

LENDING CRITERIA

December 2025

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Industry exclusions / restrictions in lending

| | BAWAG GROUP WILL NOT FINANCE | BAWAG GROUP WILL RESTRICT* |
|------------------------|--|--|
| Energy | <ul style="list-style-type: none"> Oil and gas projects within or impacting the Arctic National Wildlife Refuge area and any similar Antarctic Refuge | <ul style="list-style-type: none"> Mining, exploration and upgrading of oil/tar sands, including pipeline infrastructure dedicated to exclusive use of transporting oil from oil sands (i.e. not blended with other fossil fuels) New nuclear power plants - Expansions or refurbishments (to extend economic life) of existing nuclear power plants High-level nuclear waste processing, transportation or storage activities - Mining, exploration and upgrading of shale gas in Europe |
| Mining | <ul style="list-style-type: none"> Mining, trading and processing diamonds where there is no explicit evidence of compliance with the Kimberley Process Certification Scheme Mining, trading or processing of asbestos Mountain-top removal | <ul style="list-style-type: none"> Activities in NACE-sector "Mining of coal and lignite" |
| Transport | <ul style="list-style-type: none"> xxx | <ul style="list-style-type: none"> Activities in NACE-sector "Water transport" |
| Manufacture | <ul style="list-style-type: none"> xxx | <ul style="list-style-type: none"> Activities related to steel in NACE-sector "Manufacture of basic metals" |
| Fisheries, Agriculture | <ul style="list-style-type: none"> The use of dynamite or poison related to the catching of marine and fresh-water species and shellfish in the wild Shark fishing Commercial whaling | <ul style="list-style-type: none"> Activities in NACE-sector "Crop and animal production, hunting and related service activities" |
| Social & Governance | <ul style="list-style-type: none"> Human trafficking Human exploitations | <ul style="list-style-type: none"> xxx |

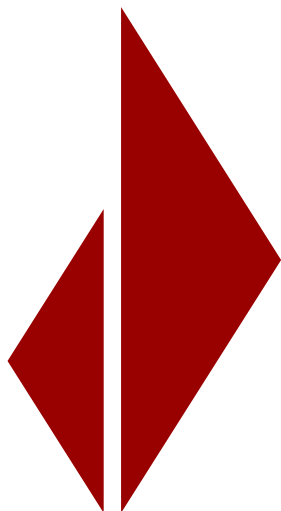
* Restricted activities are subject to an enhanced due diligence on a risk-based approach

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| Animal Welfare | <ul style="list-style-type: none"> Animal trade involving endangered species for commercial purposes Support of any type of animal fights for entertainment or gambling Operating fur farms Trading or manufacturing fur products Activities that involve inhumane killing or capture methods | <ul style="list-style-type: none"> Animal testing for non-medical (cosmetic) purposes |
| Forestry & Agri-commodities | <ul style="list-style-type: none"> Timber from illegal logging operations Deforestation and/or burning down tropical rainforest Removal of primary or High Conservation Value (HCV) forests Food & Agricommoditiy speculation | <ul style="list-style-type: none"> New clients engaged in palm oil plantation owning, producing or trading |
| (Controversial) Weapons | <ul style="list-style-type: none"> Nuclear weapons manufacturing companies domiciled in countries that are not party to the Treaty on the Non-Proliferation of Nuclear Weapons (NPT) Nuclear weapons manufacturing companies domiciled in countries that are a party to the NPT and have a clear focus on defense related activities as well | <ul style="list-style-type: none"> Arms, defense and military-related activities (development, production, sale, maintenance etc.) |
| Gambling | <ul style="list-style-type: none"> xxx | <ul style="list-style-type: none"> Gambling activities Activities related to the operation of casinos, the manufacture of devices or other equipment for casinos or betting offices or companies that generate revenue through online betting |
| Others | <ul style="list-style-type: none"> Activities related to growing, trading, processing and manufacturing of marijuana/drugs We do not support any business activity that involves pornography (incl. online pornography) | <ul style="list-style-type: none"> Activities related to growing, processing and manufacturing of tobacco products (trading is excluded) Red light business/Adult entertainment |

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BAWAG Group

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