and other stakeholders who may be affected by material negative impacts along the value chain are captured directly and taken into account in decision-making processes. *ESRS S2 22c* In RLB

NÖ-Wien, this process is carried out jointly by the Central Procurement and ESG Transformation functions. At NAWARO, this engagement is implemented through the Supplier Code of Conduct by the timber procurement and operations management functions. It relies on the aforementioned whistleblower system; should incidents or occurrences arise, these can be reported and appropriate actions taken. *ESRS S2 22d* No other framework agreements with international trade union federations are in place. *ESRS S2 22e* The results of the surveys provide insights into quality characteristics (such as evidence of certificates demonstrating compliance with environmental or social standards) or potential grievances indicated by the existence of legal proceedings; however, no such agreements have been concluded to date. *ESRS S2 23* Marginalised groups or particularly vulnerable workers were not explicitly examined. *ESRS S2 24* There is no systematic evaluation of the effectiveness of collaboration with labour in the value chain. *ESRS S2 24* The Aktuell-Group does not have a governance process for engaging with workers in the value chain.

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

ESRS S2 27a The Supplier Code of Conduct of RLB NÖ-Wien and NAWARO stipulates that suppliers must, upon request, provide all necessary information to ensure compliance with the Code during the term of the contract, report any violations without delay and disclose any remedial measures taken. Significant breaches of the rules may trigger a right of cancellation. *ESRS S2 27b* All Subsidiaries have whistleblowing systems that are accessible internally and externally and enable anonymous reporting (described in more detail in section G1-1). Employees can find information on the system on the intranet, while a whistleblowing policy is also published on the website. *ESRS S2 27c* However, the systems are not promoted through dedicated channels in the value chain. *ESRS S2 27d* The review of incoming reports is carried out by Internal Audit, with the Compliance Department involved where conflicts of interest arise. *ESRS S2 28* Governance processes for assessing whether workers in the value chain are aware of these channels has not been established. Policies to protect against retaliation are in place.

ESRS S2-1 – Policies related to value chain workers

| Overview of policies, actions and targets | | | |
|--|-------------------|---|--|
| Subsidiaries | MDR-P – Policy | MDR-A – Action | MDR-T – Targets |
| RLB NÖ-Wien Group (excluding Aktuell-Group) | CoC for suppliers | | |
| RLB NÖ-Wien | | Use of a due diligence tool to review human rights due diligence obligations along the supply chain | Compliance with human rights due diligence obligations along the value chain |
| NAWARO | | Sanctions for breaches of the Supplier Code of Conduct | Alignment with ESG values |

In the current reporting period, the Aktuell Group does not yet have any company-specific policies, actions or targets in relation to workers in the value chain. The effectiveness of the policies and actions implemented undergoes qualitative assessment by experts in the SuCo on a continuous basis.

The Group-wide Human Rights Position covers not only the company's own workforce but also consumers and end-users and is described in more detail in chapter ESRS S1-1.

The Human Rights Position covers all (sub- and sub-sub-) topics in accordance with ESRS S2 and ensures respect for human rights as well as the consideration of environmental, social and human rights standards, in particular in the selection of suppliers, through appropriate due diligence efforts along the entire value chain.

ESRS S2 19

Code of Conduct (CoC) for suppliers RLB NÖ-Wien Group (excluding Aktuell-Group)

MDR-P 65a Material impacts, risks and opportunities and their key contents

Working conditions: Working hours (Negative impact) risk to decent working conditions and impairment of the physical and mental well-being of workers along the value chain
 Working conditions: Health and safety (Negative impact) contribution to long-term health impacts on workers along the value chain
 Other work-related rights: Child labour (Negative impact) violation of human rights in relation to child labour along the value chain
 Other work-related rights: Forced labour (Negative impact) violation of human rights in relation to forced labour along the value chain

MDR-P 65a Key contents

The supplier respects the international climate targets established at the Paris Climate Conference (COP21) as well as internationally proclaimed human rights and does not participate in or contribute to human rights violations of any kind. The supplier complies with the UN Guiding Principles on Business and Human Rights and respects the fundamental requirements relating to compliance with laws, diversity and non-discrimination, the prohibition of child and forced labour, occupational health and safety, and environmental protection. In addition, all standards established by the ILO must be complied with.

MDR-P 65a General targets and their monitoring processes

By the end of 2025, the CoC will be implemented in such a way that it promotes and respects the applicable laws and regulations in the countries in which the RLB NÖ-Wien Group operates (excluding Aktuell-Group). However, they must establish an internal monitoring system. The RLB NÖ-Wien Group (excluding Aktuell-Group) may carry out audits, require implementation plans and request proactive reporting of deviations. In the event of material non-compliance, sanctions may be imposed in the form of contract termination. The implementation of a software-based process for verifying human rights due diligence obligations in the supply chain is planned for 2027/2028.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The Supplier CoC applies to all stakeholders in the upstream value chain, geographical areas and, where applicable, other affected stakeholders of the RLB NÖ-Wien Group (excluding Aktuell-Group).

MDR-P 65c Responsible organisational level

Responsibility for the implementation of the Supplier Code of Conduct lies at the highest level with the Managing Board of the respective Group company. Operational responsibility lies with the respective contract owner (responsible function).

MDR-P 65d Reference to third-party standards or initiatives

This Supplier CoC is based on the following guidelines:

- > UN Guiding Principles on Business and Human Rights (which refer to the Universal Declaration of Human Rights)
- > International climate targets
- > Standards of the International Labour Organization (ILO)
- > United Nations Convention on the Rights of the Child (UNCRC)
- > UN Declaration on the Rights of Indigenous Peoples (UNDRIP) for RLB NÖ-Wien

MDR-P 65e Taking the interests of key stakeholders into account when setting the concept

The Code of Conduct requires suppliers to take into account the interests of all affected stakeholders and to establish open channels for communication and consultation.

MDR-P 65f Availability of the policy for stakeholders

The Code of Conduct for Suppliers is published on the corporate websites of RLB NÖ-Wien and NAWARO

S2-specific disclosures

ESRS S2 16 Disclosure of whether the policy covers specific groups or all workers in the value chain, and whether it explicitly addresses human trafficking, forced labour and child labour.

- > Commitments in the area of human rights policy
- > General approach to respecting human rights relevant to workers in the value chain, as well as to engagement with workers in the value chain
- > General approach to actions that remedy (or enable) human rights violations
- > Processes and mechanisms for monitoring compliance with the UN Guiding Principles on Business and Human Rights
- > Human trafficking, forced or compulsory labour and child labour

ESRS S2 17 Disclosure of commitments in the area of human rights policy that are relevant to workers in the value chain, with a specific focus on:

The RLB NÖ-Wien Group (excluding Aktuell-Group) is committed to respecting internationally recognised human and labour rights along its value chain, as set out in the Human Rights Position paper and in Group-wide compliance principles. These commitments form the basis for expectations placed on business partners. Engagement with workers in the value chain currently takes place predominantly indirectly through the selection and management of business partners, with a focus on long-standing business relationships, particularly within Europe. To prevent and enable remedy for potential negative impacts on human rights, reporting and grievance mechanisms such as whistleblowing systems are available. Structured processes for comprehensive risk analysis and monitoring along the entire value chain are currently being further developed.

ESRS S2 18 Disclosure of whether a Supplier Code of Conduct exists.

Yes

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

Supplier screening in 2025 based on RBI country and industry risks RLB NÖ-Wien

MDR-A 68a Actuality

Planned action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets (mandatory disclosure)

Based on the RBI ESG scoring, a country and product group scoring was carried out for the top suppliers (based on 2025 revenue). Based on the results of the risk analysis, actions are defined for suppliers with high ESG risk to mitigate these risks.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies and affected stakeholder groups)

Our highest-revenue suppliers were assessed using a risk-based approach, taking into account both the ESG risk of the respective procurement category and country risk. Country risk is determined on the basis of ESG factors, as used in the frameworks of the UNPFI. The risk of a procurement category is assessed on the basis of typical ESG risk factors and is aligned with the NACE Industry ESG risk indicators. In this way, it is ensured that the evaluation of the suppliers is systematic, transparent and risk-based.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

The action was carried out retrospectively for 2025.

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative) –

New action for 2025, therefore no comparison with previous year possible.

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan) ?

No

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)?

Yes

S2-specific disclosures

ESRS S2 36 Disclosure of incidents related to human rights in the value chain

No incidents

ESRS S2 38 Disclosure of the means by which management addresses material impacts, enabling users to understand how these impacts are managed

Financial: no costs

Personnel: execution of the scoring

Organisational: execution of the scoring

Sanctions for breaches of the Supplier Code of Conduct NAWARO

MDR-A 68(a) Actuality

Planned action

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Any violations of the CoC are consistently sanctioned, thereby sending a strong signal regarding NAWARO's ethical standards.

Feedback from employees, suppliers and other stakeholders (e.g. trade unions or local communities) is used to identify potential negative impacts at an early stage. An open grievance management system enables the reporting and analysis of violations or issues in the supply chain.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies and affected stakeholder groups)

All suppliers from whom NAWARO procures raw materials, products or services must comply with the standards set out in the Code of Conduct. This applies to raw material suppliers, suppliers of intermediate products, service providers and distribution partners along the entire value chain. The primary stakeholder group affected by the sanctions is the suppliers themselves. Employees of NAWARO are also indirectly affected, as compliance with ethical and sustainable practices along the supply chain is directly linked to the working environment and the company's values. Customers and other business partners of NAWARO benefit from a responsible supply chain.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

Ongoing

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

A Code of Conduct has been introduced for all suppliers, setting strict standards for working conditions. It ensures that suppliers meet the highest standards with regard to occupational health and safety, equal treatment, fair wages, and the prevention of child and forced labour. Suppliers must sign this Code, thereby ensuring that working conditions meet the requirements. Cooperation with suppliers: NAWARO promotes a partnership-based approach with its suppliers to continuously improve working conditions. If issues are identified, the company works together with suppliers to find solutions to address shortcomings and achieve long-term improvements

MDR-A 69 Whether there are multiple actions that jointly contribute to one target (action plan)

Part of an overarching action plan to ensure fair working conditions and compliance with ethical standards throughout the entire value chain

MDR-A 69 AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

not applicable

S2-specific disclosures

ESRS S2 33b, 34a & b Avoidance of significant negative impacts, risks and opportunities for employees in the value chain

Suppliers are required to comply with the Code of Conduct, in particular with regard to workers' rights and working conditions. Breaches of the Code may result in sanctions ranging from warnings and corrective actions to termination of the contract. These actions avoid significant negative impacts and risks for workers in the value chain and promote opportunities for better working conditions.

ESRS S2 36 Disclosure of incidents related to human rights in the value chain

To date, no breaches of the Code of Conduct by suppliers in relation to human rights in the value chain have been identified. Compliance continues to be monitored systematically, and sanctions in accordance with the contractual terms are provided for in the event of future breaches.

ESRS S2 38 Disclosure of the means by which management addresses material impacts, enabling users to understand how these impacts are managed

In the event of a breach, the organisation would disclose the management measures used to identify, control and monitor significant impacts. This enables users to understand how risks and opportunities are systematically addressed

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

Compliance with human rights due diligence obligations along the value chain

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

Based on its ESG positioning, RLB NÖ-Wien aims, using best available means and a risk-based approach, to carry out an analysis and thereby ensure compliance with suppliers' human rights due diligence obligations, as well as to uphold the principles of its Supplier Code of Conduct

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Review of all suppliers with a turnover of EUR 10,000 or more according to a risk-based approach

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Tier-1 suppliers

MDR-T 80d Baseline value and year

The year 2024, in which this target was adopted, is considered the reference year.

MDR-T 80e Period (incl. indication of milestones and interim targets)

1 January 2026 – 31 December 2026

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

not applicable

MDR-T 80g Science-based approach

not applicable

MDR-T 80h Inclusion of stakeholders (in setting the target)

The interests of stakeholders were incorporated into target setting by the ESG Transformation departments through stakeholder surveys conducted as part of the double materiality assessment.

MDR-T 80i. Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

As this is a target from the reporting year, there have not yet been any changes.

MDR-T 80j Target monitoring, progress and changes

As this is a target from the reporting year, no measurable performance has yet been achieved.

Alignment with ESG values

NAWARO

MDR-T 80a Relationship of the target to the policy objectives

The target of harmonisation of the ESG values with customers and suppliers plays a central role in NAWARO's overall strategy. This target is aligned with the company's overarching strategic priorities, which are focused on long-term success, sustainability and building trust across the entire value chain.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

At least 90% of suppliers and 95% of customers must meet the ethical and sustainable standards set by NAWARO.

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

The target applies to all suppliers with whom NAWARO works, in particular with regard to the sourcing of raw materials, production processes and logistics services. The target also applies to NAWARO's customers, particularly with regard to the distribution of products and services that are aligned with the company's sustainability objectives. The target relates to the global supply chain and covers both domestic and international partners.

MDR-T 80d Baseline value and year

The year 2025, in which this objective was adopted and the Supplier CoC was introduced, is considered the baseline year.

MDR-T 80e Period (incl. indication of milestones and interim targets)

The overarching objective that at least 90% of suppliers and 95% of customers meet the ethical and sustainable standards is formulated as a long-term target and is to be achieved by 2030.

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

The target is set on the basis of scenario analyses, internal and external data sources and assumptions, aligned with national, European and international policy frameworks and taking into account local conditions

MDR-T 80g Science-based approach

The objective of alignment of ESG values with suppliers and customers is not based on a science-based approach, but on internal policies, experience and practical criteria for managing partner relationships

MDR-T 80h Inclusion of stakeholders (in setting the target)

The target is to a significant extent informed by scientific findings on environmental aspects, in particular with regard to the sustainability and environmental compatibility of business processes in the value chain.

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

As this is a target from the reporting year, there have not yet been any changes.

MDR-T 80j Target monitoring, progress and changes

As this is a target from the reporting year, no measurable improvements have yet been achieved.

ESRS S2 42a, b & c During the reporting period, there was no engagement with workers in the value chain or their representatives in target setting, performance tracking or the identification of improvements.

ESRS S4 – Consumers and end-users

The following section presents the significant impacts identified in the Double Materiality Analysis relating to consumers and end users – differentiated by business model, customer groups and protective measures.

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

The material negative impacts identified in the RLB NÖ-Wien Group are set out in ESRS 2 SBM-3. *ESRS S4 10b* The identified material negative impacts are not widespread or systemic. Through comprehensive data protection measures, transparent communication and Group-wide complaint mechanisms, potential impacts are effectively prevented. No product-related incidents have been identified and there are no business relationships in which marketing methods inappropriately target vulnerable consumer groups. *ESRS S4 10c & d, 12* No material positive impacts or material risks and opportunities were identified.

ESRS S4 10a, a i-iv RLB NÖ-Wien is characterised by the responsible handling and processing of sensitive customer data in the context of banking services at RLB NÖ-Wien and by transparent product design. A high level of data protection and IT security protects the privacy of customers and strengthens trust. Clear, understandable and accessible communication of product information supports informed decision-making and helps to avoid poor decisions, particularly for vulnerable customer groups such as minors or financially vulnerable persons. To proactively address potential risks, RLB NÖ-Wien implements comprehensive data protection and IT security standards, guidelines for responsible customer communication, and established whistleblower systems. The effectiveness of these actions is regularly reviewed and adjusted in line with regulatory and technological developments. *ESRS S4 11* As part of the double materiality assessment, no material risks or opportunities were identified for consumers and end-users with specific characteristics.

ESRS S4 10, 10a In principle, all consumers and end-users including private customers, small and medium-sized enterprises (SMEs) and corporate customers may be affected by the material negative impacts of RLB NÖ-Wien's products and services, as well as by its business relationships. The target is to ensure that financial products are accessible for people of all ages, regardless of education level, background or personal circumstances. Financial education, a broad branch network, accessible services and digital solutions support equal access and participation. A concrete example is the Raiffeisen JUNIOR app of RLB NÖ-Wien, which is specifically aimed at children and young people aged 7 to 14. It enables young people to develop financial literacy in an engaging way and to learn responsible money management from an early stage. The app features an intuitive, child-friendly design and combines basic online banking functions with motivating elements such as savings goals, tasks and rewards. This not only encourages saving but also actively promotes planning and managing pocket money. In addition to the Raiffeisen JUNIOR app, the development of an accessible version of the Mein ELBA app has also been advanced to enable barrier-free digital access to online banking for as many people as possible.

ESRS S4 10, 10a The Aktuell-Group's insurance services are aimed at all customer groups, including private individuals, companies, associations and agricultural businesses.

NAWARO currently has no end-customer business.

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

ESRS S4 18 RLB NÖ-Wien pursues a strategy of absolute customer centricity, with a focus on high-quality service and expert advice. *ESRS S4 20, 20a & b* To obtain customer feedback, surveys are conducted regularly, including quarterly telephone surveys of private customers, annual surveys of new customers and ad hoc surveys on products and services. In addition, customer satisfaction is measured via SMS following advisory consultations. From 2025 onwards, SME customers will also be surveyed directly for the first time. *ESRS S4 20c* Responsibility for conducting customer surveys lies with Sales Management. *ESRS S4 20d* The Net Promoter Score (NPS) is also used to measure customer satisfaction. Feedback is processed by the complaints management team and incorporated into improvement measures. *ESRS S4 21* The bank ensures non-discriminatory and digital inclusion of all customer groups and promotes equal access to its services through analogue and, in particular, digital channels. To strengthen transparency and provide guidance, the bank publishes a comprehensive overview of all distribution channels on its website, including the number of branches, self-service zones and ATMs, as well as digital offerings such as the integration of Bitpanda into the Mein ELBA app. Digital, accessible and easy-to-understand communication and feedback channels (online, by telephone and in person) enable customers to use services regardless of time and place and to provide feedback. This feedback is systematically taken into account in order to continuously develop and improve digital services and customer processes.

ESRS S4 22 The Aktuell-Group follows the structures of RLB NÖ-Wien in its engagement with consumers and end-users.

ESRS S4-3 – Governance processes for remedying negative impacts and channels through which consumers and end-users can raise concerns

ESRS S4 25b All Subsidiaries in the RLB NÖ-Wien Group use the whistleblowing system established by the parent company. They have an anonymous whistleblowing system that is accessible both internally and externally and is available in both German and English. *ESRS S4 26* Trust among consumers and end-users in these structures is supported by the description of the governance processes on the website, ensuring that they are aware of these channels and can use them to communicate their concerns and needs.

ESRS S4 23 RLB NÖ-Wien regards customer complaints as an opportunity for improvement and further strengthens responsible customer interaction through its sales framework: RLB NÖ-Wien does not pay commissions on products sold and instead relies on qualitative targets such as customer satisfaction and willingness to recommend (NPS score), which promote customer-oriented and responsible advice. Specific training on responsible sales (such as compliance, fraud, anti-moneylaundering and tax and regulatory sales topics) is implemented. Formal monitoring of responsible sales practices is not currently defined; however, management KPIs relating to customer satisfaction contribute to the qualitative assurance and ongoing oversight of advisory quality.

ESRS S4 25b The dialogue takes place in person, by telephone, e-mail, ELBA mailbox, letter, contact form or via social media. *ESRS S4 25d* Concerns about products and services received via these channels are recorded in a structured manner and processed by the relevant departments. Progress in handling cases is continuously monitored and documented to ensure that issues are resolved appropriately and in full. *ESRS S4 25a* Remedial measures for recurring or system-related issues are derived by the SAS Operational Risk function and their effectiveness is assessed. *ESRS S4 26* The governance processes are explained in the complaints policy on the company website. To protect whistleblowers from retaliation, there is a legal provision under the Whistleblower Protection Act. Further information on complaints management and the whistleblower system can be found in chapters ESRS S4-1 and ESRS G1-1, which describe these topics in more detail. *ESRS S4 25c* In addition, MiFID II (Delegated Regulation (EU) 2017/565) requires credit institutions to establish a complaints management system.

The Aktuell-Group follows the structures of the RLB NÖ-Wien Group when it comes to involving consumers and end-users.

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

| Overview of policies, actions and targets | | | |
|---|-----------------------------|--|---|
| Subsidiaries | MDR-P – Policy | MDR-A – Action | MDR-T – Targets |
| RLB NÖ-Wien | Human Rights Position Paper | | |
| | Code of Conduct | | |
| | Data Protection Directive | | |
| | Complaints management | Measurement of customer satisfaction (private and SME customers) | Measurement of customer satisfaction and willingness to recommend |
| | Information Security Manual | | |

In the current reporting period, the RLB NÖ-Wien Group does not yet have any company-specific policies, actions and targets in connection with consumers and end users other than RLB NÖ-Wien. The effectiveness of the policies and actions implemented undergoes qualitative assessment by experts in the SUCO on a continuous basis.

The Group-wide Human Rights Position paper, Code of Conduct and Data Protection Directive cover not only the company's workforce but also consumers and end users and are described in more detail in chapter ESRS S1 -1.

Human rights position paper

This document addresses key topics for consumers and end-users, in particular data protection and freedom of expression. It focuses on respectful and fair treatment of customers, compliance with human rights and environmental standards, the prevention of human rights violations, and the regular review of transparency, sustainability and social responsibility. Relevant embargoes and sanctions are also observed.

Code of Conduct

The Code addresses data protection, freedom of expression and information-related impacts on consumers. It emphasises customer centricity, confidentiality, banking secrecy, innovative products, fairness, investor protection and the avoidance of conflicts of interest.

Data Protection Directive

Against the backdrop of increasing digitalisation, the General Data Protection Regulation governs the responsible handling of personal data and forms the basis of this directive. The target is to protect privacy, ensure consistent standards for all employees and managers, and firmly embed data protection through binding rules, a data protection management system and clear responsibilities.

Complaints management RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Information-related impacts for consumers and end-users: freedom of expression (negative impact) The absence of a whistleblowing system and misleading product labelling may lead to physical harm and a loss of trust among consumers and end-users

MDR-P 65a Key contents

- > Contact options in the event of a complaint
- > Legal basis

MDR-P 65a General targets and their monitoring processes

Compliance with the statutory requirements under the Austrian Banking Act (BWG) and the Securities Supervision Act (WAG) is ensured through the implementation of the relevant due diligence obligations, in particular with regard to consumer rights. The relevant complaints

management provisions ensure that customers have the opportunity to express their dissatisfaction in relation to banking services. Through timely handling and the implementation of appropriate actions, compliance with these due diligence obligations is ensured.

Customer complaints are recorded within the complaints management system. In coordination with the relevant departments, efforts are made to reach a resolution, identify opportunities for the customer relationship and, where appropriate, derive improvement measures.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

It is intended exclusively for customers of RLB NÖ-Wien and covers only the areas of application of the BWG and WAG.

MDR-P 65c Responsible organisational level

Organisational units for Complaints Management (within Sales Management for Retail Customers) and Compliance, as well as Sales Management for Corporates

MDR-P 65d Reference to third-party standards or initiatives

WAG, BWG, as well as relevant regulatory requirements of the European supervisory authorities (ESMA) and national supervisory authorities (FMA)

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

In accordance with the statutory requirements (WAG and BWG), customer interests are addressed by establishing a publicly accessible channel for submitting complaints and by ensuring, through the established process, prompt handling that takes customers' interests into account. An independent review of the process is carried out by Compliance department in relation to WAG and BWG complaints.

MDR-P 65f Availability of the policy for stakeholders

The policy is published on the website and can be accessed there. Contact options are available for both customers and non-customers.

S4-specific disclosures

ESRS S4 15 Disclosure of whether the policy covers specific groups or all consumers/end-users.

The relevant complaints management provisions ensure that consumers have the opportunity to express their dissatisfaction in relation to banking services. Through timely handling and the implementation of appropriate actions, compliance with these due diligence obligations is ensured.

ESRS S4 16 Disclosure of commitments in the area of human rights policy that are relevant to consumers/end-users:

RLB NÖ-Wien ensures respect for the rights of consumers and end-users by complying with the statutory requirements under BWG and WAG, as well as through appropriate internal policies. Core due diligence obligations serve to ensure fair, transparent and responsible treatment of customers. Consumers are actively engaged through structured complaints and feedback processes and can raise concerns in relation to banking services. Complaints are systematically recorded, processed promptly, and solutions are developed in consultation with the relevant departments. The insights gained are incorporated into improvement measures and contribute to the proper fulfilment of due diligence obligations as well as to the further development of customer relationships.

ESRS S4 17 Cases of non-respect

No cases of non-respect were reported

**Information Security Manual
RLB NÖ-Wien**

MDR-P 65a Material impacts, risks and opportunities and their key contents

Information-related impacts for consumers and end-users: data protection (negative impact) impairment of the privacy and trust of customers as a result of insufficient data security (data misuse or cyber attacks)

MDR-P 65a Key contents

The Information Security Manual of RLB NÖ-Wien defines a binding framework for ensuring information security within the institution and addresses material impacts in the handling of information and IT systems. The focus is on protecting the confidentiality, integrity, availability and authenticity of information, as well as managing IT and cyber risks, taking into account regulatory requirements (including BWG, GDPR, DORA and EBA Guidelines). Core elements include the definition of objectives, principles and governance structures, the implementation of an information security management system (ISMS), as well as a multi-layered information security framework comprising strategy, processes, policies and controls.

MDR-P 65a General targets and their monitoring processes

The general objectives include the sustainable safeguarding of all information-processing activities, the early identification and management of security-related risks, and the promotion of an institution-wide security culture.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

Achievement of the objectives is monitored through regular controls, reviews, key performance indicators (KPIs), and reporting to the Managing Board or executive management. The scope applies to all employees, managers and involved third parties, as well as to all IT systems and information of RLB NÖ-Wien and the Lower Austrian Raiffeisen banks.

MDR-P 65c Responsible organisational level

Responsibilities are clearly defined: overall responsibility lies with the Managing Board/executive management, operational management and further development with the Chief Information Security Officer, technical implementation with IT Management, while all employees are required to comply with the requirements

MDR-P 65d Reference to third-party standards or initiatives

The manual is based on international standards and regulatory requirements such as ISO 27001, COBIT and DORA.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of key stakeholders such as customers, employees and supervisory authorities are taken into account, in particular with regard to data protection and operational security

MDR-P 65f Availability of the policy for stakeholders

The policy is published internally, is binding, and is supported by training and awareness measures

S4-specific disclosures

ESRS S4 15 Disclosure of whether the policy covers specific groups or all consumers/end-users.

All consumers/end-users are covered

ESRS S4 16 Disclosure of commitments in the area of human rights policy that are relevant to consumers/end-users:

RLB NÖ-Wien ensures respect for the rights of consumers and end-users by complying with the statutory requirements under BWG and WAG, as well as through appropriate internal policies.

ESRS S4 17 Cases of non-respect

No cases of non-respect were reported

ESRS S4-4 – Taking action on material impacts on consumers and end-users, and approaches to mitigating material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions

Measurement of customer satisfaction (private and SME customers)

RLB NÖ-Wien

MDR-A 68a Actuality

Action taken

MDR-A 68a Expected outcomes; how implementation contributes to the achievement of policy objectives and targets

Feedback from customers on customer satisfaction and willingness to recommend, as well as the opportunity to provide suggestions for improvement (qualitative feedback), enables us to enhance the offering and the quality of the services in line with our ambition of absolute customer centricity.

Support for the policy of "absolute customer centricity": measuring customer satisfaction places greater focus on this among employees, and the results enable the identification of concrete improvement measures to enhance customer satisfaction

The effectiveness of remedial measures implemented is reviewed through existing monitoring processes.

MDR-A 68b Scope of the action (coverage in terms of activities, upstream and/or downstream value chain, geographies and affected stakeholder groups)

Approximately 4,000 telephone interviews with customers (private customers) are conducted annually; in addition, our new customers are surveyed once a year, and in 2025 a survey of SME customers will be conducted for the first time. Only customers (private clients, SMEs) of Stadtbank Wien are surveyed. In addition, customer satisfaction is measured via SMS following advisory consultations; in the event of a poor rating, follow-up action is carried out by complaints management.

MDR-A 68c Time horizons under which the undertaking intends to complete each key action

Ongoing

MDR-A 68e Progress of actions or action plans disclosed in prior periods (quantitative and qualitative)

Workshops are held with the sales teams with a focus on service quality; customer satisfaction was maintained at a high level with a customer satisfaction index of 88.98 (out of a maximum of 100) (previous year: 88.77), and the NPS increased to 51 (from 47 as at the end of 2024).

The necessary and appropriate actions are determined on the basis of systematically collected feedback from customer surveys and complaint management. Based on these analyses, the responsible parties derive specific actions for improvement.

Whether there are multiple actions that jointly contribute to one target (action plan)

The measurement of customer satisfaction and recommendation rate is based on our claim of absolute customer focus and the defined quality expectations in service and advice. Ongoing monitoring enables changes to be tracked and concrete actions for improvement to be derived.

AND this action plan is associated with significant operational expenditure (OpEx) and capital expenditure (CapEx)

No

S4-specific disclosures

ESRS S4 34 Disclosure of whether and how the company avoids or contributes to avoiding negative impacts on consumers and/or end-users through its own practices, such as marketing, sales and data use.

Human rights due diligence obligations are complied with, and the opportunity to provide feedback on customer satisfaction is available to all customers as part of the customer surveys

ESRS S4 35 Disclosure of severe human rights-related issues and incidents concerning consumers and/or end-users

Any complaints arising from the customer survey are forwarded to the complaints management function, and poor ratings submitted via the SMS survey after a consultation appointment are also followed up by the complaints management function

ESRS S4 37 Disclosure of the means by which management addresses material impacts, enabling users to understand how these impacts are managed

At present this is not done, but it is planned for a later stage; however, in the case of complaints, the complainant is contacted directly

ESRS S4 32b For identified, actual or potential material negative impacts such as misleading labelling, incomplete information, insufficient accessibility, or unsatisfactory customer experiences, RLB NÖ-Wien relies on existing actions including transparent product labelling, data processing in compliance with data protection requirements, internal approval processes to prevent misleading advertising, monitoring of response times, and ongoing follow-up of complaints. These actions are strengthened or adjusted depending on the nature and frequency of the feedback received. Further actions are derived through dialogue between customer service, marketing, sales management and compliance.

ESRS S4-5 – Targets related to managing material negative impacts, advancing positive impacts and managing material risks and opportunities

Measurement of customer satisfaction and willingness to recommend

RLB NÖ-Wien

MDR-T 80a Relationship of the target to the policy objectives

At present, the NPS score forms part of strategic monitoring; for 2026, implementing the NPS score as a strategic target is currently under discussion.

MDR-T 80b Target level (including, where applicable, whether the target is absolute or relative and in which unit it is measured)

Under discussion for 2026

MDR-T 80c Scope of the target (i.e., coverage in terms of activities, upstream and/or downstream value chain, geographical boundaries)

Customers of Stadtbank Wien – Details are not yet available

MDR-T 80d Baseline value and year

2026

MDR-T 80e Period (incl. indication of milestones and interim targets)

Under discussion for 2026 – the evaluation interval has not yet been determined

MDR-T 80f Methodologies and assumptions used to define the target (scenarios, data sources, etc.)

A telephone or electronic (email) survey is possible, but this has not yet been decided

MDR-T 80g Science-based approach

The NPS score is an internationally recognised and standardised comparative metric

MDR-T 80h Inclusion of stakeholders (in setting the target)

Under discussion

MDR-T 80i Changes in target and corresponding metrics or measurement methodologies (assumptions, limitations, etc.)

The target will only be introduced in 2026

MDR-T 80j Target monitoring, progress and changes

Depending on the evaluation interval, whether annually or quarterly, this will only be decided at a later stage

G1 – Business conduct

Within the RLB NÖ-Wien Group, clearly defined framework conditions ensure that all Group companies adhere to uniform standards in terms of governance, compliance and integrity. These requirements form the basis for responsible and transparent behaviour and are used for effective prevention of corruption and bribery.

G1-1 – Policies related to business conduct and corporate culture

| Overview of policies, actions and targets | | | |
|---|--|-----------------|------------------|
| Group companies | MDR-P – Policy | MDR-A – Action* | MDR-T – Targets* |
| RLB NÖ-Wien-Group | Whistle-blowing | | |
| | Code of Conduct (see ESRS S1-1) | | |
| | Supplier Code of Conduct (see ESRS S2-1) | | |
| RLB NÖ-Wien | Human rights position paper (see ESRS S1-1) | | |
| | Anti-corruption | | |
| RLB NÖ-Wien | Corporate culture BOAH! | | |
| | Promotions, advertisements, membership fees, donations and sponsorship | | |
| NAWARO | Whistle-blowing | | |

* The ESRS topic standard G1 – Governance does not provide data points for specific disclosures for actions and/or targets.

In the current reporting period, the RLB NÖ-Wien Group has company-specific policies relating to governance and corporate culture that affect the entire RLB NÖ-Wien Group as well as RLB NÖ-Wien and NAWARO. The effectiveness of the policies implemented undergoes qualitative assessment by experts in SuCo on a continuous basis.

Group-wide

Governance and corporate culture policies have been identified, including the CoC and the Code of Conduct for Suppliers. These also include the company's own employees and are already specified in section ESRS S1-1. A further policy was identified in this context, i.e. the Human Rights position paper, which covers aspects of workers in the value chain and is explained in more detail in section ESRS S2-1.

ESRS G19 The CoC, the Code of Conduct for Suppliers and the Human Rights position paper address the key topics of corporate culture as well as corruption and bribery. These are related to the actual impact "A lack of corporate culture, including lack of integrity, lack of corporate strategies can lead to low employee morale and increased unethical behaviour, as well as non-compliance with legal requirements" and "Lack of effective internal control mechanisms and employee training can make it more difficult to detect corruption and bribery".

ESRS G1 10c, ci & ii

Whistleblowing

RLB NÖ-Wien Group

MDR-P 65a Material impacts, risks and opportunities and their key contents

Protection of whistleblowers:

(negative impact) Lack of protective prevention measures for potential whistleblowers can lead to psychological and physical stress and damage to the reputation of employees and external stakeholders.

MDR-P 65a Key contents

RLB NÖ-Wien, Aktuell Group, RLP: information about the whistleblowing system "EQS Integrity Line": contact options and anonymity. All types of offences and misconduct can be reported via the whistleblowing system:

- > Financial offences – misconduct such as money laundering
- > Consumer protection and safety
- > Violations of human rights due diligence obligations
- > Security, data protection, privacy
- > Environmental topics
- > Compliance with regulatory requirements

All other Group companies have their own whistleblowing systems that meet the Group's requirements.

The RLB NÖ-Wien Group's whistleblowing system goes beyond the minimum legal requirements in that it is harmonised across the Group, includes external stakeholders, has a much broader thematic scope, uses additional organisational protective measures and multiple check principles, offers additional channels such as hotlines, is available in multiple languages and includes extensive training and awareness actions.

MDR-P 65a General targets and their monitoring processes

RLB NÖ-Wien, Aktuell Group, RLP: The Whistleblower Protection Act in Austria and the EU Whistleblower Directive require an anonymous whistleblowing system to be set up and protection for whistleblowers. This has been implemented accordingly, whereby the involvement of the HR departments of the respective Group companies (see G1.10 for exceptions and the precise description in the respective associated company) ensures that retaliatory actions are avoided in relevant cases. In addition, the system allows reports to be submitted anonymously, which prevents retaliatory actions from the outset. A whistleblowing system has been set up which also allows corresponding concerns or observations to be reported anonymously.

RLB NÖ-Wien: handled by the internal Audit department. Processes have been established in which relevant initiatives are handled. Co-sistent integration of the compliance department is ensured. Any observations can be brought to the attention of those responsible and can also be reported anonymously via the whistleblowing system.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The whistleblowing process is directed at all employees as well as those affected externally.

MDR-P 65c Responsible organisational level

RLB NÖ-Wien: created by the compliance department, responsibility for operational implementation is with Audit department at Raiffeisen NÖ-Wien, see disclosure item G1.10 for the responsible organisational levels of the Group companies

NAWARO: internal employees were nominated, who are responsible for supervising and maintaining the whistleblower system

MDR-P 65d Reference to third-party standards or initiatives

Whistleblower Protection Act

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

The interests of all affected stakeholders are taken into account through the whistleblowing platform accessible internally and externally and which is available in German and English

MDR-P 65f Availability of the policy for stakeholders

Stakeholders can access the whistleblowing system on the respective website at any time and provide anonymous information.

RLB NÖ-Wien

Corporate culture BOAH! RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Corporate culture: (negative impact) A lack of corporate culture, including a lack of integrity and a lack of corporate strategies, can lead to low employee morale and an increase in unethical conduct, as well as non-compliance with the law.

MDR-P 65a Key contents

The corporate culture shapes how employees interact with customers and stakeholders, how employees interact with each other and how managers interact with their employees based on the values of "feet on the ground", "look forward", "listen" and "keep your promises". Short descriptions and 10 behavioural expectations were defined for each of the four values.

MDR-P 65a General targets and their monitoring processes

Promoting a culture based on humility and sincerity / customer centricity and empathy / ambition and excellence / reliability and responsibility. Responsibility for compliance lies with the managers. Implementation is assessed regularly in an employee survey.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

The corporate culture applies to the entire workforce in Austria.

MDR-P 65c Responsible organisational level

The Managing Board and Supervisory Board are responsible for implementing the corporate culture at the highest level.

MDR-P 65d Reference to third-party standards or initiatives

The "Guidelines on internal governance under Directive 2013/36/EU" refer to requirements relating to organisational culture.

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

- > Coordination with the employee representatives
- > Involving managers and employees in the development of the corporate culture

MDR-P 65f Availability of the policy for stakeholders

The corporate culture is freely accessible to all employees on the intranet and is communicated on an ongoing basis in training sessions.

Anti-corruption RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Corruption and bribery – prevention and detection, including training (negative impact) The absence of effective internal control mechanisms and employee training may hinder the detection of corruption and bribery

MDR-P 65a Key contents

Documentation of the most important processes for donations, sponsorships, media bookings, membership fees, loans, events, invitations and gifts.

MDR-P 65a General targets and their monitoring processes

The aim is to create standardised processes that comply with the law. This also includes reviewing sponsorship agreements and reporting possible conflicts of interest. The anti-corruption work regulation sets out key guidelines to ensure that infringements of the corruption rules are avoided. It defines the mandatory registration of corresponding planned actions (e.g. donations, invitations, gifts) as well as categories regarding unauthorised or undesired plans. The corresponding planned actions are registered, processed and documented in systems. A description of the process, responsibilities and tasks is set out in work instructions. The consistent integration of compliance is ensured. There are guarantees that the management body is informed of certain planned actions that are classified as higher risk. The management body has a right of veto.

Training is also provided on anti-corruption guidelines as part of the annual compliance training programme. The management and supervisory bodies also receive annual training. In addition to the basic guidelines, this also includes presentations of examples of problematic conduct.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

Employees of the specialist divisions/departments of General Secretariat, Tax, Marketing, Corporate Communications, Infrastructure and Security Management and Compliance department who work on anti-corruption initiatives.

MDR-P 65c Responsible organisational level

The Regulatory & Conduct Compliance department of RLB NÖ-Wien continuously monitors compliance with the requirements of these working instructions and the anti-corruption work regulation.

MDR-P 65d Reference to third-party standards or initiatives

Sections 302 et seq. of the Austrian Criminal Code; Political Parties Act

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Not applicable

MDR-P 65f Availability of the policy for stakeholders

The anti-corruption work regulation is freely accessible to all employees on the intranet

Promotions, advertisements, membership fees, donations and sponsorship RLB NÖ-Wien

MDR-P 65a Material impacts, risks and opportunities and their key contents

Corruption and bribery – prevention and detection, including training (negative impact) The absence of effective internal control mechanisms and employee training may hinder the detection of corruption and bribery

MDR-P 65a Key contents

Documentation the control and management of promotions, donations, sponsorships and membership fees, including the underlying principles and responsibilities

MDR-P 65a General targets and their monitoring processes

The aim is to ensure an appropriate cost/benefit ratio and compliance with all legal and internal requirements. Coordination and agreement with Compliance department is mandatory in the case of initiatives with political implications or potential conflicts of interest.

MDR-P 65b Scope of the policy (activities, upstream and/or downstream value chain, geographies and, if relevant, affected stakeholder groups)

Applies to all advertising activities, donations, sponsoring and membership fees of RLB NÖ-Wien. The groups affected are customers, stakeholders, regional organisations and internal departments.

MDR-P 65c Responsible organisational level

Marketing & Branding (RLB NÖ-Wien), respective organisational unit for memberships.

MDR-P 65d Reference to third-party standards or initiatives

Not applicable

MDR-P 65e Taking the interests of key stakeholders into account when setting the policy

Not applicable

MDR-P 65f Availability of the policy for stakeholders

The strategy for promotions, advertisements, membership fees, donations and sponsorships are freely accessible to all employees on the intranet

NAWARO

Policies have also been identified relating to corporate governance and corporate culture, which also include policies in connection with climate change mitigation and which are described in more detail in section ESRS E1 -1:

Corporate strategy that applies to NAWARO. *MDR-P 65a* This also covers the crucial topics of “Corporate culture” with the actual impact “A lack of corporate culture, including a lack of integrity and a lack of corporate strategies, can lead to low employee morale and an increase in unethical behaviour, as well as non-compliance with the law” and “Corruption and bribery” with the actual impact “The absence of effective internal control mechanisms and employee training may hinder the detection of corruption and bribery”.

Mechanisms for identifying and investigating concerns regarding unlawful conduct

ESRS G1 10a There are established procedures for recording, reporting and investigating indications of unlawful conduct in place throughout the RLB NÖ-Wien Group. These mechanisms enable anonymous reporting, ensure confidentiality and provide protection from retaliatory measures. All companies make use of whistleblower systems that take both internal and external stakeholders into account. Incoming reports are reviewed and documented, with actions initiated to rectify the misconduct as needed. The investigations are carried out by trained compliance or auditing units in close coordination with management to ensure independent and transparent processing.

ESRS G1 10a RLB NÖ-Wien uses an anonymous whistleblower system that is accessible internally and externally and also enables direct reporting to trained contacts in Internal and Group Auditing, who initiate independent

investigations together with executive management, including in cases of corruption and bribery. The Aktuell-Group uses a whistleblower system that takes into account both internal and external stakeholders to ensure comprehensive and transparent processing. NAWARO operates a whistleblowing hotline, forwards reports directly to management, reviews and documents all reports and provides feedback on the status of investigations to anyone submitting a report unless they are anonymous.

Information on anti-corruption and anti-bribery policies in accordance with UN conventions

ESRS G1 10b The current anti-corruption policies that are in place in the various subsidiaries of the RLB NÖ-Wien Group do not explicitly refer to the UN conventions on combating corruption and bribery. Reviews will take place over the next few years as to whether their requirements should be integrated into the existing policies. The only exception is NAWARO's Code of Conduct, which is based on the principles of the UN Convention against Corruption.

Information on protection mechanisms for whistleblowers

Whistleblowing policies have been rolled out throughout the RLB NÖ-Wien Group. The "EQS Integrity Line" whistleblower system is used in the Group. This platform not only offers a quick way to raise a concern but also ensures compliance with the relevant legal requirements (Whistleblower Protection Act). Any possible misconduct can be reported and reviewed via the system, with the whistleblower either providing their identity or providing the information anonymously. NAWARO uses other whistleblowing systems.

ESRS G1 10c, cii Protection for whistleblowers, treatment in absolute confidentiality and careful review of this information and these reports are ensured at all times. Whistleblowers are protected from retaliatory actions by internal guidelines and national legislation (implementation of EU Directive 2019/1937).

ESRS G1 10c, ci Information in the business segment Bank is reported and reviewed via various systems. RLB NÖ-Wien processes reports via internal Auditing to ensure that any investigation is independent. New employees are informed about these reporting channels when they join the company; further training is provided as necessary. The Aktuell-Group uses the Group-wide whistleblower system with an anonymous reporting option and a representative who is independent of the organisation. NAWARO provides a whistleblowing hotline, provides comprehensive information to employees and has trained internal managers to review and process reports.

Investigation procedures for corruption and governance incidents

Group-wide

ESRS G1 10e At the RLB NÖ-Wien Group, reports and incidents relating to business conduct – e.g. corruption and bribery, are reported via the whistleblowing hotline of the respective Subsidiary. These incidents are handled in accordance with the procedures and guidelines of the whistleblowing system of the respective Subsidiary. These internal guidelines within the RLB NÖ-Wien Group ensure that cases of suspected corruption and bribery are investigated immediately, independently and objectively. Further information can be found in section ESRS G1-3 Prevention and detection of corruption and bribery.

ESRS G1 10e RLB NÖ-Wien has established clear principles to combat corruption and bribery in its CoC and has defined additional processes, responsibilities and frameworks aimed at prevention. An internal "Anti-Corruption" work regulation is available on the intranet. The Aktuell-Group has its own guidelines for the prevention and detection of corruption and raises awareness of this issue among its employees on a regular basis. NAWARO has implemented procedures for investigating incidents, which include monitoring receipt of reports, their review and documentation, feedback to whistleblowers, as well as actions for remedy and protection from retaliatory actions.

Policies for internal training on business conduct

ESRS G1 10g For the detailed list and breakdown of the training implemented within the RLB NÖ-Wien Group, please refer to the table "Anti-corruption and anti-bribery training" in G1-3.

ESRS G1 10g RLB NÖ-Wien incorporates training measures on business conduct into the BOAH! concept, which is documented in section S1-4. The Aktuell-Group conducts regular governance training, including annual compliance training, workshops for managers and onboarding programmes. Sustainability measures are also promoted, such as subsidies for public transport and flexible working models. NAWARO provides internal training on the CoC and whistleblower system.

Information on corporate functions at risk of corruption

ESRS G1 10h Areas of activity with a high level of external contact, scope for financial decision-making, strategic relevance and access to sensitive information are at particular risk across the Group.

ESRS G1 10h In the RLB NÖ-Wien, the areas of sales (in particular Stadtbank private customers, SMEs, corporate customers and Raiffeisen-Holding NÖ-Wien with investment management), operational risk management, central purchasing, finance and management (Managing Board/management) are categorised as being at particular risk. These areas are exposed to increased risk due to their strategic importance, sensitive information and level of exposure. In the Aktuell-Group, brokerage activities with major customers accepting gifts or invitations from insurance partners are considered to be particularly risky, as there is a high potential here for outside contact and the risk of inappropriate benefits being granted. The most sensitive areas at NAWARO are timber purchasing (close contacts with business partners), project management and construction projects (risks associated with approvals, awarding contracts and cooperation with external parties), finance and accounting (handling payments and cash flows, risk of manipulation).

G1-3 – Prevention and detection of corruption and bribery

Description of the procedures in place to prevent, detect and combat corruption or bribery

ESRS G1 18b The RLB NÖ-Wien Group has not set up an investigation committee in connection with corruption and bribery.

ESRS G1 18a & c, 20, 21a & c All associate companies of the RLB NÖ-Wien have clear procedures and guidelines for preventing, detecting and combating corruption and bribery. These are incorporated within the CoC and in additional work regulations and are supported by regular training (see table below on *Anti-corruption and bribery training*) and actions aimed at raising awareness. Depending on the company, employees as well as management and supervisory bodies receive annual training in the form of compliance training, online training or mandatory workshops.

RLB NÖ-Wien organises regular compliance training for employees as a preventive action to combat corruption and bribery. The Compliance department carries out spot checks on for example invitations, gifts, events, donations, sponsorships, advertisements and membership fees. Anti-corruption work regulations and guidelines are available to all employees. All donations and sponsorships are documented and verified on a digital platform. RLB NÖ-Wien informs the management body about anti-corruption initiatives that are due to potential corruption categorised as high-risk, such as planned donations above certain thresholds, with a right of veto in place here, and it ensures that the Compliance department has the right to report to the management and supervisory bodies at any time. The other Group companies also rely on mandatory training, clearly defined reporting channels and close involvement of executive management. An effective compliance culture is ensured overall by transparent processes and ongoing training.

The Aktuell-Group supplements the Group-wide requirements with mandatory online training, in particular as part of the onboarding process for new employees, as well as through regular compliance training and workshops. There are also clearly defined reporting channels and management takes part in training courses and Group seminars on a regular basis.

NAWARO implements ongoing procedures to prevent, detect and combat corruption and bribery; these include training sessions, the whistleblowing system, a CoC for Suppliers and a Code of Conduct for Employees. Employee training on the Code of Conduct took place in spring 2025. Disciplinary action is taken in the event of any violations. Due to NAWARO's manageable size, the Compliance Officers are positioned at the highest level (Managing Director and Head of Finance). These two individuals ensure that as the supervisory body, the advisory board is kept informed at all times through regular reporting and ad hoc updates as required. Appropriate decisions are taken immediately where necessary to ensure the company's integrity. In addition, NAWARO relies on comprehensive training programmes with a particular focus on the Code of Conduct, ethical conduct and data protection. Executive management is closely involved in compliance reporting and takes part in regular mandatory face-to-face workshops and Group training sessions.

ESRS G1 21b Within the RLB NÖ-Wien Group, over 60% of board members and managing directors have received training in anti-corruption and bribery prevention. This figure is projected to reach 83.3% by 2024 (100%). These top management positions are considered high-risk roles.

ESRS G1 21a & c

| Anti-corruption and bribery training | Total 2025 | Total 2024 |
|--|------------|------------|
| Supervisory Board | | |
| Training coverage % | 84.6% | 84.6% |
| Supervisory Board, total (headcount) | 13 | 13 |
| Supervisory Board, trained in Anti-corruption policy (headcount) | 11 | 11 |
| Training methods and duration | | |
| Training hours related to anti-corruption and anti-bribery – in-person training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – computer-based training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – voluntary computer-based training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – training hours, type undefined | 5.5 | 5.5 |
| Executive Board and Managing Directors (first leadership level) | | |
| Training coverage % | 100.0% | 83.3% |
| Executive Board and Managing Directors, total (headcount) | 7 | 6 |
| Executive Board and Managing Directors, trained in anti-corruption policy (headcount) | 7 | 5 |
| Training methods and duration | | |
| Training hours related to anti-corruption and anti-bribery – in-person training | 4.5 | 2.5 |
| Training hours related to anti-corruption and anti-bribery – computer-based training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – voluntary computer-based training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – training hours, type undefined | 0.0 | 1.0 |
| Management roles (second and further leadership levels) | | |
| Training coverage % | 93.3% | 94.6% |
| Employees in management positions, total (headcount) | 150 | 162 |
| Employees in management positions trained in anti-corruption policy (headcount) | 140 | 158 |
| Training methods and duration | | |
| Training hours related to anti-corruption and anti-bribery – in-person training | 114.5 | 146.0 |
| Training hours related to anti-corruption and anti-bribery – computer-based training | 73.0 | 36.0 |
| Training hours related to anti-corruption and anti-bribery – voluntary computer-based training | 0.0 | 0.0 |
| Training hours related to anti-corruption and anti-bribery – training hours, type undefined | 10.5 | 10.5 |

G1-4 – Confirmed incidents of corruption or bribery

No cases involving significant corruption risks were identified in the RLB NÖ-Wien Group during the audit.

ESRS G1 22 There were no confirmed incidents of corruption or bribery in the RLB NÖ-Wien Group in the 2025 reporting year or in previous reporting years.

ESRS G1 24a As there were no convictions, no fines were imposed, no employees were dismissed or warned due to corruption and no contracts with business partners were cancelled.

ESRS G1 24b In the 2025 reporting year, as in the previous reporting year, no actions had to be derived and no investigations or legal proceedings had to be conducted due to corruption within the Group.

ESRS2 62 No actions were taken to combat corruption or bribery, as no corresponding cases were confirmed.

G1-5 – Political Influence and Lobbying Activities

ESRS G1 29a & c RLB NÖ-Wien has no activities or obligations related to political influence, including lobbying. Therefore, there are no representatives for these areas in the administrative, management, and supervisory bodies. ESRS G1 29d RLB NÖ-Wien is not registered in the EU Transparency Register or the Austrian Lobbying and Interest Representation Register. ESRS G1 30 Members of the Executive Board hold the following positions in public administration: Chairman of the Austrian Federal Economic Chamber's Banking and Insurance Division, Deputy Chairman of the Banking and Insurance Division of the Vienna Chamber of Commerce, and Chairman of the Banking and Insurance Division of the Lower Austria Chamber of Commerce.

| .Political contributions (financial or in-kind) in EUR | Total 2025 | Total 2024 |
|---|-------------------|-------------------|
| 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 |

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, 2025.

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, in accordance with the requirements of Section 267a of the Austrian Commercial Code (NaDiVeG) using the European Sustainability Reporting Standards (hereinafter ESRS) as a reporting framework in accordance with Delegated Regulation (EU) 2023/2772, including

- compliance with the 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 process) 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 fulfilled 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 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 2025, 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 double materiality assessment process 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 matters and the assessment of the materiality of these impacts, risks and opportunities,
- the preparation of the consolidated non-financial statement in accordance with Section 267a of the Austrian Commercial Code (NaDiVeG) 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 determine is necessary 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 process 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 future 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 process 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 material misstatement, 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 selected depend on professional judgement, including the identification of disclosures in the consolidated non-financial statement that are likely to material misstatement, 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 process 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 Section 267a of the Austrian Commercial Code (NaDiVeG) and 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 350.000 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

10 March 2026

Österreichischer Raiffeisenverband

Andreas Gilly

Austrian Certified Public Accountant

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: www.raiffeisenbank.at

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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.