



POLITICAL INVOLVEMENT POLICY

December 2025



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01 | INTRODUCTION

BAWAG Group is a politically neutral organization and does not engage in party political campaigning or make party political donations. We believe that responsible corporate citizenship demands a strong commitment to a healthy and informed democracy through involvement of a broad range of different stakeholders. The financial services business is subject to extensive laws and regulations at international, national and local levels. Therefore, changes to such laws or legislations can significantly have an impact on how we operate, our revenues and our cost structure.

02 | OUR APPROACH

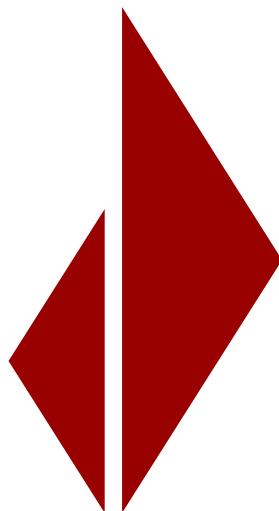
Our Political Involvement Policy has been approved by the Management Board of BAWAG Group in accordance with our internal guidelines and will be reviewed periodically. This document describes our guidelines and principles as regards the management of political matters.

03 | PROHIBITION OF CONTRIBUTIONS TO POLITICAL STAKEHOLDERS

We are committed not to use corporate funds for contributions to political candidates, political parties and/or political action committees. We do not use corporate funds to make independent political expenditures or electioneering communications and restrict trade associations and organizations to which we belong from using our membership fees for any such election-related activity. More broadly, we do not make any direct lobbying expenditures.

04 | MEMBERSHIP OF BAWAG GROUP IN TRADE ASSOCIATIONS

By conducting business in the financial sector, we belong to a number of local trade associations, such as the Austrian Chamber of Commerce (Wirtschaftskammer Österreich) or the Austrian Banking Association (Bankenverband). These associations advocate on major public policy issues of importance to the entire banking sector and the communities served. Our membership with trade associations and related organizations gives us the opportunity to exchange ideas among a broad range of perspectives on key policy issues affecting our industry and to share our views with other stakeholders. Our participation as a member of these trade associations comes with the understanding that we may not always agree with the positions of an association or its other members. However, we are committed to voicing our concerns as appropriate through our leaders who interact with other members of these trade associations



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