

CONSOLIDATED NON-FINANCIAL REPORT

ESRS 2 General Disclosures

This consolidated non-financial report was prepared in accordance with § 267a of the Austrian Commercial Code (UGB) in line with the requirements of the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) and included in the (consolidated) non-financial report in the annual report. The non-financial report was prepared in accordance with the European Sustainability Reporting Standards (ESRS) in preparation for the reporting obligation under the CSRD. BAWAG includes further information and key figures on the basis of the Taxonomy Regulation (EU) 2020/852 financial report.

ESRS 2-BP-1 – General basis for preparation of the sustainability statement

ESRS 2-BP-1.5a: Consolidated or individual sustainability statement

The sustainability statement of BAWAG Group for the financial year 2025 was prepared on a consolidated basis.

ESRS 2-BP-1.5b: Scope

The non-financial report incorporates the same scope of consolidation as the financial statements. The report was structured in alignment with the European Sustainability Reporting Standards and as relevant, additional data points have been added. ESRS 2 describes general principles and contains information on the double materiality assessment. The management of the respective impacts, risks and opportunities is described in the respective topical standards.

ESRS 2-BP-1.5c: Upstream and downstream value chain

BAWAG Group's value creation encompasses the upstream value chain required to support its operations and provide its products and services. A detailed description of the value chain can be found in Chapter SBM-1. When assessing sustainability-related matters, we differentiate between our own operations and those relating to our value chain.

BAWAG Group's non-financial report addresses both the upstream and downstream value chains, based on materiality and reflecting the Group's commitment and responsibility towards environmental and social impacts, risks, and opportunities. Policies, actions, and targets are applied across the value chain where applicable, meaningful and available. Given that information and data availability are limited or partially contain high uncertainty due to the use of estimates, we make use of the phase-in rules for those respective areas in the value chain. We aim for transparency regarding these limitations when reporting on the respective sustainability topics.

On 1 November, 2024, BAWAG Group completed the acquisition of Knab, a bank based in the Netherlands. The sustainability-related information 2024 therefore shows two months of profit and loss-related data, while the balance

sheet-related positions reflect the values at the end of the reporting period. This is described for each respective metric. In 2025, BAWAG Group completed the acquisition of Barclays Consumer Bank Europe, headquartered in Hamburg (rebranded to easybank in February 2026). Accordingly, the sustainability-related positions linked to the profit and loss statement for 2025 reflect eleven months of contribution.

ESRS 2-BP-1.5d: Specific intellectual property, know-how, or innovation results

BAWAG Group aims for transparency and, as such, has not excluded any information related to intellectual property, know-how, or innovations from its sustainability-related disclosure.

ESRS 2-BP-2 – Disclosures in relation to specific circumstances

ESRS 2-BP-2.9: Time horizons

ESRS 2-BP-2.9a: Definitions of time horizons

The time horizons are aligned to the definition as outlined by the European Sustainability Reporting Standards, applying the following time horizons:

- Short-term: Reporting period, therefore one year
- Mid-term: From the end of the short-term period up to five years
- Long-term: Greater than five years

A time frame of greater than five years also encompasses a longer-term perspective, of particular relevance for climate and environmental standards. This includes accounting for physical risks as well as transition risks which may become more relevant in years beyond that time frame. In the context of risk management, the definition of time horizons may vary. This is noted in the respective chapter.

ESRS 2-BP-2.10: Estimated upstream and/or downstream value chain data from indirect sources

BAWAG Group has diligently used the available information to assess its impact, risks, and opportunities related to sustainability-related matters. However, due to the partially limited nature of the information and the inherent uncertainty arising from estimates, actual impacts may vary from current projections. This remains true even as data accuracy is expected to improve over time.

ESRS 2-BP-2.10a, b, c: Metrics, basis of its preparation and level of accuracy

Most metrics in the upstream and downstream value chain are estimated due to various reasons, including limited reporting obligations from suppliers or service providers, as well as restrictions in detailed data processing. BAWAG Group's client portfolio contains a very limited number of clients subject to sustainability reporting; therefore, we use sector averages based on international frameworks to determine our footprint. This is also applied for our retail portfolio, where in the case that energy performance certificates are not available, a country average for housing is used. In the topical standards, we define the data source or methodology applied.

The affected metrics are the GHG calculations for both the upstream and downstream value chain, as well as the related targets. The assessment of physical risk is based on data of a third-party provider, and biodiversity and ecosystem impacts were assessed using third-party tools. The indicators for identifying and measuring transition risks are determined based on estimates, institutional and other external data, as well as qualitative expert assessments.

ESRS 2-BP-2.10d: Planned actions to improve the accuracy in the future

The data used in the non-financial report is expected to continuously improve. Depending on the underlying data of each respective standard, we will undertake various initiatives for improvement. A key aspect of upcoming regulations and our efforts is to provide more standardized information, especially for our client portfolio, which will drive meaningful comparisons when describing sustainability-related performance. The efforts will primarily focus on:

- **Mortgage portfolio:** Achieving a greater coverage of energy performance certificates in the Austrian mortgage portfolio has been in focus over the past year. We will continue our efforts to increase the coverage in the new business origination as well as drive initiatives for existing mortgages. Apart from GHG emissions, developing reliable information on soil sealing will be one of our focus areas.
- **Commercial real estate:** We aim to increase the energy performance certificates for the assets in our commercial real estate portfolio. Given the deal structures and the country-specific requirements there may be limitations.
- **Corporate customers:** Our portfolio currently includes only a limited number of corporate customers that report sustainability-related information. Due to the revised reporting thresholds, we do not expect a significant increase in the number of actual values reported in the future.
- **Suppliers:** In 2024, we conducted a supplier survey to evaluate the status of their greenhouse gas emissions reporting. Due to the adjusted reporting thresholds, we do

not expect the number of suppliers reporting in the future to change significantly. We will continue to conduct regular surveys among our suppliers.

ESRS 2-BP-2.11a: Identification of the disclosed quantitative metrics and monetary amounts that are subject to a high level of measurement uncertainty

The accuracy of the provided greenhouse gas emissions is based on different levels of uncertainty. The highest uncertainty relates to following:

Financed emissions:

There is significant uncertainty in the calculation of the GHG footprint of BAWAG Group's portfolio due to limited actual data availability. For our largest asset class, mortgages, we have limited energy performance certificates, particularly for properties in Austria, while central databases are accessible in the Netherlands and Ireland. Even if energy performance certificates are available, they may be outdated if potential home improvements have been carried out in the meantime. For corporate clients, only a limited number are subject to sustainability reporting. For commercial real estate portfolios we apply a similar approach as for mortgages. Consequently, we refer to industry averages when client-specific data is not available.

Remaining GHG categories:

Scope 1 and 2 emissions are based on actual consumption data to the extent that it is available at the time of reporting. If actual data is not available for the reporting period, we use proxies from previous reporting periods or similar locations.

The GHG equivalent for purchased goods and services is calculated based on expenses. During 2024, we conducted a survey among the suppliers with the highest spend to obtain an assessment of their future data availability. Details are disclosed under ESRS 2-BP-2.10d.

Data about employee commuting is restricted for data protection reasons and was collected through a survey among employees regarding their usual means of transport to the office. Here as well, details are disclosed under ESRS 2-BP-2.10d.

Business travel is also calculated based on expenses. We have taken initial steps to improve the underlying data and to capture more detailed information about trips themselves. However, achieving genuine improvement in data quality for an accurate calculation of GHG emissions would require more detailed disclosures from the respective service providers.

We use a third-party vendor for physical risk data. Although this data is anticipated to be as accurate as possible, the long-term nature of climate risks inherently maintains a certain level of uncertainty.

ESRS 2-BP-2.11b: Disclosure of details in relation to each quantitative metric and monetary amount identified

The details are disclosed along with the respective data points.

ESRS 2-BP-2.12: Forward-looking information

Climate and environmental data are long-term in nature. The assessment of transition plans, the alignment of major GHG portfolios to the 1.5-degree global warming scenario and the analysis of physical risk are based on forward-looking information that is subject to uncertainty due to the long time horizon. In addition, due to the usage of estimates, calculations and forward-looking information can change as more accurate data becomes available. The actual developments can thus deviate from the current expectations. In addition, the decarbonization of the residential mortgage portfolio in particular, strongly depends on measures of governments or other institutions that must be implemented in order to achieve climate neutrality by 2050.

ESRS 2-BP-2.13: Changes in the preparation and presentation of sustainability information

BAWAG Group prepared its sustainability reporting for the first time for the 2024 financial year based on the European Sustainability Reporting Standards. The structure was largely retained for the 2025 financial year, and the disclosures were expanded to include the acquisitions made in 2024 and 2025.

ESRS 2-BP-2.14: Errors in reporting in previous reporting periods

In standard S1-15 Family-related leave, only one quarter in Austria was included for family-related leave in 2024. In addition, educational leave had been included, which is now excluded.

In standard E1-6 Greenhouse gas inventory, the total figure contained a subtotal twice. This has been corrected for 2024.

In standard S1-16.97b the ratio of the highest salary to the median salary was corrected for 2024. The voluntary pension of the management board member is now included in the base.

ESRS 2-BP-2.16: Disclosure by reference

The following data points are referred to outside of the scope of the sustainability statement:

1.21a: Corporate Governance Report	Page 200
1.21c: Corporate Governance Report	Page 200
SBM-1.40g: Segment reporting - Notes	Page 109

Governance

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

ESRS 2-GOV-1.21: Composition and diversity of the administrative, management, and supervisory bodies

ESRS 2-GOV-1.21a: Number of executive and non-executive members

BAWAG has a two-tier board structure, which comprised a Supervisory Board with twelve members (thereof eight shareholder representatives and four employee representatives) and a Management Board with six members during the reporting year. Details are disclosed in the Corporate Governance Report.

ESRS 2-GOV-1.21b: Representation of employees and other workers

In compliance with legal requirements, employee representatives on the Supervisory Board maintain one-third parity with shareholder representatives. Consequently, four members of the Works Council are delegated to the Supervisory Board.

ESRS 2-GOV-1.21c: Experience to the sectors, products and geographic locations of the undertaking

The individual and collective expertise is evaluated during the selection of Board members and the annual suitability assessment. The expertise is based on the assessment of the Fit & Proper Office derived from collected information. All members of the BAWAG Management Board and Supervisory Board are well experienced, possess extensive knowledge in and of the banking industry, and the skills necessary to fulfill their respective roles and duties.

ESRS 2-GOV-1.21d: Percentage by gender and other aspects of diversity that are considered

The Management Board consists of six male representatives, which corresponds to a female quota of 0%. Their age ranges from 43 to 54, with an average age of 48.6 and a median age of 49. Nationalities within the Management Board include United States (4), Austria (1), and Germany (1).

During the reporting period, the Supervisory Board consisted of twelve members, including six women and six men, which corresponds to a female quota of 50%. When not considering the representatives from the Works Council, the female quota is 37.5%. Further details are disclosed in the Corporate Governance Report.

ESRS 2-GOV-1.21e: Percentage of independent board members

100% of the shareholder representatives in the Supervisory Board are independent as defined in the Austrian Banking Act (BWG) and the Austrian Corporate Governance Code (ÖCGK).

ESRS 2-GOV-1.22a: Administrative, management and supervisory bodies or individual(s) responsible for oversight of impacts, risks, and opportunities

In the reporting period, the ESG Committee was dissolved as part of a strategic realignment to further strengthen governance and risk oversight. This decision reflects our commitment to integrating sustainability considerations into the core governance and risk management structures of the organization. Risk-related sustainability topics are now addressed within the Risk and Credit Committee (RCC), ensuring a comprehensive approach to risk assessment and mitigation. Governance-related matters have been allocated to the newly established Nomination and Governance Committee (NGC) and, where appropriate, to the Supervisory Board as a whole. In addition, sustainability-related topics are addressed in the Remuneration Committee and the ACC.

As we allocate the sustainability agenda to the respective areas within the organization, the responsibilities of the Management Board members are assigned in line with their areas of accountability:

- **Full Management Board:** The responsibility includes the execution, monitoring, and regular review of the sustainability strategy, as well as initiatives to embed our corporate culture, particularly in the context of acquisitions.
- **CEO:** The area of responsibility includes aligning our business activities with net-zero targets for Scope 1 and Scope 2 emissions, as well as developing towards a sustainable supply chain. In addition, the CEO is responsible for Human Resources and the Technology division – including IT security. In this area, the focus is on the digitalization of our product offering in order to further advance access to financial services across a wide range of channels.
- The **CFO/Head of Austria & Germany Commercial Banking platform** and **Head of Digital Channels**, who oversee the business units, are responsible for managing the initiatives supporting our decarbonization progress for power generation as well as mortgages. Their teams are also responsible for measuring customer satisfaction in the Retail business and defining initiatives to effectively manage it.
- The **CRO** oversees the monitoring and management of climate and environmental risks, including the decarbonization of businesses, and the execution of

sustainability risk assessments as an integral part of the risk management framework.

- The **Chief Investment Officer**, who is also responsible for lending in the international corporate business, ensures appropriate and effective governance within his area of responsibility.
- The Chief Administrative Officer defines the business conduct ensuring we operate with integrity and in compliance with relevant regulations and ethical standards, including data protection, tax and maintaining the privacy of our customers' information.

ESRS 2-GOV-1.22b: Responsibilities reflected in the terms of reference, board mandates and other related policies

The responsibilities of the Management Board, the Supervisory Board and its committees are defined in the articles of association, the respective rules of procedure or terms of reference as well as in the applicable policies, in particular the Governance Policy.

ESRS 2-GOV-1.22c: Management's role in governance processes, controls, and oversights

BAWAG Group aims to embed sustainability-related requirements and monitoring in its existing governance frameworks.

i. delegation to specific management-level positions or committees and oversight methods

The respective committees at the Supervisory Board as well as Management Board level are described in the Corporate Governance Report.

ii. reporting lines to administrative, management, and supervisory bodies

In addition to the Board functions, BAWAG established a Sustainability Office in 2024, which is responsible for developing and coordinating the sustainability strategy of the Group together with the respective business functions, the regular reporting to BAWAG's management functions in regard to the effectiveness of the initiatives and the coordination of the external sustainability reporting. In addition, it coordinates the implementation of upcoming regulations focusing on sustainability and works closely with the business and control functions.

iii. integration of dedicated controls and procedures with internal functions

Sustainability-related controls and procedures are primarily embedded in the existing teams and procedures, while ESG risk is currently managed in a separate team.

ESRS 2-GOV-1.22d: Overseeing target setting and monitoring progress on material impacts, risks, and opportunities
The process is described in GOV-1.22a.

ESRS 2-GOV-1.23: Assessment of the availability or development of skills and expertise to oversee sustainability matters, including:

ESRS 2-GOV-1.23a: Sustainability-related expertise

Over the years, BAWAG has integrated the management of sustainability-related matters into its operations. Consequently, both Management and Supervisory Board Members possess dedicated expertise in this area. If impacts or risks are identified that relate to a relatively new topic, we develop the required expertise through specialized training provided by internal or external subject-matter experts.

The individual and collective expertise of Management and Supervisory Board members is evaluated during both the selection process and the annual suitability assessment. The Fit & Proper Office conducts these assessments, following procedures outlined in the Fit & Proper Policy.

In addition to training for management functions, sustainability training programs are implemented across the broader organization. These programs are customized to meet the needs of specific business areas or functions, ensuring that the training is aligned with the skill sets required for their daily operations.

ESRS 2-GOV-1.23b: Skills and expertise relating to material impacts, risks and opportunities

All members of the Management Board and Supervisory Board of BAWAG have many years of experience and therefore the relevant skill set for managing the financial as well as sustainability-related impacts, risks and opportunities. They are embedded in their already existing functional areas as outlined in GOV-1.22a.

GOV-2 – Information provided to and sustainability matters addressed by the undertaking’s administrative, management and supervisory bodies

ESRS 2-GOV-2.24, 26a: Function and frequency of the administrative, management and supervisory bodies that are informed about material impacts, risks and opportunities, the implementation of due diligence, and the results and effectiveness of policies, actions, metrics and targets adopted to address them

The Management Board members are updated annually on the materiality assessment. In addition to the regular reporting outlined in ESRS 2-GOV-1.22a, the Management Board receives specific analyses related to sustainability-related information in the case of specific events. Depending on the topic, updates are provided by the Sustainability Office, risk management, human resources or the business function.

ESRS 2-GOV-2.26b: Consideration of impacts, risks and opportunities when overseeing strategy, decisions on major transactions and risk management process

Our business strategy focuses on long-term sustainable and profitable growth. A profitable franchise is the foundation that enables us to support our stakeholders through all economic cycles. Sustainability is therefore an integral part of our strategy, as it can ultimately affect the financial performance of the Bank. Therefore, we proactively manage our impacts, risks, and opportunities. The integration of sustainability into the business strategy is detailed in SBM-1. Sustainability matters are considered during transactions, starting in the countries where we operate in or intend to expand to. Sustainability-related factors can have a financial impact on our franchise, and therefore we consider these as an integral part of our decision-making. BAWAG Group closed one strategic acquisition in the Netherlands during 2024 and a further one in Germany in early 2025. The dedicated teams, e.g. human resources and risk management, are participating during due diligence processes and we have closely aligned the businesses from Day 1 onwards.

ESRS 2-GOV-2.26c: Material impacts, risks and opportunities addressed during the reporting period

The relevant committees of both the Management and Supervisory Board received quarterly updates on relevant performance indicators and initiatives related to climate change, business conduct, data protection, and IT security. In addition, performance indicators on our employees, customer satisfaction and the double materiality assessment were reported during 2025.

GOV-3 – Integration of sustainability-related performance incentive schemes

ESRS 2-GOV-3.29: Incentive schemes and remuneration policies linked to sustainability matters for members of the undertaking’s administrative, management and supervisory bodies, where they exist:

ESRS 2-GOV-3.29a: A description of the key characteristics of the incentive schemes

The remuneration of BAWAG’s Management Board consists of fixed and variable compensation components. The remuneration structure is designed to motivate the Management Board members to achieve their objectives at both the Group and individual level, without creating incentives to take on inappropriate risks. While fixed remuneration is not linked to performance, variable remuneration is performance-related and designed to create suitable incentives for the achievement of key corporate targets. Since July 2025, the fixed remuneration includes the base salary and pensions. The annual variable remuneration scheme consists of a short-term incentive component (STI) and a long-term incentive component (LTI). Payout of both components is composed of cash payments and ordinary shares in BAWAG Group.

The STI component is determined by the attainment of various financial and sustainability-related targets, subject to an annual measurement period, while the LTI component, which is deferred over multiple years is subject to additional long-term financial and sustainability-related targets, covering a three-year assessment period.

Supervisory Board members receive fixed remuneration which depends on the actual function performed (chairman of the Supervisory Board, deputy chairman of the Supervisory Board or (ordinary) member of the Supervisory Board). Supervisory Board members who are also a member of a committee receive additional remuneration which depends on the respective committee in which a Supervisory Board member participates and furthermore, the specific function performed in the committee (chairman or (ordinary) seat in the committee). Supervisory Board members do not receive any additional attendance fees. Supervisory Board members do not participate in performance-based awards and are not entitled to receive pension contributions. Any changes to the above remuneration framework of the Supervisory Board require that a respective resolution is adopted by the Annual General Meeting.

ESRS 2-GOV-3.29b: Performance assessment against specific sustainability-related targets and/or impacts

The Remuneration Committee is responsible for the assessment of performance against the sustainability-related targets. The assessment is conducted ex post and is based on a comprehensive set of assessment guidelines, including entry, target, and maximum levels for the respective STI and LTI indicators.

Overall performance is calculated as weighted average of Financial and Non-Financial achievement into a 0-120 points scale of target variable remuneration. No offsetting mechanism is allowed so that every KPI works independently to achieve the total score. The score of each KPI can range in 0-120 points rating scale, as follows: (i) 0 pts if target achievement is below the lower threshold; (ii) points calculated on a linear continuum if target achievement is between the lower and the upper threshold; (iii) capped (120 pts) if target achievement is higher than the upper threshold. The pay-for-performance curve utilized to determine the bonus requires a minimum score threshold of 80 points and is capped at 120 pts in total.

ESRS 2-GOV-3.29c: Whether and how sustainability-related performance metrics are considered as performance benchmarks or included in remuneration policies

Both, the STI and the LTI component of the variable remuneration scheme applicable to Management Board members, include sustainability-related targets. The Remuneration Committee is responsible for the assessment of the performance against these sustainability-related targets. The assessment is conducted ex post and is based on a comprehensive set of assessment guidelines, including entry, target and maximum levels for the respective STI and LTI indicators.

ESRS 2-GOV-3.29d: Proportion of variable remuneration dependent on sustainability-related targets and/or impacts

The Remuneration Committee has defined a scorecard which provides for the weighting of financial and non-financial targets. Within each, the STI and LTI component of the variable remuneration scheme for Management Board members, the sustainability-related targets are weighted at 20% of the overall target.

ESRS 2-GOV-3.29e: Level at which the terms of incentive schemes are approved and updated

The terms of the variable remuneration scheme are approved and updated by the Remuneration Committee of the Supervisory Board. The annual remuneration report and the Remuneration Policy are also submitted to the Annual General Meeting for approval.

E1-GOV-3.13: Climate-related considerations in relation to the remuneration of administrative, management and supervisory bodies

For 2024 as well as 2025, sustainability related targets were set with a greater focus on environmental/climate-related targets. The following climate-related targets are considered as part of the STI/ LTI KPIs which apply to the remuneration scheme of Management Board members for the financial year 2025: Annual target with respect to the transition plan and the reduction of own emissions (STI KPIs) and long-term targets with respect to the transition plan and the reduction of own emissions (LTI KPIs). These targets are each weighted with 15% of the overall STI and LTI KPIs.

Climate change

BAWAG has defined climate-related targets in both short-term and long-term remuneration. These are disclosed annually as part of the remuneration report.

GOV-4 – Due diligence

ESRS 2-GOV-4.30; 32: Due diligence process

BAWAG Group conducts due diligence on the impacts, risks, and opportunities within its own operations and throughout the value chain. To effectively monitor and counteract adverse developments, this due diligence is performed not only at the initiation of a business relationship but also on an ongoing basis, where appropriate. For customers, due diligence for climate and environmental topics is based on a differentiated approach. The respective processes are described in the following chapters.

Core elements of due diligence	Paragraphs in the sustainability statement
a) Embedding due diligence in governance, strategy and business model	ESRS 2-GOV2 ESRS 2-GOV3 ESRS2 - SBM3
b) Engaging with affected stakeholders in all key steps of the due diligence	ESRS 2 - GOV2 ESRS 2 - SBM2 ESRS 2 - IRO1 E1 - E1.2 S1 - S1.1 S1 - S1.2 S4 - S4.1 S4 - S4.2 G1 - G1.1 G1 - G1.2
c) Identifying and assessing adverse impacts	ESRS 2 - SBM3 ESRS - IRO1 E1 - E1.1 E1 - E1.3 S1 - S1.4 S4 - S4.4
d) Taking actions to address those adverse impacts	G1 E1 - E1.6 S1 - S1.4 S4 - S4.6
e) Tracking the effectiveness of these efforts and communicating	G1

GOV-5 – Risk management and internal controls over sustainability reporting

ESRS 2-GOV-5.36a: Scope, main features and components of the risk management and internal control processes and systems in relation to sustainability reporting

The maturity of sustainability reporting varies across the different standards and metrics. Data related to business conduct, human resources, and customers are at advanced levels of maturity, while climate and environmental data are longer-term in nature and sometimes only available as estimates or proxies based on industry or country averages. Consequently, the related controls and risk identification processes are also maturing. Responsibility for the data in the sustainability report is decentralized and lies with the dedicated functional reporting units. Climate-related data calculations have partially been transferred to the data warehouse, the development towards end-to-end processing will be a key focus in the coming years as data and methodologies continue to mature.

ESRS 2-GOV-5.36b: Risk assessment approach

BAWAG Group’s internal control and risk management systems contain instructions and processes for the workflow to ensure the correct and appropriate documentation, in order to collect the information required for the preparation of the period-end financial statements. However, climate, environmental and value chain data are currently only

available to a limited extent. The customer-related and transaction data are generally collected in the market and operating units, and supplementary information is entered by the risk units, either on a customer-level or where data is not available, data from third-party providers or from developed heatmaps in the form of estimates are used. The preparation of the data points is performed either in the data warehouse or with calculations performed using Excel.

Risks are prioritized based on the materiality of the risk assessment.

ESRS 2-GOV-5.36c: Disclosure of the main risks identified and their mitigation strategies including related controls

Sustainability-related data varies in maturity, and therefore risks may occur at different stages of sustainability reporting:

- Climate and environmental data, being longer-term in nature and sometimes only available as estimates or proxies based on industry or country, carry the risk of inadequate assessment. This also applies to data from the value chain, where very limited primary information is available. Consequently, this can lead to an incomplete sustainability statement. The aim of using industry-standard data sources and strengthening stakeholder engagement provides a more comprehensive understanding of our sustainability-related impacts, risks and opportunities. In addition, we have carried out a verification process on the identified information.
- For the same reason, there is the risk that information or data provided in the sustainability statement are not accurate. This especially holds true for forward-looking information as well as data in relation to climate-related targets, initiatives, or metrics.
- We perform controls for data reported under the sustainability statement. The involvement of stakeholders is defined in the materiality assessment, while the respective procedures for reviewing climate- and environment-related information are set out in the internal ESG Risk Policy and in the corresponding data manual for own emissions.

ESRS 2-GOV-5.36d: Findings of the undertaking’s risk assessment and internal controls integrated into relevant internal functions and processes

We are aware of our responsibility regarding sustainability-related information and it is therefore integrated across internal control functions. The outcome of the risk assessment is integrated in the respective control functions and the implementation thereof is monitored on a regular basis. BAWAG Group’s internal audit conducts regular audits on sustainability-related focus areas.

ESRS 2-GOV-5.36e: Periodic reporting

Internal audit reports on a quarterly basis to the Supervisory Board.

Strategy

SBM-1 – Strategy, business model and value chain

ESRS 2-SBM-1.38, 40a: Elements of strategy

Sustainability has always been an integral part of BAWAG's business strategy as we are focused on a business model that is both sustainable and profitable over the long term. In addition, our lending process is guided by a clear focus on risk-adjusted returns.

i: significant groups of products and/or services offered, including changes in the reporting period

BAWAG's business model is centered around providing customers with simple and intuitive financial products and services that promote financial health with a focus on Retail & SME. The segment descriptions in the Group Management Report provides a detailed overview about the business activities.

ii: significant markets and/or customer groups served, including changes in the reporting period

BAWAG Group's strategy focuses on growth in developed and mature markets. Our core markets are Austria, Germany, the Netherlands, Ireland, Switzerland, United Kingdom and the United States. At year-end 2025, the Group served over 4 million customers with focus on retail, small business, corporate, real estate, and public sector customers across various brands and channels.

We focus on regions and countries with strong fiscal positions, represented by a sovereign rating of our core markets of AA or higher, reliable legal systems and a stable geopolitical environment. The years that have been dominated by the pandemic, elevated inflation and geopolitical conflicts, have demonstrated the fiscal strength and capabilities of the countries we operate in. Governments have put in place extensive stimulus packages and measures to support their citizens and economies.

Approximately 90% of our customer business is in euro-area countries, which are the foundation of the Group.

iii: headcount of employees by geographical areas

Our workforce is a reflection of our geographic focus, with over 95% of our 4,042 employees based in euro-area countries (Austria, Germany, the Netherlands, Ireland). Beyond these

countries, we have 166 employees (2024: 161), with a presence in the United States, the United Kingdom, and Switzerland. The ratio remained unchanged compared with the previous year, during which likewise more than 95% of the 3,619 employees were employed within the euro area. Details are available in S1 - Own workforce. We do not have employees outside our core countries.

ESRS 2-SBM-1.40d: Activity in:

Exposure, in € Mio.	2025		2024	
	Own operations	Lending/investment activities	Own operations	Lending/investment activities
Fossil fuel	€ —	0.1%	€ —	0.1%
Chemicals production	€ —	0.1%	€ —	0.1%
Controversial weapons	€ —	— %	€ —	— %
Cultivation and production of tobacco	€ —	— %	€ —	— %

ESRS 2-SBM-1.40e: Sustainability-related goals in terms of products and services, customer categories, geographical areas, and relationships with stakeholders

The countries in which we operate in have established targets and measures to combat climate change and already comply today with high legal, environmental and social standards. We are committed to enhancing the management of our major product lines with respect to climate, environmental, and social risks, as detailed in the chapters below. BAWAG’s sustainability strategy is and has always been an integral part of its business strategy, with mortgages representing BAWAG’s largest asset class, aligning with our strategic emphasis on Retail & SME and secured lending. This asset class accounts for approximately 45% of our assets excluding cash. Given its longer-term maturities and strategic significance, we have developed a transition plan for this asset class (see E1.1).

In addition, customers active in power generation represent 36% of the GHG emissions of our lending and investment portfolio (Scope 3.15, scope 1 & 2). Due to the decarbonization progress made by our customers and the diversification of the portfolio, this share was reduced by more than 20 percentage points compared to the previous year. We aim to manage this portfolio based on a scenario of a maximum global temperature increase of 1.5 °C. 34% of our greenhouse gas emissions are also attributable to our residential mortgage portfolio. Alignment with the 1.5-degree target by 2050 depends largely on the implementation of government measures in the respective countries, particularly in Austria and the Netherlands.

ESRS 2-SBM-1.40f: Current significant products and/or services, and significant markets and customer groups, in relation to the undertaking’s sustainability-related goals
See standard SBM-1.40e.

ESRS 2-SBM-1.40g: Elements of strategy relating to or impacting sustainability matters

Initiatives set to mitigate or reduce identified impacts or risks and foster opportunities will accompany our strategy, but will not trigger a change of our strategy. The specific impacts are described in the topic-specific standards. The challenge we see is the dependency on the transition plan of our clients. These are outlined in the section E1.1.

We have control over the risks and opportunities within our own operations. The segment reporting is in the notes section. The impacts, risks and opportunities are reflected across segments. If they are only relevant to specific segments, the scope is defined in the topical standard.

ESRS 2-SBM-1.42: Business model and value chain, including: ESRS 2-SBM-1.42a: Inputs and approach to gathering, developing and securing those inputs

Our employees are one of our key assets, not only for running our business but also for the further development of the Bank. To retain talent, we have implemented measures as described in S1.4. Tech/Ops is key for our daily operations and represents a core element of our strategy.

ESRS 2-SBM-1.42b: Outputs and outcomes in terms of current and expected benefits for customers, investors and other stakeholders

BAWAG is dedicated to sustainable value creation to remain a reliable long-term partner for all stakeholders. This focus enables us to address the cost and profitability challenges faced by the financial services industry over the past decade. BAWAG’s primary value creation lies in providing access to financing. We are building a multi-channel and multi-brand Retail & SME franchise from branches-to-partners-to-brokers-to-platforms leveraging digital products and technology across our entire customer value chain. We operate less than 80 branches in Austria, Germany, and the United States. BAWAG offers comprehensive savings, payment, lending, leasing, investment, building society, factoring and insurance products and services. We also give back to the communities we are operating in through engaging in corporate volunteering.

ESRS 2-SBM-1.42c: Upstream and downstream value chain and position in the value chain

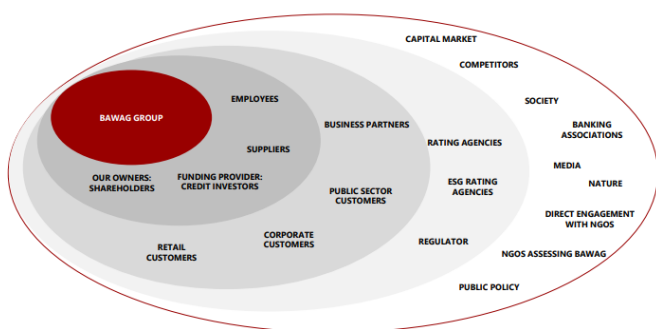
BAWAG’s upstream activities include procurement, logistics and supply chain management. For its daily operations, BAWAG has strong relationships to its core suppliers, e.g. including IT systems. BAWAG also collects deposits of its retail, corporate and public sector customers and issues bonds as means of financing. Downstream activities refer to activities that take place after products or services have been delivered to the customers. These include on one hand side the operations of self-service instruments, as well as the financing

activities. We provide products and services that promote the financial health of our customers. These activities therefore contribute to economic growth and development in society.

SBM-2 – Interests and views of stakeholders

ESRS 2-SBM-2.45a: Stakeholder engagement

Continuous improvement is a core aspect of our corporate culture. BAWAG engages with its stakeholders through a variety of methods and touchpoints, tailored to the specific types of stakeholders involved. The Bank maintains an active dialogue with diverse stakeholders to ensure ongoing and meaningful engagement.



We engage most frequently with the following stakeholders:

- **Customers:** Our relationship managers maintain continuous personal contact with our customers through advisory sessions, service calls or other types of engagement. In order to monitor our customer satisfaction, we gather feedback across distribution channels as described in the standard S4.
- **Employees:** In addition to regular engagement with our employees through networking events, in-house communication channels, newsletters and town hall events, we conduct employee surveys to identify what works well and areas where we can improve.
- **Investors:** We engage with investors and analysts through quarterly earnings releases, webcasts, roadshows, one-on-one meetings and conferences as well as the Annual General Meeting.
- **Regulators:** We maintain a proactive, ongoing dialogue with national and European supervisory and regulatory authorities.
- **Public and media:** BAWAG offers various channels where different stakeholders can inform themselves about our activities, e.g. through the various websites of our brands or our company websites.

The feedback obtained from these conversations is evaluated to identify potential improvements in the respective areas and, when relevant, integrated into our daily operations. As part of our double materiality assessment, we engaged with a broader set of stakeholders through a tailored survey to gather feedback on specific impacts. Additionally, feedback from other forms of engagement was included in our decision-making process.

ESRS 2-SBM-2.45b: Understanding of interests and views of stakeholders

As part of the materiality assessment, BAWAG conducted a stakeholder survey to obtain an outside view of the impacts, risks and opportunities. The questionnaire was based on an assessment of scale as well as a feedback possibility in order to identify any potential topics not covered by the Bank. The results were analyzed as part of the assessment. In 2025, we expanded these measures to include employees who joined the Group through the acquisitions.

ESRS 2-SBM-2.45d: Administrative, management and supervisory bodies that are informed about the views and interests of affected stakeholders with regard to sustainability-related impacts

The feedback from ongoing engagements is reported to the respective Management Board member. The outcomes of the engagement, conducted as part of the double materiality assessment, are communicated to both the Management Board and the Supervisory Board.

S1.12: Interests and views of own workforce

An open feedback culture is of central importance to BAWAG Group. Ideas, new opportunities, and feedback on how we can improve are not only essential for the further development of our organization but also serve as a channel to improve teamwork and better serve our stakeholders. Engagement with our own workforce occurs both directly with employees and through regular dialogue across hierarchies with representatives of the Works Council. We incorporate feedback received by working on initiatives to address areas of improvement or increase our potential on positive impact for our employees and have set up a dedicated human resources strategy. The various touchpoints of employee feedback is outlined in S1.2.

S4.8: Interests and views of consumers and/or end-users

We engage with our customers through various formats as outlined in S4.2 and monitor customer satisfaction to track the effectiveness of our engagement. The engagement with our consumers and/or end-users supports us to improve our products and services. Customers are looking for a more rewarding and engaging experience with targeted products and services while having 24/7 access to manage their financial lives. We aim to fulfill these needs and to better leverage new and existing platforms, while shifting more

straightforward tasks to our digital/online channels to enhance the overall customer experience. With the shift towards more digital engagement, we have adjusted our business towards advisory services in our branches.

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

ESRS 2-SBM-3.48a: Material impacts, risks and opportunities resulting from the materiality assessment, including the concentration of these impacts within the business model

For the assessment we involved external advisory and conducted a comprehensive stakeholder survey in 2024. In 2025, this was supplemented by the new employees added as a result of the acquisitions. The full stakeholder survey will be repeated in 2026, after the credit card business acquired in Germany in 2025 was rebranded to a BAWAG brand. The identification of impacts, risks, and opportunities related to the ESRS topics was carried out in line with the double materiality assessment methodology. However, it also accounts for the fact that there is a lack of data throughout the value chain. As part of the materiality assessment, a number of topics were assessed to be not material in terms of reporting.

The following material impacts, risks and opportunities were identified:

E1: CLIMATE CHANGE:

→ GENERATION OF GHG EMISSIONS

Actual negative impact:

We contribute to climate change through our GHG emissions and therefore have a negative impact on the environment. As a financial institution, the largest share of GHG emissions is caused by our lending activities with the largest share attributable to the portfolio of energy producers and the mortgage portfolio. Our own operations generate emissions through operating our branches and offices, maintaining our fleet, business travel, and purchasing goods and services for our operations.

Value chain position: Own operations and upstream and downstream value chain

Time horizon: short-, medium- and long-term

→ ENERGY

Actual negative impact:

The source of energy used to operate our branches and headquarters, generates GHG emissions. While nearly all of the electricity is already green today, our heating sources still depend on fossil fuels, causing an impact on the environment.

Value chain position: Own operations

Time horizon: short-, medium- and long-term

E4: BIODIVERSITY

→ SOIL SEALING

Actual negative impact:

BAWAG's largest asset class is mortgages. While a large part of the portfolio pertains to existing houses or apartments, new buildings have an impact on sealing soil, impacting the environment.

Value chain position: downstream value chain

Time horizon: short-, medium- and long-term

S1: OWN WORKFORCE

→ WORKING CONDITIONS

Actual positive impact:

Creating a positive and supportive working environment strengthens the team's long-term focus, aligns with our culture of turning employees into owners, and makes an essential contribution to sustainable performance. Through employee participation programs, employees can directly share in the company's success, which in turn fosters employee retention.

Value chain position: Own operations

Time horizon: short-, medium- and long-term

→ TRAINING AND SKILLS DEVELOPMENT

Actual positive impact:

Providing training and the framework that our employees can develop their skills is aligned to our continuous improvement mindset. We aim to invest in our employees and their personal development.

Value chain position: Own operations

Time horizon: medium- and long-term

→ GENDER EQUALITY AND EQUAL PAY

Actual negative impact:

The gender pay gap at BAWAG is primarily due to the lower proportion of women in leadership positions. Nevertheless, a gender pay gap exists that highlights structural disparities as a negative impact – while women make up more than half of the workforce.

Value chain position: Own operations

Time horizon: short-, medium- and long-term

S4: CONSUMERS AND END-USERS

→ DATA PROTECTION AND CYBERSECURITY

Potential negative impact:

As a financial institution, BAWAG processes a large amount of sensitive customer data and may be exposed to negative impacts on customers in the event of data protection breaches or IT security incidents. Ensuring high standards is therefore a priority for BAWAG.

Value chain position: Own operations, downstream value chain

Time horizon: short-, medium-, and long-term

→ PROTECTION OF CHILDREN

Actual positive impact:

Providing financial education supports responsible financial behavior in the future. Therefore, we are committed to supporting financial education for children as part of our corporate volunteering.

Value chain position: Own operations

Time horizon: short-, medium-, and long-term

G1: BUSINESS CONDUCT

→ CORPORATE CULTURE

Actual positive impact:

We create and implement shared values that guide how we conduct business, engage with our stakeholders, and set our priorities. Engaging our stakeholders and communities is important for building relationships, gathering feedback, and using it to drive improvement. Our corporate culture is a high priority, as it defines who we are and what drives us, and has been—and continues to be—a key contributor to BAWAG Group’s transformation.

Value chain position: Own operations

Time horizon: short-, medium-, and long-term

→ BRIBERY AND CORRUPTION PREVENTION

Potential negative impact:

If we fail to maintain fair business practices and uphold to ethical standards, this can undermine trust in the industry, damage public confidence, and contribute to an unfair and unequal society. This can impact BAWAG’s reputation and the society.

Value chain position: Own operations, downstream value chain (customers)

Time horizon: short-, medium- and long-term

ESRS 2-SBM-3.48b: Effects of material IROs on the undertaking’s business model, value chain, strategy and decision-making, and how the undertaking has responded or plans to respond to these effects

BAWAG Group has defined respective strategies or set initiatives in order to respond to these measures. These are described in the respective standards.

ESRS 2-SBM-3.48d: Disclosure of current financial effects of material risks and opportunities

There have been no material financial effects during the reporting year.

ESRS 2-SBM-3.48f: Resilience of the strategy and business model regarding the undertaking’s capacity to address its material impacts and risks and to take advantage of its material opportunities

BAWAG Group has sub-strategies for the respective impacts and risks to define the initiatives as well as the governance to manage them. The details are disclosed in the respective

topical standards. In regard to the lending portfolio, BAWAG Group performs stress testing and regular monitoring for its lending portfolio as part of its overall risk management.

ESRS 2-SBM-3.48g: Changes to material impacts, risks and opportunities compared to previous reporting periods

The material impacts, risks and opportunities were further refined during the reporting year with regard to their materiality. Those that are relevant for certain stakeholders but not material were included in the respective report section and marked accordingly. In addition, IROs were consolidated or more clearly formulated, and impacts with the character of measures were reworded.

ESRS 2-SBM-3.48h: Specification of impacts, risks and opportunities that are covered by ESRS Disclosure Requirements as opposed to those covered by additional entity-specific disclosures

All topics are covered by topical ESRS disclosures. The anti-money laundering topic has been added as an additional disclosure.

E1 – Climate change

BAWAG conducts, in alignment with the ECB guide on climate-related and environmental risks, a comprehensive business environment scan in which developments for all of BAWAG’s segments and core markets are analyzed, primarily for the lending portfolio but also for all our own sites. These include developments in upcoming regulations, technological innovations, demographic changes, social developments, the economy, biodiversity as well as physical and transition risks.

BAWAG has integrated environmental risks into its risk inventory process. ESG risks were therefore measured in each existing risk category, including credit/market/liquidity and operational risk. The result of the risk quantification is not above the materiality threshold in any of the risk categories, and therefore sustainability-related risk is not material.

Climate and environmental risks were analyzed in the regularly conducted materiality analysis. For example, the risk drivers of tropical cyclone, river flooding, storm surge, heat stress, precipitation stress, fire risk, drought stress, cold stress, permafrost, sea level rise, and landslide were explicitly examined for the physical risk in the lending portfolio on a short, medium and long-term risk horizon for different RCP scenarios to understand the risk categories for each risk driver in the lending portfolio for different scenarios and time horizons.

Based on several defined key risk indicators (KRI) per risk category for physical/ transition and environmental risk BAWAG estimated credit risk as a "medium" risk for physical and transition risks in the short, medium, and long term. For other risk categories (market, liquidity and operating risks) the resulting risk category is "low" based on the KRIs.

E1-SBM-3.18: Categorization of identified climate-related risks

No material sustainability risks, in particular no material financial climate and environmental risks, can be identified from the analyses of the risk inventory. From a further in-depth analysis, a "medium" risk for physical and transition risks can be identified for credit risks in the short, medium and long term. Accordingly, the development is monitored overall and specifically for credit risk.

E1-SBM-3.19: Description of resilience of strategy and business model in relation to climate change, including:

In addition to the risk inventory and the in-depth materiality analysis, the stress test program also plays a role in obtaining an overall view of risks. Stress testing constitutes an integral part of the risk management process. It is quarterly (climate risks at least twice a year) performed at the Group level and hence includes all risk exposures of all consolidated subsidiaries, excluding intra-Group receivables and liabilities.

The basis for the stress testing exercise is a set of macroeconomic scenarios for which the Group's resilience is evaluated. In this context a macroeconomic scenario is represented by a projection of future values of a set of well defined macroeconomic variables, such as the real GDP growth rate year over year, the consumer price index, etc. in a specific set of geographies. The set of macroeconomic scenarios always consists of one baseline scenario and one or a set of adverse scenarios. Each adverse scenario considers a severe but plausible, i.e. not unrealistic, economic downturn. Additionally, some idiosyncratic shocks are applied. The identification, assessment and approval is the main task of a macroeconomic scenario committee. The further steps are the consideration of the volume and margin plan for scenarios, the calculation of stress impacts, the result assessment including definition of action / mitigation plans as well as the approval by the ICAAP & Stress Test Committee and the approval at the Management Board level as the final step.

Risk category for RCP 8.5 in 2050	Precipitation stress	River flooding	Heat stress	Cold stress
no hazard	—%	—%	—%	—%
very low	—%	75%	5%	2%
low	67%	9%	61%	20%
medium	26%	2%	29%	74%
high	5%	5%	3%	2%
very high	—%	—%	—%	—%
no information	1%	9%	1%	1%

Over time (currently, 2030 and 2050), as measured by total exposure in combination with risk classes, the overall physical risk profile increases slightly. The change compared with the previous year is attributable to an expansion of the risk drivers and thus a more comprehensive assessment. In the largest asset class, the mortgage portfolio, the level of physical risk remains comparable on average across all risk classes between the current risk assessment and the year 2050 under the RCP 8.5 scenario.

Transition risks for policy changes in relation to GHG-emissions were analyzed using data from the ECB, EIB and PCAF-database to assign risk classes. The findings show that only 3.2% (2024: 2,6%) of the corporate portfolio fall into the "high" or "very high" risk categories, meaning overall risk is low. As a result, no significant risk for the corporate portfolio can be expected from a higher pricing of greenhouse gas emissions in the future, for example based on the basis of Network for Greening the financial system (NGFS) scenarios Net Zero 2050 scenario. This was also confirmed by an analysis of the change in risk-weighted assets for credit risks for corporate customers with a high CO2 intensity.

Similarly, for the Retail & SME portfolios, the increase in risk weighted assets is also minimal (2.4%) for financially weaker customers who may be affected by higher inflation and energy costs, indicating a low risk.

Regarding housing loans, the Energy Performance of Buildings Directive (EPBD) will require residential buildings to have an efficiency class of at least E from 2030 and an energy efficiency class of D from 2033. Based on this directive and the available energy performance certificates, a low risk can also be identified for the housing loan portfolio, with 20% of housing loans having an energy efficiency class of E or worse.

For commercial real estate (CRE), the EPBD mandates that commercial buildings must meet at least energy efficiency class E from 2027 and class D from 2030. Based on the available energy performance certificates, a "medium" risk can be identified, as some CRE customers must improve the energy efficiency of the buildings, even though the term of the loans is only 8% over 5 years.

Efforts continue to improve the availability of EPC label data for both housing loans and CRE loans, as current coverage is at a low level.

In addition, BAWAG Group participated in the supervisory climate stress test, in which the supervisor is examining the resilience of the banking sector with regard to the European Union's Fit-for-55 package.

Further developments in the internal stress test program for climate and environmental risks and a further improvement in the internal data situation are planned for 2026.

E1-SBM-3.19a.; AR 6: Description of scope of resilience analysis

Please see the explanations in previous paragraphs.

E1-SBM-3.19b.; AR 7: Disclosure of how and when the resilience analysis has been conducted

Please see the explanations in previous paragraphs.

E1-SBM-3.19c.; AR 8: Description of results of the resilience analysis

Please see the explanations in previous paragraphs.

E1-SBM-3 AR 8b: Description of ability to adjust to or adapt strategy and business model to climate change

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

Impact, risk and opportunity management

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

ESRS 2-IRO-1.53a: Methodologies and assumptions applied in the described process

The materiality assessment disclosed in the 2024 sustainability statement is based on the principle of double materiality, evaluating both impact and financial materiality.

To continuously enhance our assessments, we focused on improving the underlying data for climate-related and value chain information throughout 2025. Despite these efforts, most of the climate, environmental (risk), and social data in the value chain relies on estimates and proxies. Given our limited customer base that is subject to reporting obligations, and our primary focus on Retail & SME, obtaining more precise data on these topics remains a challenge.

For our impact assessment, we applied the following:

→ **Own operations:** For the assessment of climate change, actual consumption data were used where available, and estimates were applied for the remaining categories. Physical and other environmental risks were assessed using a tool that bases its evaluations on location or business activity. Transition risks were assessed based on expert judgement. Social standards were assessed using actual data, except for workers in the value chain. For the latter, the assessment relied on our social risk heatmap, as actual data were not available or were only available to a limited extent.

→ **Portfolio analysis:** We utilized the UNEP FI impact tool as an initial framework, complemented by portfolio data to refine the assessment with additional data points. Additionally, we conducted an analysis with an external provider for impact evaluation beyond climate change in 2024.

Once the topics have been assessed, a threshold is applied to select the material ones. For the assessment of financial risks we rely on internal calculations.

ESRS 2-IRO-1.53b: Process to identify potential and actual impacts on people and the environment

The analysis takes into account all aspects of BAWAG's business and underlying activities and considers both own operations as well as the upstream and downstream value chain. During the materiality assessment BAWAG conducted a survey of its identified stakeholders using a questionnaire in order to obtain their assessment of BAWAG's impacts on them. The questionnaire was tailored to the respective stakeholder groups to ensure that the questions can be answered based on the needs of the respective stakeholder group. In addition, we also included existing surveys and stress test results to assess whether any additional impacts or risks need to be assessed.

ESRS 2-IRO-1.53b i-iii,iv: Disclosure of whether and how the process focuses on specific activities, business relationships, geographical conditions, or other factors that lead to an increased risk of adverse impacts

To assess the materiality of impacts, each identified impact was qualitatively evaluated based on its scale, scope, likelihood and irremediable nature. This approach enables the prioritization of the extensive list of identified impacts. Positive impacts were not assessed for irremediable nature.

ESRS 2-IRO-1.53c: Process to identify, assess, prioritize and monitor risks and opportunities that may have financial effects, including:

To determine financial materiality, thresholds were set for evaluating the magnitude of financial effects and the likelihood of occurrence. Potential risks and opportunities associated with sustainability impacts are assessed based on

these criteria. Both the magnitude of the financial effect and the likelihood of occurrence adhere to the existing quantification of these risks. Sustainability-related risks are treated in the established risk management frameworks.

ESRS 2-IRO-1.53d: Decision-making process and the related internal control procedures

The double materiality assessment was discussed as well as approved by the Management Board. In 2024, the Supervisory Board, together with its respective sub-committee approved the list of the final of material topics, which remained in essence unchanged. The decision-making process spans various hierarchical levels. Assessments are conducted with the participation of representatives of business functions as well as from subsidiaries to capture the comprehensive Group perspective. Once stakeholder perspectives were integrated, a decision was made involving the Management Board.

ESRS 2-IRO-1.53e: Scope and manner of integrating the process to identify, assess and manage impacts and risks into the overall risk management procedure

The identification, assessment, and management of sustainability-related risks are integrated within the risk management framework and the dedicated functions at different levels and evaluated over various time horizons. BAWAG conducts a materiality assessment annually. Based on the materiality of the risks identified, key risk indicators and, where relevant, limits are established, which are then monitored and reported to both the Management Board and the Supervisory Board.

To identify material topics on an ongoing basis, we also carry out due diligence processes. For the lending portfolio, a staggered due diligence approach is applied, which varies depending on the size of the counterparty and the amount granted. Additionally, loan applications are reviewed against a defined prohibited and restricted list. Governance processes for our own operations have been established in accordance with dedicated standards.

Regular monitoring is ensured through reporting to both the Management Board and the responsible committee at the Supervisory Board level. The frequency of these reports depends on the volatility of the topics and ranges from monthly monitoring to an annual update.

ESRS 2-IRO-1.53f: Scope of manner of integrating of the process to identify, assess and manage opportunities into the overall management process

The identification, assessment, and management of opportunities are handled within the respective business units or central functions. Initiatives developed from the identified topics are coordinated within these functions and reviewed within an appropriate timeframe in alignment with the relevant topic.

ESRS 2-IRO-1.53g: Input parameters used

The materiality assessment was conducted for the entire Group, with varying scope depending on the size of the business and the products offered. BAWAG utilizes various data sources when conducting the assessments in accordance with ESRS 1, aiming to further develop these sources as more precise inputs become available. The specific data sources used are detailed within the respective standards that describe the materiality assessment, with variations in source as well as accuracy based on the particular impact, risk, or opportunity being evaluated.

ESRS 2-IRO-1.53h: Change in process compared to the prior reporting period

In light of the completion of the Barclays Consumer Bank Europe acquisition in February 2025, the materiality assessment was updated in 2025 to ensure that the material impacts, risks, and opportunities reflect the current state of the Group. As the rebranding to a BAWAG brand will not take place until 2026, the comprehensive stakeholder engagement will be conducted in 2026.

E1-IRO-1.20a: Process to identify and assess impacts on climate change, in particular GHG emissions of the undertaking

BAWAG reported GHG emissions for its own operations as well as its lending portfolio in past years. As a bank, the largest share of emissions is caused by the lending portfolio. The remaining scopes of the GHG-Protocol were assessed based on estimates or GHG-equivalent calculations. Based on their materiality, four categories were assessed to be reported in addition to the own operations as well as financed emissions.

E1-IRO-1.20b: Process to identify and assess climate-related physical risks in own operations and along the upstream and downstream value chain, including the disclosures in AR 11

Physical risks are assessed for both, own operations as well as the lending portfolio assessed based on an external data provider. We perform the analysis both, for our own branches and headquarters as well as our lending portfolio.

BAWAG applies the time horizons defined by the ESRS for the materiality assessment. For the assessment of climate and environmental risks from a risk management perspective, BAWAG applies different time periods for medium and long-term factors: more than one year to ten years in the medium term and more than ten years in the long term. This illustrates the long-term nature of these risks.

E1-IRO-1.AR 11a: Explanation of identification of climate-related hazards over short-, medium- and long-term time horizons

Physical risks are assessed using a physical risk tool from a data provider. This tool also provides several scenarios for the assessment of climate-related hazards over various risk horizons covering short-, medium-, and long-term risks.

E1-IRO-1.AR 11c: Assessment of exposure of assets and activities to the identified physical risks

E1-IRO-1.AR 11b: Definition of short-, medium and long-term time horizons

2025

Exposures sensitive to physical risk

	Geographical area subject to climate change physical risk - acute and chronic events	Total (gross) carrying amount (in € million)	of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events
1	A - Agriculture, forestry and fishing	14	9	3	3
2	B - Mining and quarrying	1	—	—	—
3	C - Manufacturing	523	83	46	1
4	D - Electricity, gas, steam and air conditioning supply	429	3	21	1
5	E - Water supply; sewerage, waste management and remediation activities	313	35	44	22
6	F - Construction	277	72	54	13
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	360	39	18	3
8	H - Transportation and storage	176	10	1	—
9	L - Real estate activities	2,509	271	275	55
10	Loans collateralized by residential immovable property	24,603	2,162	970	106
11	Loans collateralized by commercial immovable property	1,442	469	16	2
12	Repossessed collateral	—	—	—	—
13	Other relevant sectors	—	—	—	—

2024

Exposures sensitive to physical risk (by industry)					
Geographical area subject to climate change physical risk - acute and chronic events		Total gross carrying amount (in € million)	of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events
1	A - Agriculture, forestry and fishing	15	10	5	5
2	B - Mining and quarrying	1	—	—	—
3	C - Manufacturing	555	81	25	1
4	D - Electricity, gas, steam and air conditioning supply	261	3	1	—
5	E - Water supply; sewerage, waste management and remediation activities	339	45	49	23
6	F - Construction	294	74	32	12
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	388	25	16	3
8	H - Transportation and storage	188	10	6	1
9	L - Real estate activities	2,952	1,195	223	190
10	Loans collateralised by residential immovable property	24,159	970	908	50
11	Loans collateralised by commercial immovable property	2,145	551	38	3
12	Repossessed collateral	—	—	—	—
13	Other relevant sectors (breakdown below where relevant)	—	—	—	—

We included both, the locations of our branches and headquarters of the Group as well as the lending portfolio in our assessment. Chronic as well as acute climate-related hazards are included in the assessment of physical risks. The analysis of the risk driver, and their possible effect on the lending portfolio is assessed with the consideration of the book values relevant for the analysis. Therefore for all assets and on aggregated level on various portfolio splits the leading physical risk drivers can be analyzed.

E1-IRO-1.AR 11d: Assessment of exposure is informed by high emission climate scenarios

BAWAG considers climate-related scenarios on various stages, as for example in the business environment scan, but also in the risk assessment of physical risks. For this analysis multiple scenarios (Current, RCP45, SSP585, RCP85) over various risk horizons are considered, to assess the exposure to the risk drivers but also to assess the development of certain physical risks over time.

E1-IRO-1.21: Explanation of how climate-related scenario analysis has been used to inform the identification and assessment of physical risks

BAWAG conducts, in alignment with the ECB guide on climate-related and environmental risks, a comprehensive business environment scan in which developments for all of BAWAG's segments and core markets are analyzed. These include developments in upcoming regulations, technological innovations, demographic changes, social developments, the economy, biodiversity as well as physical and transition risks.

BAWAG has integrated environmental risks into its risk inventory process. ESG risks were therefore measured in each existing risk category, credit/ market/ liquidity and operational risk. The result of the risk quantification is not above the materiality threshold in any of the risk categories, and therefore ESG is not material risk driver.

Climate and environmental risks were analyzed in the regularly conducted materiality analysis. For example the risk drivers tropical cyclone, river flooding, storm surge, heat stress, precipitation stress, fire risk, drought stress, cold stress, permafrost extent, sea level rise and landslide were explicitly examined for the physical risk in the credit portfolio. This was conducted on a short, medium and long-term risk horizon for different scenarios (Current, RCP45, SSP585, RCP85) to understand the risk categories for each risk driver in the lending portfolio for different scenarios and time horizons.

E1-IRO-1.20c: Description of the process to identify and assess climate-related transition risks and opportunities in own operations and along the upstream and downstream value chain

E1-IRO-1.AR 12a: Identification of transition events over short-, medium-, and long-term

Transition risk occurs in connection with the development towards a low-carbon economy. Political measures may lead

to fossil fuels or emission certificates becoming more expensive and/ or scarce, or result in high investment costs due to the required clean-up of buildings and plants. New technologies may replace existing ones, and changes in consumer preferences may jeopardize entities that have failed to adapt.

2025			
Sector/subsector	Total (gross) carrying amount (in € million)	GHG financed (scope 1, 2 and 3 emissions of the counterparty) (in tons of CO ₂ e)	of which scope 3 financed emissions
Exposures towards sectors that highly contribute to climate change			
A - Agriculture, forestry and fishing	14	18	10
B - Mining and quarrying	1	871	6
C - Manufacturing	523	101,747	76,488
D - Electricity, gas, steam and air conditioning supply	429	631,862	251,508
E - Water supply; sewerage, waste management and remediation activities	313	3,775	1,685
F - Construction	277	16,187	15,619
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	360	26,369	20,975
H - Transportation and storage	176	4,934	3,815
L - Real estate activities	2,509	10,176	8,384
Total	4,602	795,938	378,491

2024			
Sector/subsector	Gross carrying amount (in € million)	GHG financed emissions (scope 1, 2 and 3 emissions of the counterparty) (in tons of CO ₂ e)	of which scope 3 financed emissions
Exposures towards sectors that highly contribute to climate change			
A - Agriculture, forestry and fishing	15	224	86
B - Mining and quarrying	1	4,311	12
C - Manufacturing	555	144,649	111,967
D - Electricity, gas, steam and air conditioning supply	261	944,640	306,736
E - Water supply; sewerage, waste management and remediation activities	339	2,456	2,059
F - Construction	294	13,696	12,650
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	388	13,023	11,109
H - Transportation and storage	188	4,445	3,445
L - Real estate activities	2,952	11,417	9,506
Total	4,993	1,138,861	457,570

BAWAG Group's business model is primarily focused on Retail & SME. Residential mortgages represent a substantial portion of the loan portfolio. The transition towards stricter environmental regulations and the ambition for energy-efficient homes could have implications on property values, borrower affordability, and overall credit risk.

Residential real estate typically also has long maturities and could, in the medium term, be affected by regulatory changes aimed at improving energy efficiency. At the same time, the countries in which we operate in are also considering a fair transition. Given the size of the portfolio, BAWAG has set decarbonization targets and initiatives in order to prepare for the transition. However, these depend heavily on the implementation of national measures and the continuation of

national climate neutrality ambitions. In addition to decarbonization targets, we have set specific KRIs to track transition risk for the residential mortgage portfolio.

Power generation is the highest emitting sector within our portfolio. The exposure primarily related to entities with a connection to the public sector. Power generation needs to undergo a transition, but the transition risk on client level is limited, given the connection to the public sector. Nevertheless, we have developed a transition plan and implemented the appropriate governance to monitor this process.

Overall, the transition risk is mainly driven by policy and legal transition events and is assessed via a comprehensive business environment scan as well as with the materiality analysis.

E1-IRO-1.AR 12b: Assessment of exposure considering the likelihood, magnitude and duration of the transition events

One example of a policy and transition event is the introduction of the Energy Performance of Buildings Directive (EPBD), which requires, that residential buildings must be upgraded to at least efficiency class E by 2030 and to efficiency class D by 2033. Commercial buildings must achieve at least efficiency class E by 2027 and efficiency class D by 2030. Therefore, it is necessary to assess the portfolio with regard to the minimum requirements set by the EPBD. The mortgage and CRE portfolio is affected by this directive. The risk is currently assessed as low for housing loans and medium for CRE, given the data availability. Therefore, upcoming transition risks, as described in the EPBD, are considered in the business environment scan and are assessed in the materiality assessment.

E1-IRO-1.AR 12c: Identification of transition events and assessment of exposure is informed by climate-related scenario analysis

In its business environment scan, BAWAG considers various scenarios for the core markets and incorporates the results in the subsequent steps of the materiality assessment and the definition of the sustainability strategy.

E1-IRO-1.AR 12d: Assets that are incompatible with a transition to a climate-neutral economy

As of today, we don't assume locked-in assets for our financed portfolio. This is primarily attributable to the short- to medium-term maturity profile of our portfolio. For the longer-term mortgage portfolio, these emissions depend heavily on the implementation of national measures. If such measures are not implemented, these emissions would continue to persist (at least in part).

Given that BAWAG rents its buildings, we retain the flexibility to relocate to more energy-efficient premises if our transition pathway deviates from the current plan. Most of our rental contracts are designed to allow for cancellation within short

notice if necessary to achieve our 2030 as well as 2050 goals. The locations with long-term contracts already have a low carbon footprint today.

E1-IRO-1.21: Explanation of how climate-related scenario analysis has been used to inform the identification and assessment of transition risks and opportunities

Climate-related scenarios were considered at various stages, e.g. in the business environment scan. There, the NGFS-scenario narratives provide risk implications for such areas as policy reactions or technology change. Additionally, we analyze NGFS-scenario pathways (Network for Greening the Financial System scenarios) for all of our core markets separately.

E1-IRO-1.AR 15: Explanation of how climate scenarios used are compatible with the critical climate-related assumptions made in the financial statements

The assessment is in alignment with the climate-related assumptions integrated in the overall risk management processes.

E2-IRO-1.11a: Information about methodologies, assumptions and tools used to screen sites and business activities for pollution-related IROs (impacts, risks, and opportunities) in the undertaking's own operations and in the value chain

Impact on pollution from own operations was assessed as part of the materiality assessment. Given that BAWAG operates branches and headquarters for its lending activities, the impact on pollution is not material. In the assessment of the portfolio, BAWAG uses ENCORE and the WWF Filter, which provides estimates for different industries. In addition, all customers are based in Austria, Germany, the Netherlands, Switzerland, Ireland, the United Kingdom, or the United States which have high regulations on air pollution as well as close monitoring in place.

E2-IRO-1.11b: Disclosure of whether and how consultations (in particular with affected communities) have been part of this process

We did not actively engage with affected communities of our branches and headquarters. However, we reviewed all complaints received over the past few years. No complaints regarding our branches or headquarters in relation to pollution were received.

E3-IRO-1.8a: Assets and activities have been screened in order to identify water and marine resources-related IROs in own operations and value chain, including methodologies, assumptions and tools used in screening

Impact on marine and water resources from own operations was assessed in our materiality assessment.

Given our business model, we do not have a material impact on water and marine resources from our own operations. The portfolio was assessed with the ENCORE methodology.

E3-IRO-1.8b: Disclosure as to whether and how consultations have been conducted on that matter, in particular with affected communities

BAWAG conducted a stakeholder survey as part of its 2024 materiality assessment. The two most recent acquisitions pursue a digital customer presence strategy, so only two administrative sites have been added.

E4-IRO-1.17: Description of the process for identifying material IROs, including whether and how the undertaking:

E4-IRO 1.17a: Identified and assessed actual and potential impacts on biodiversity and ecosystems at own site locations and in the value chain

Own site locations and the supply chain were assessed in terms of biosensitive areas and zones with the support of a consultancy company specialized in climate and biodiversity-related risk analysis, with the result that the out own locations have no impact on biodiversity or ecosystems.

E4-IRO 1.17b: Identified and assessed dependencies on biodiversity and ecosystems at own site locations and in the value chain

Dependencies on biodiversity and ecosystems were assessed with the ENCORE tool. In addition, an external consultant assessed the dependencies resulting from the business activities as well as from our locations.

E4-IRO 1.17c: Identified and assessed transition and physical risks and opportunities related to biodiversity and ecosystems

BAWAG Group applied the ENCORE tool to understand and manage their dependencies and impacts on biodiversity and ecosystems. Based on that analysis, the portfolio shows a low dependency for the majority and a very high dependency for a portion. The majority of the very highly dependent customers are active in the real estate sector. In addition, an analysis was performed using the WWF Biodiversity Risk Filter (BRF).

E4-IRO 1.17d: Considered systemic risks

Systemic risks are considered in ENCORE and WWF BRF.

E4-IRO 1.17e: Conducted consultations with affected communities

We did not actively engage with affected communities of our branches and headquarters. However, we reviewed all complaints received over the past few years. No complaint

regarding our branches or headquarters in relation to biodiversity and ecosystems were received.

E4-IRO-1.19a: Sites located in or near biodiversity-sensitive areas and whether it has activities which negatively affect these sites

In 2024, we performed an assessment with a third party which determined that our branches are not located in biodiversity-sensitive areas.

E4-IRO-1.19b: Disclosure as to whether it was determined that implement biodiversity mitigation measures are necessary

BAWAG Group has an impact on soil sealing due to its lending activities. Given that data and methodologies are very limited, we are working to improve the data availability in the future.

E5-IRO-1.11: Description of the process to identify material IROs related to resource use and circular economy, including information on:

E5-IRO 1.11a: Screening of assets and activities to identify its IROs in its own operations and its value chain, including the methodologies, assumptions and tools used in the screening

BAWAG conducted a materiality assessment for own operations. For the lending portfolio, the assessment was done using the UNEP FI tool with the assessment being refined with portfolio-specific characteristics, e.g. new home construction versus financing an existing property. Therefore, we generally assess circular economy to not to be material, but we will assess it on a regular basis. For our own operations, we reviewed all complaints from affected communities in regard to our branches or headquarters over the past to include this feedback in our assessment.

G1-IRO-1.6: Disclosure of relevant criteria used in the process to identify material IROs related to business conduct matters

The criteria for the identification of material IROs includes all required ESRS sub-topics like corporate culture, protection of whistleblowers, animal welfare, political engagement and lobbying activities, management of relationships with suppliers including payment practices, corruption and bribery (including the sub-sub-topics prevention and detection including training and incidents). In addition, BAWAG assessed bank-related topics based on other standards as well as relevant topics related from the past. For the assessment, BAWAG considered all locations and business activities.

IRO-2 – Disclosure requirements in ESRS covered by the undertaking’s sustainability statement

ESRS 2-IRO-2.56: Disclosure of a list of the Disclosure Requirements complied with the sustainability statement, following the outcome of the materiality assessment, including a table of the data points that derive from other EU legislation

Disclosure requirement		
BP-1	General basis for preparation of sustainability statements	212
BP-2	Disclosures in relation to specific circumstances	212
GOV-1	The roles of the administrative, management and supervisory bodies	216
GOV-2	Information provided to and sustainability matters addressed by the undertaking’s administrative, management and supervisory bodies	218
GOV-3	Integration of sustainability-related performance in incentive schemes	218
GOV-4	Statement on due diligence	219
GOV-5	Risk management and internal controls over sustainability reporting	220
SBM-1	Strategy, business model and value chain	221
SBM-2	Interests and views of stakeholders	223
SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	224
IRO-1	Description of the process to identify and assess material impacts, risks and opportunities	227
IRO-2	Disclosure requirements in the ESRS covered by the undertaking’s sustainability statement	234
Taxonomy reporting	Integration of sustainability-related performance in incentive schemes	242
E1 Climate change		285
ESRS 2, GOV 3	Integration of sustainability-related performance in incentive schemes	218
E1-1	Transition plan for climate change mitigation	285
SBM-3	Material impacts, risks, and opportunities and their interaction with strategy and business model	224
ESRS 2, IRO-1	Description of the processes to identify and assess material climate-related impacts, risks, and opportunities	227
E1-2	Policies related to climate change mitigation and adaptation	288
E1-3	Actions and resources in relation to climate change policies	290
E1-4	Performance indicators and targets	294
E1-5	Energy consumption and mix	296
E1-6	Gross Scope 1, 2, 3 and total GHG emissions	297
E1-7	GHG removals and carbon credits	Not material
E1-8	Internal carbon pricing	Not material
E1-9	Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	Phase-in
E2 Pollution		Not material
E3 Water and marine resources		Not material
E4 Biodiversity and ecosystems		301
E4-1	Transition plan	No transition plan
SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	301
IRO-1	Description of the processes to identify and assess material impacts, risks, and opportunities relating to biodiversity and ecosystems	301
E4-2	Policies relating to biodiversity and ecosystems	301
E4-3	Actions and resources relating to biodiversity and ecosystems	301
E4-4	Targets relating to biodiversity and ecosystems	301

E4-5	Impact metrics	301
E5 Circular economy		Not material
S1 Own workforce		302
ESRS 2, SBM-2	Interests and views of stakeholders	223
ESRS 2, SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	224
S1-1	Policies related to own workforce	305
S1-2	Processes for engaging with own workforce and workers' representatives about impacts	308
S1-3	Processes to remediate negative impacts and channels for own workers to raise concerns	310
S1-4	Taking action on material impacts and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and the effectiveness of these actions and approaches	311
S1-5	Targets related to managing principal adverse impacts, advancing positive impacts, and managing material risks and opportunities	315
S1-6	Characteristics of the undertaking's employees	317
S1-7	Non-employees in own workforce	320
S1-8	Collective bargaining coverage and social dialogue	321
S1-9	Diversity metrics	323
S1-10	Adequate wages	323
S1-11	Social protection	324
S1-12	Persons with disabilities	324
S1-13	Training and skills development metrics	324
S1-14	Health and safety	326
S1-15	Work-life balance metrics	328
S1-16	Remuneration metrics	328
S1-17	Incidents, complaints and severe human rights impacts	330
S4 Consumers and end-users		331
S4-1	Policies related to consumers and end-users	333
S4-2	Processes for engaging with consumers and end-users about impacts	337
S4-3	Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	337
S4-4	Taking action on material impacts on consumers and end-users and approaches for managing material risks and utilizing material opportunities relating to consumers and end-users, and the effectiveness of these actions and approaches	338
S4-5	Targets relating to the remediation of material negative impacts, promoting positive impacts, and the handling of material risks and opportunities	340
G1 Business conduct		342
ESRS GOV-1	The role of the administrative, management, and supervisory bodies	218
ESRS 2 IRO-1	Description of the processes to identify and assess material impacts, risks and opportunities	227
G1-1	Policies for corporate governance and corporate culture	344
G1-2	Management of relationships with suppliers	Not material
G1-3	Prevention and detection of corruption or bribery	347
G1-4	Incidents of corruption or bribery	348
G1-5	Political influence and lobbying activities	Not material
G1-6	Payment practices	Not material

For the assessment of the materiality of impacts as well as the financial materiality (risks and opportunities), we employed a threshold, resulting from a combination of various factors. If

the impacts and/or the financial materiality of a topic exceeded this threshold, the respective topic was included in the non-financial report.

Disclosure requirement and related data point	Sustainable Finance Disclosure Regulation	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Reference
ESRS 2 GOV-1 Board's gender diversity paragraph 21 (d)	Indicator number 13 of Table #1 of Annex 1		Commission Delegated Regulation (EU) 2020/1816 (5), Annex II		GOV-1: The role of the administrative, management, and supervisory bodies, page 216
ESRS 2 GOV-1 Percentage of board members who are independent paragraph 21 (e)			Commission Delegated Regulation (EU) 2020/1816, Annex II		GOV-1: The role of the administrative, management, and supervisory bodies, page 216
ESRS 2 GOV-4 Statement on due diligence paragraph 30	Indicator number 10 Table #3 of Annex 1				GOV-4: Statement on due diligence, page 219
ESRS 2 SBM-1 Involvement in activities related to fossil fuels activities paragraph 40 (d) i	Indicator number 4 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 (6) Table 1: Qualitative information on environmental risk and Table 2: Qualitative information on social risk	Commission Delegated Regulation (EU) 2020/1816, Annex II		SBM-1 Strategy, business model, and value chain, page 222
ESRS 2 SBM-1 Involvement in activities related to chemicals production paragraph 40 (d) ii	Table #2 of Annex 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		SBM-1 Strategy, business model, and value chain, page 222
ESRS 2 SBM-1 Involvement in activities related to controversial weapons paragraph 40 (d) iii	Indicator number 14 Table #1 of Annex 1		Delegated Regulation (EU) 2020/1818 (7), Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II		SBM-1 Strategy, business model, and value chain, page 222
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		SBM-1 Strategy, business model, and value chain, page 222
ESRS E1-1 Transition plan to reach climate neutrality by 2050 paragraph 14				Regulation (EU) 2021/1119, Article 2 (1)	E1-1 Transition plan for climate change mitigation, page 286
ESRS E1-1 Undertakings excluded from Paris-aligned Benchmarks paragraph 16 (g)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking Book-Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 12 (1) (d) to (g), and Article 12.2		Pillar 3 report
ESRS E1-4 GHG emission reduction targets paragraph 34	Indicator number 4 Table #2 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6		Pillar 3 report

ESRS E1-5 Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors) paragraph 38	Indicator number 5 in Table #1 and Indicator number 5 in Table #2 of Annex 1			Not applicable
ESRS E1-5 Energy consumption and mix paragraph 37	Indicator number 5 Table #1 of Annex 1			E1-5 Energy consumption and mix, page 296
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors paragraphs 40 to 43	Indicator number 6 Table #1 of Annex 1			Not material
ESRS E1-6 Gross Scope 1, 2, 3 and total GHG emissions paragraph 44	Indicators number 1 and 2 Table #1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)	E1-6 Gross Scopes 1, 2, 3 and total GHG emissions, page 297
ESRS E1-6 Gross GHG emissions intensity paragraphs 53 to 55	Indicators number 3 Table #1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 8	E1-6 Gross Scopes 1, 2, 3 and total GHG emissions, page 299
ESRS E1-7 GHG removals and carbon credits paragraph 56			Regulation (EU) 2021/1119, Article 2 (1)	Not material
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks paragraph 66			Delegated Regulation (EU) 2020/1818, Annex II Delegated Regulation (EU) 2020/1816, Annex II	Disclosure phase-in use
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66 (a) ESRS E1-9 Location of significant assets at material physical risk paragraph 66 (c).		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk.		E1-9 in phase-in; Pillar 3 report
ESRS E1-9 Breakdown of the carrying value of its real estate assets by energy-efficiency classes paragraph 67 (c).		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34; Template 2: Banking book -Climate change transition risk: Loans collateralized by immovable property - Energy efficiency of the collateral		E1-9 in phase-in; Pillar 3 report

ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69		Delegated Regulation (EU) 2020/1818, Annex II	Disclosure phase-in
ESRS E2-4 Amount of each pollutant listed in Annex II of the E-PRTR Regulation (European Pollutant Release and Transfer Register) emitted to air, water and soil, paragraph 28	Indicator number 8 Table #1 of Annex 1 Indicator number 2 Table #2 of Annex 1 Indicator number 1 Table #2 of Annex 1 Indicator number 3 Table #2 of Annex 1		Not material
ESRS E3-1 Water and marine resources paragraph 9	Indicator number 7 Table #2 of Annex 1		Not material
ESRS E3-1 Dedicated policy paragraph 13	Indicator number 8 Table #2 of Annex 1		Not material
ESRS E3-1 Sustainable oceans and seas paragraph 14	Indicator number 12 Table #2 of Annex 1		Not material
ESRS E3-4 Total water recycled and reused paragraph 28 (c)	Indicator number 6.2 Table #2 of Annex 1		Not material
ESRS E3-4 Total water consumption in m3 per net revenue on own operations paragraph 29	Indicator number 6.1 Table #2 of Annex 1		Not material
ESRS 2- IRO 1 - E4 paragraph 16 (a) i	Indicator number 7 Table #1 of Annex 1		Currently no policy
ESRS 2- IRO 1 - E4 paragraph 16 (b)	Indicator number 10 Table #2 of Annex 1		Currently no policy
ESRS 2- IRO 1 - E4 paragraph 16 (c)	Indicator number 14 Table #2 of Annex 1		Currently no policy
ESRS E4-2 Sustainable land / use/ agriculture practices or policies paragraph 24 (b)	Indicator number 11 Table #2 of Annex 1		Not applicable
ESRS E4-2 Sustainable oceans / seas practices or policies paragraph 24 (c)	Indicator number 12 Table #2 of Annex 1		Not material
ESRS E4-2 Policies to address deforestation paragraph 24 (d)	Indicator number 15 Table #2 of Annex 1		Not material
ESRS E5-5 Non-recycled waste paragraph 37 (d)	Indicator number 13 Table #2 of Annex 1		Not material

ESRS E5-5 Hazardous waste and radioactive waste paragraph 39	Indicator number 9 Table #1 of Annex I		Not material
ESRS 2- SBM3 - S1 Risk of incidents of forced labour paragraph 14 (f)	Indicator number 13 Table #3 of Annex I		Not material
ESRS 2- SBM3 - S1 Risk of incidents of child labor paragraph 14 (g)	Indicator number 12 Table #3 of Annex I		Not material
ESRS S1-1 Human rights policy commitments paragraph 20	Indicator number 9 Table #3 of Annex I and indicator number 11 Table #1 of Annex I		S1-1 Human Rights Policy, page 306
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8, paragraph 21	Indicator number 11 Table #3 of Annex I		S1-1 Human rights policy, page 307
ESRS S1-1 Processes and measures for preventing trafficking in human beings paragraph 22	Indicator number 1 Table #3 of Annex I		Not material
ESRS S1-3 Grievance/complaints handling mechanisms paragraph 32 (c)	Indicator number 5 Table #3 of Annex I		S1-3 Grievance/complaints handling, page 310
ESRS S1-1 Policies or management system relating to the prevention of work-related accidents paragraph 23	Indicator number 1 Table #3 of Annex I		S1-1: Policies or management systems relating to the prevention of work-related accidents, page 307
ESRS S1-14 Number of fatalities and number and rate of work related accidents paragraph 88 (b) and (c)	Indicator number 2 Table #3 of Annex I	Commission Delegated Regulation (EU) 2020/1816, Annex II	S1-14 Number of fatalities due to work-related injuries and ill health, page 326
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness paragraph 88 (e)	Indicator number 3 Table #3 of Annex I		S1-14 Days lost to work-related accidents and fatalities, page 327
ESRS S1-16 Unadjusted gender pay gap paragraph 97 (a)	Indicator number 12 Table #1 of Annex I	Delegated Regulation (EU) 2020/1816, Annex II	S1-16 Gender pay gap, page 328
ESRS S1-16 Excessive management pay ratio paragraph 97 (b)	Indicator number 8 Table #3 of Annex I		S1-16 Ratio highest paid to average employee remuneration, page 329
ESRS S1-17 Cases of discrimination paragraph 103 (a)	Indicator number 7 Table #3 of Annex I		S1-17: Cases of discrimination or harassment, page 330

ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 104 (a)	Indicator number 710 Table #1 of Annex I and indicator number 14 in Table #3 of Annex I		S1-17 Incidents, complaints and severe human rights impacts, page 330
ESRS 2- SBM3 – S2 Significant risk of child labor or forced labor in the value chain paragraph 11 (b)	Indicator number 12 and 13 Table #3 of Annex I		Not material
ESRS S2-1 Human rights policy commitments paragraph 17	Indicator number 9 Table #3 of Annex I and indicator number 11 Table #1 of Annex I		Not material
ESRS S2-1 Policies related to value chain workers paragraph 18	Indicator number 9 Table #3 and Indicator n. 11 Table #1 of Annex 1		Not material
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights principles and OECD guidelines paragraph 19	Indicators number 11 and 4 Table #3 of Annex 1	Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12(1)	Not material
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labour Organisation Conventions 1 to 8, paragraph 19		Commission Delegated Regulation (EU) 2020/1816, Annex II	Not material
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain paragraph 36	Indicator number 14 Table #3 of Annex 1		Not material
ESRS S3-1 Human rights policy commitments paragraph 16	Indicator number 9 Table #3 of Annex 1 and indicator number 11 Table #1 of Annex 1		Not material
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights or and OECD guidelines paragraph 17	Indicator number 10 Table #1 Annex 1	Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	Not material
ESRS S3-4 Human rights issues and incidents paragraph 36	Indicator number 14 Table #3 of Annex 1		Not material
ESRS S4-1 Policies related to consumers and end-users paragraph 16	Indicator number 9 Table #3 Annex 1 and indicator number 11 Table #1 of Annex 1		S4-1 Policies, page 336
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines paragraph 17	Indicator number 10 Table #1 of Annex 1	Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Art 12 (1)	S4-1 Human Rights Policy, page 336
ESRS S4-4 Human rights issues and incidents paragraph 35	Indicator number 14 Table #3 of Annex 1		S4-4 Human rights, page 339

ESRS G1-1 United Nations Convention against Corruption paragraph 10 (b)	Indicator number 15 Table #3 of Annex 1		Not applicable
ESRS G1-1 Protection of whistleblowers paragraph 10 (c)	Indicator number 6 Table #3 of Annex 1		G1-1 Protection of whistle blowers, page 346
ESRS G1-4 Fines for violation of anti- corruption and anti- bribery laws paragraph 24 (a)	Indicator number 17 Table #3 of Annex 1	Commission Delegated Regulation (EU) 2020/1816, Annex II)	G1-3 Incidents of corruption or bribery, page 348
ESRS G1-4 Standards of anti- corruption and anti- bribery paragraph 24 (b)	Indicator number 16 Table #3 of Annex 1		G1-4 Incidents of corruption or bribery, page 348

Environment

Taxonomy Disclosures

The EU Taxonomy Regulation (EU 2020/852) and its accompanying delegated acts establishes a common framework for classifying economic activities as environmentally sustainable. This allows stakeholders to evaluate the extent to which a company, financial institution, or financial market participant allocates its resources to sustainable activities that support the transition.

In particular, it defines six environmental objectives:

- Climate change mitigation
- Climate change adaptation
- Sustainable use and protection of water and marine resources
- Transition to a circular economy
- Pollution prevention and control
- Protection and restoration of biodiversity and ecosystems

In compliance with Article 8 of the EU Taxonomy Regulation, financial institutions are required to determine and disclose the proportion of the assets contained in their portfolios that is aligned with the EU Taxonomy.

The EU Commission's Delegated Regulation (EU) 2021/2178 supplements Regulation (EU) 2020/852 by specifying the content, presentation (templates) and methodology for Article 8 disclosures.

Summary of the EU Taxonomy reporting templates:

→ **Template 0: Summary of KPIs**

This template provides a compact overview of the EU Taxonomy KPIs, including the main Green Asset Ratio (GAR) and related KPIs (e.g., new GAR relevant exposures and other complementary indicators where applicable). Figures are drawn from the detailed templates and calculated under the common rules for financial undertakings.

→ **Template 1: Assets for the calculation of GAR**

This template lists the assets used to build the GAR and shows which portions are taxonomy-eligible and taxonomy-aligned. It also identifies items included in the

denominator but excluded from the numerator under the rules. Amounts are sourced from accounting and exposure data using the categories specified for the GAR scope and presented as gross carrying amounts. Eligibility and alignment follow EU Taxonomy logic and rely primarily on counterparty reporting where available.

→ **Template 2: GAR sector information**

This template breaks down exposures by Taxonomy-relevant sectors using NACE codes and shows the environmentally sustainable (taxonomy-aligned) part for climate objectives. It highlights which sectors contribute most to eligible and aligned financing.

→ **Template 3: GAR KPI stock and Template 4: GAR KPI flow**

These templates details the GAR stock and new GAR-relevant exposures by categories of assets and counterparties as well as by eligibility and alignment related to the 6 environmental objectives.

→ **Template 5: KPI off-balance sheet exposures based on KPI of the counterparty(stock)/(new exposures)**

This template covers off-balance sheet items (financial guarantees and assets under management) and shows their taxonomy eligibility/alignment.

Template 6 on fee and commission income from services other than lending and asset management is not presented based on the statements in the draft Commission Notice from 17 December 2025. As BAWAG has no trading book, Template 7 does not apply.

Delegated Regulation (EU) 2021/2139 supplements the EU Taxonomy Regulation (EU) 2020/852 by setting technical screening criteria that determine when an economic activity makes a substantial contribution to climate change mitigation or climate change adaptation. It also defines the conditions under which those activities do not significantly harm the other environmental objectives. Furthermore, Delegated Regulation (EU) 2023/2486 establishes technical screening criteria for activities that substantially contribute to the four non-climate environmental objectives while also defining related do not significant harm conditions.

The EU Commission has amended Delegated Regulation (EU) 2021/2139 by adding additional technical screening criteria for climate change mitigation and/ or adaptation and the related "do no significant harm" requirements.

BAWAG Group's green asset (GAR) ratio reflects its business model and considers all balance sheet items to be taken into account in accordance with the regulations. The business model focuses primarily on Retail & SME, as well as Corporate and Public Sector customers. The assessment of assets covered under the Green Asset Ratio involves identifying counterparties that are primarily required to report on

sustainability matters under the Corporate Sustainability Reporting Standards (CSRD).

For general purpose lending, we consider the disclosed EU Taxonomy eligibility and alignment key performance indicators (KPI) of our counterparties. Given the limited number of our counterparties required to disclose EU Taxonomy KPIs, the data is sourced directly from their sustainability reports. For the disclosure of KPIs for assets under management, we utilize an external vendor.

The covered assets of households primarily relate to collaterals for residential real estate, financing of renewable energy solutions, home improvement loans, as well as motor vehicle loans. The order of the specified components also represents their relevance, although collaterals for residential real estate clearly represents the majority of the overall position. The order and the importance of the individual components can also be seen in the reported Template 1. Energy performance certificates (EPC) are necessary for the consideration of collaterals for residential real estate.

In Austria, collecting historical mortgage data and very specific data for certain financing purposes is more limited as well as the availability of EPCs for the stock business.

Therefore, initiatives are being taken to increase the coverage of energy performance certificates for existing financing, specifically for longer-term existing contracts as well as for recently concluded financing. In the Netherlands, there is a central database of energy performance certificates, which leads to a high level of coverage of energy performance certificates. We define Taxonomy alignment before the 31 December 2020 as an energy performance certificate of at least A or the top 15% of the national building stock. For buildings constructed from 1 January 2021 onwards, the EU Taxonomy defines that the primary energy demand of the building needs to be at least 10% below the threshold set for the nearly zero-energy building requirements in national measures. For renewable energy solutions, the alignment is either derived from the purpose itself or by requesting the technical screening criteria directly from the manufacturer. Due to the specific requirements that motor vehicle loans must meet for alignment, such granular data is not available, particularly given the seasonal tire regulations in Austria and Germany.

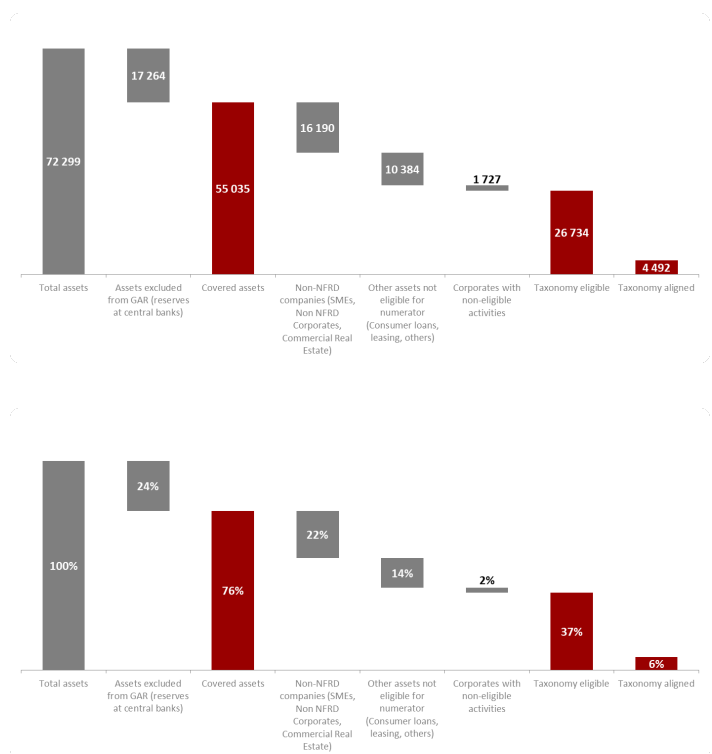
For households in Austria, BAWAG also has the product "Grüner Wohnen Bonus", which sets the requirements for the energy efficiency of the property in accordance with the EU Taxonomy. This product offers better conditions for the purchase or construction of energy-efficient properties.

For consumer lending, including credit cards, we currently do not have relevant data for EU taxonomy assessment, other than for renewable energy solutions.

The transition towards a greater share of sustainable activities within our portfolio is therefore threefold:

1. Currently, the number of our corporate customers subject to sustainability reporting requirements is limited.
2. We will support our customers in transitioning their activities towards more sustainable business practices and aim to grow our business lines that focus on financing sustainable activities, such as renewable energy. However, this will also take time as the mortgage portfolio is of a longer maturity and any improvement on the existing stock requires additional data.
3. Data availability remains a challenge and will be a major focus area for us in the coming years. In particular, the granularity of required data for specific financing purposes continues to be limited.

As of 31 December 2025, BAWAG Group's Green Asset Ratio was at 8.2% and a coverage of total assets were 76% (2024: GAR 6%, coverage 72%). In a year-on-year comparison, the main segment for improvement is households, both loans collateralized by residential immovable property and building renovation loans.



Template 0 - Summary of KPIs

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

		Total environmentally sustainable assets	KPI****	KPI**** **	% coverage (over total assets)****	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	4,491.54	8.16%	8.20%	76.12%	37.85%	23.88%

		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	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional	GAR (flow)	762.15	0.35%	0.35%	NA	NA	NA
	Trading book*	N/A	N/A	N/A			
	Financial guarantees	N/A	N/A	N/A			
	Assets under management	17.60	2.08%	3.34%			
	Fees and commissions income**	N/A	N/A	N/A			

* 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 this 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.

Template 0 - Summary of KPIs 2024

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

		Total environmentally sustainable assets	KPI****	KPI*****	% coverage (over total assets)***	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	3,073.60	6.02%	5.96%	71.61%	34.50%	28.39%

		Gesamte ökologisch nachhaltige Tätigkeiten	KPI	KPI	% Erfassung (an den Gesamtaktiva)	% der Vermögenswerte, die nicht in den Zähler der GAR einbezogen werden (Artikel 7 Absätze 2 und 3 sowie Anhang V Abschnitt 1.1.2)	% der Vermögenswerte, die nicht in den Nenner der GAR einbezogen werden (Artikel 7 Absatz 1 und Anhang V Abschnitt 1.2.4)
Additional KPIs	GAR (flow)	326.64	15.99%	15.97%	NA	NA	NA
	Trading book*	N/A	N/A	N/A			
	Financial guarantees	0.48	4.14%	2.99%			
	Assets under management	9.93	1.22%	2.05%			
	Fees and commissions income**	N/A	N/A	N/A			

* 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 this 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.

Template 1a – Assets for the calculation of GAR (revenue)

1.Assets for the calculation of GAR based on the turnover KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j
Million EUR		31.12.2025									
Total [gross]		carrying amount	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)			
Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
Of which Use of Proceeds			Of which transitional	Of which enabling	Of which environmentally sustainable		Of which Use of Proceeds	Of which enabling			
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	27,669.17	26,699.75	4,482.01	4,456.83	8.48	11.54	16.48	0.11	0.01	—
2	Financial undertakings	842.30	238.17	18.07	8.67	8.22	7.59	8.53	0.03	0.01	—
3	Credit institutions	842.30	238.17	18.07	8.67	8.22	7.59	8.53	0.03	0.01	—
4	Loans and advances	95.71	24.91	1.98	1.64	0.45	0.39	5.89	—	—	—
5	Debt securities, including UoP	746.59	213.26	16.09	7.03	7.78	7.20	2.64	0.02	0.01	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	488.91	123.62	15.78	—	0.26	3.95	7.95	0.08	—	—
21	Loans and advances	343.25	66.52	3.55	—	—	0.01	0.01	—	—	—
22	Debt securities, including UoP	145.66	57.10	12.23	—	0.26	3.94	7.95	0.08	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—
24	Households	26,337.96	26,337.96	4,448.16	4,448.16	—	—	—	—	—	—
25	of which loans collateralised by residential immovable property	24,603.27	24,603.27	3,368.61	3,368.61	—	—	—	—	—	—
26	of which building renovation loans	1,188.84	1,188.84	1,079.55	1,079.55	—	—	—	—	—	—
27	of which motor vehicle loans	545.85	545.85	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	27,365.97	—	—	—	—	—	—	—	—	—
33	Financial and Non-financial undertakings	16,190.25	—	—	—	—	—	—	—	—	—
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	9,284.18	—	—	—	—	—	—	—	—	—
35	Loans and advances	6,342.67	—	—	—	—	—	—	—	—	—
36	of which loans collateralised by commercial immovable property	1,015.09	—	—	—	—	—	—	—	—	—
37	of which building renovation loans	0.39	—	—	—	—	—	—	—	—	—
38	Debt securities	2,764.37	—	—	—	—	—	—	—	—	—
39	Equity instruments	177.15	—	—	—	—	—	—	—	—	—
40	Non-EU country counterparties not subject to NFRD disclosure obligations	6,906.07	—	—	—	—	—	—	—	—	—
41	Loans and advances	6,169.43	—	—	—	—	—	—	—	—	—
42	Debt securities	732.45	—	—	—	—	—	—	—	—	—
43	Equity instruments	4.19	—	—	—	—	—	—	—	—	—
44	Derivatives	464.29	—	—	—	—	—	—	—	—	—
45	On demand interbank loans	173.25	—	—	—	—	—	—	—	—	—
46	Cash and cash-related assets	154.21	—	—	—	—	—	—	—	—	—
47	Other categories of assets (e.g. Goodwill, commodities etc.)	10,383.97	—	—	—	—	—	—	—	—	—
48	Total GAR assets	55,035.14	26,699.75	4,482.01	4,456.83	8.48	11.54	16.48	0.11	0.01	—
49	Assets not covered for GAR calculation	17,263.84	—	—	—	—	—	—	—	—	—
50	Central governments and Supranational issuers	3,553.37	—	—	—	—	—	—	—	—	—
51	Central banks exposure	13,710.47	—	—	—	—	—	—	—	—	—
52	Trading book	—	—	—	—	—	—	—	—	—	—
53	Total assets	72,298.98	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees	—	—	—	—	—	—	—	—	—	—
55	Assets under management	847.90	155.90	17.60	1.24	8.60	—	—	—	—	—
56	Of which debt securities	278.65	26.48	6.42	0.77	2.66	—	—	—	—	—
57	Of which equity instruments	515.36	129.42	11.19	0.46	5.94	—	—	—	—	—

1.Assets for the calculation of GAR based on the turnover KPI of the counterpart

		k	l	m	n	o	p	q	r	s	t	u	v
Million EUR		31.12.2025											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-)				Of which towards taxonomy relevant sectors (Taxonomy-)				Of which towards taxonomy relevant sectors (Taxonomy-)			
		Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable			
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
	GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments	0.35	0.29	—	—	7.94	1.22	—	—	9.64	7.91	—	7.80
2	Financial undertakings	0.03	—	—	—	0.18	0.01	—	—	1.56	—	—	—
3	Credit institutions	0.03	—	—	—	0.18	0.01	—	—	1.56	—	—	—
4	Loans and advances	—	—	—	—	—	—	—	—	0.01	—	—	—
5	Debt securities, including UoP	0.03	—	—	—	0.17	0.01	—	—	1.55	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.32	0.29	—	—	7.76	1.21	—	—	8.08	7.91	—	7.80
21	Loans and advances	0.03	—	—	—	6.54	—	—	—	4.43	4.33	—	4.33
22	Debt securities, including UoP	0.29	0.29	—	—	1.21	1.21	—	—	3.65	3.58	—	3.47
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
24	Households												
25	of which loans collateralised by residential immovable												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and												
32	Assets excluded from the numerator for GAR calculation	—	—	—	—	—	—	—	—	—	—	—	—
33	Financial and Non-financial undertakings												
34	SMEs and NFCs (other than SMEs) not subject to NFRD												
35	Loans and advances												
36	of which loans collateralised by commercial immovable												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	Derivatives												
45	On demand interbank loans												
46	Cash and cash-related assets												
47	Other categories of assets (e.g. Goodwill, commodities etc.)												
48	Total GAR assets	0.35	0.29	—	—	7.94	1.22	—	—	9.64	7.91	—	7.80
49	Assets not covered for GAR calculation												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	Total assets	—	—	—	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD													
54	Financial guarantees	—	—	—	—	—	—	—	—	—	—	—	—
55	Assets under management	—	—	—	—	—	—	—	—	—	—	—	—
56	Of which debt securities	—	—	—	—	—	—	—	—	—	—	—	—
57	Of which equity instruments	—	—	—	—	—	—	—	—	—	—	—	—

1.Assets for the calculation of GAR based on the turnover KPI of the counterpart

		w	x	z	aa	ab	ac	ad	ae	af
Million EUR		31.12.2025								
Biodiversity and Ecosystems (BIO)						TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
Of which towards taxonomy relevant sectors (Taxonomy-						Of which environmentally sustainable (Taxonomy-aligned)				
Of which environmentally sustainable						Of which environmentally sustainable (Taxonomy-aligned)				
Of which Use of Proceeds						Of which Use of Proceeds				
Of which enabling						Of which enabling				
Of which transitional						Of which transitional				
GAR - Covered assets in both numerator and denominator										
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.06	—	—	—	26,734.22	4,491.54	4,456.84	8.48	19.34
2	Financial undertakings	0.05	—	—	—	248.52	18.11	8.68	8.22	7.59
3	Credit institutions	0.05	—	—	—	248.52	18.11	8.68	8.22	7.59
4	Loans and advances	0.01	—	—	—	30.82	1.98	1.64	0.45	0.39
5	Debt securities, including UoP	0.05	—	—	—	217.70	16.12	7.04	7.78	7.20
6	Equity instruments	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.01	—	—	—	147.74	25.27	—	0.26	11.75
21	Loans and advances	0.01	—	—	—	77.54	7.88	—	—	4.34
22	Debt securities, including UoP	—	—	—	—	70.20	17.39	—	0.26	7.41
23	Equity instruments	—	—	—	—	—	—	—	—	—
24	Households	—	—	—	—	26,337.96	4,448.16	4,448.16	—	—
25	of which loans collateralised by residential immovable property	—	—	—	—	24,603.27	3,368.61	3,368.61	—	—
26	of which building renovation loans	—	—	—	—	1,188.84	1,079.55	1,079.55	—	—
27	of which motor vehicle loans	—	—	—	—	545.85	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	—	—	—	—	—	—	—	—	—
33	Financial and Non-financial undertakings	—	—	—	—	—	—	—	—	—
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	—	—	—	—	—	—	—	—	—
35	Loans and advances	—	—	—	—	—	—	—	—	—
36	of which loans collateralised by commercial immovable property	—	—	—	—	—	—	—	—	—
37	of which building renovation loans	—	—	—	—	—	—	—	—	—
38	Debt securities	—	—	—	—	—	—	—	—	—
39	Equity instruments	—	—	—	—	—	—	—	—	—
40	Non-EU country counterparties not subject to NFRD disclosure obligations	—	—	—	—	—	—	—	—	—
41	Loans and advances	—	—	—	—	—	—	—	—	—
42	Debt securities	—	—	—	—	—	—	—	—	—
43	Equity instruments	—	—	—	—	—	—	—	—	—
44	Derivatives	—	—	—	—	—	—	—	—	—
45	On demand interbank loans	—	—	—	—	—	—	—	—	—
46	Cash and cash-related assets	—	—	—	—	—	—	—	—	—
47	Other categories of assets (e.g. Goodwill, commodities etc.)	—	—	—	—	—	—	—	—	—
48	Total GAR assets	0.06	—	—	—	26,734.22	4,491.54	4,456.84	8.48	19.34
49	Assets not covered for GAR calculation	—	—	—	—	—	—	—	—	—
50	Central governments and Supranational issuers	—	—	—	—	—	—	—	—	—
51	Central banks exposure	—	—	—	—	—	—	—	—	—
52	Trading book	—	—	—	—	—	—	—	—	—
53	Total assets	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations										
54	Financial guarantees	—	—	—	—	—	—	—	—	—
55	Assets under management	—	—	—	—	155.90	17.60	1.24	8.60	—
56	Of which debt securities	—	—	—	—	26.48	6.42	0.77	2.66	—
57	Of which equity instruments	—	—	—	—	129.42	11.19	0.46	5.94	—

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

1. Assets for the calculation of GAR based on the turnover KPI of the counterpart

	ag	ah	ai	aj	ak	al	am	an	ao	ap	
Million EUR	31.12.2024										
	Total [gross]	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
	carrying amount	Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-aligned)				
		Of which environmentally sustainable (Taxonomy-eligible)					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
	GAR - Covered assets in both numerator and denominator										
—	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	26,475.68	25,552.70	3,073.52	3,035.49	1.45	5.88	4.10	0.08	—	0.01
—	Financial undertakings	978.57	265.47	17.96	—	1.45	1.18	4.04	0.08	—	0.01
—	Credit institutions	978.57	265.47	17.96	—	1.45	1.18	4.04	0.08	—	0.01
—	Loans and advances	621.45	175.51	11.40	—	0.84	0.91	3.41	0.02	—	—
—	Debt securities, including UoP	276.52	72.72	6.45	—	0.61	0.27	0.62	0.06	—	—
—	Equity instruments	80.60	17.25	0.11	—	—	0.01	0.01	—	—	—
—	Other financial corporations	—	—	—	—	—	—	—	—	—	—
—	of which investment firms	—	—	—	—	—	—	—	—	—	—
—	Loans and advances	—	—	—	—	—	—	—	—	—	—
—	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
—	Equity instruments	—	—	—	—	—	—	—	—	—	—
—	of which management companies	—	—	—	—	—	—	—	—	—	—
—	Loans and advances	—	—	—	—	—	—	—	—	—	—
—	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
—	Equity instruments	—	—	—	—	—	—	—	—	—	—
—	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—
—	Loans and advances	—	—	—	—	—	—	—	—	—	—
—	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—
—	Equity instruments	—	—	—	—	—	—	—	—	—	—
—	Non-financial undertakings	304.07	94.19	20.07	—	—	4.70	0.07	—	—	—
—	Loans and advances	185.95	72.49	14.60	—	—	4.70	0.07	—	—	—
—	Debt securities, including UoP	118.11	21.70	5.47	—	—	—	—	—	—	—
—	Equity instruments	—	—	—	—	—	—	—	—	—	—
—	Households	25,193.04	25,193.04	3,035.49	3,035.49	—	—	—	—	—	—
—	of which loans collateralised by residential immovable property	24,158.74	24,158.74	2,782.28	2,782.28	—	—	—	—	—	—
—	of which building renovation loans	578.50	578.50	253.21	253.21	—	—	—	—	—	—
—	of which motor vehicle loans	455.80	455.80	—	—	—	—	—	—	—	—
—	Local governments financing	—	—	—	—	—	—	—	—	—	—
—	Housing financing	—	—	—	—	—	—	—	—	—	—
—	Other local government financing	—	—	—	—	—	—	—	—	—	—
—	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—
—	Assets excluded from the numerator for GAR calculation (covered in the denominator)	24,612.88	—	—	—	—	—	—	—	—	—
—	Financial and Non-financial undertakings	16,400.43	—	—	—	—	—	—	—	—	—
—	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	10,036.93	—	—	—	—	—	—	—	—	—
—	Loans and advances	7,258.09	—	—	—	—	—	—	—	—	—
—	of which loans collateralised by commercial immovable property	1,066.90	—	—	—	—	—	—	—	—	—
—	of which building renovation loans	0.44	—	—	—	—	—	—	—	—	—
—	Debt securities	2,519.57	—	—	—	—	—	—	—	—	—
—	Equity instruments	259.28	—	—	—	—	—	—	—	—	—
—	Non-EU country counterparties not subject to NFRD disclosure obligations	6,363.50	—	—	—	—	—	—	—	—	—
—	Loans and advances	5,247.60	—	—	—	—	—	—	—	—	—
—	Debt securities	1,109.27	—	—	—	—	—	—	—	—	—
—	Equity instruments	6.63	—	—	—	—	—	—	—	—	—
—	Derivatives	644.77	—	—	—	—	—	—	—	—	—
—	On demand interbank loans	271.46	—	—	—	—	—	—	—	—	—
—	Cash and cash-related assets	101.60	—	—	—	—	—	—	—	—	—
—	Other categories of assets (e.g. Goodwill, commodities etc.)	7,194.62	—	—	—	—	—	—	—	—	—
—	Total GAR assets	51,088.56	25,552.70	3,073.52	3,035.49	1.45	5.88	4.10	0.08	—	0.01
—	Assets not covered for GAR calculation	20,257.72	—	—	—	—	—	—	—	—	—
—	Central governments and Supranational issuers	3,146.80	—	—	—	—	—	—	—	—	—
—	Central banks exposure	17,110.91	—	—	—	—	—	—	—	—	—
—	Trading book	0.00	—	—	—	—	—	—	—	—	—
—	Total assets	71,346.27	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
—	Financial guarantees	11.57	4.35	0.48	—	0.03	0.41	—	—	—	—
—	Assets under management	816.67	136.66	9.93	—	0.72	5.45	—	—	—	—
—	Of which debt securities	356.05	30.26	4.15	—	0.55	2.11	—	—	—	—
—	Of which equity instruments	404.48	106.40	5.78	—	0.17	3.34	—	—	—	—

1.Assets for the calculation of GAR based on the turnover KPI of the counterpart

		aq	ar	as	at	au	av	aw	ax	ay	az	ba	bb
Million EUR		31.12.2024											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		Of which towards taxonomy relevant sectors (Taxonomy-)				Of which towards taxonomy relevant sectors (Taxonomy-)				Of which towards taxonomy relevant sectors (Taxonomy-)			
		Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable			
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling	
GAR - Covered assets in both numerator and denominator													
-	Loans and advances, debt securities and equity instruments	-	-	-	-	0.05	-	-	-	3.35	-	-	-
-	Financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
-	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
-	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	Non-financial undertakings	-	-	-	-	0.05	-	-	-	3.35	-	-	-
-	Loans and advances	-	-	-	-	0.05	-	-	-	-	-	-	-
-	Debt securities, including UoP	-	-	-	-	-	-	-	-	3.35	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	Households	-	-	-	-	-	-	-	-	-	-	-	-
-	of which loans collateralised by residential immovable	-	-	-	-	-	-	-	-	-	-	-	-
-	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
-	of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-
-	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-
-	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-
-	Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-
-	Collateral obtained by taking possession: residential and	-	-	-	-	-	-	-	-	-	-	-	-
-	Assets excluded from the numerator for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
-	Financial and Non-financial undertakings	-	-	-	-	-	-	-	-	-	-	-	-
-	SMEs and NFCs (other than SMEs) not subject to NFRD	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	of which loans collateralised by commercial immovable	-	-	-	-	-	-	-	-	-	-	-	-
-	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	Non-EU country counterparties not subject to NFRD	-	-	-	-	-	-	-	-	-	-	-	-
-	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-
-	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-
-	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
-	Derivatives	-	-	-	-	-	-	-	-	-	-	-	-
-	On demand interbank loans	-	-	-	-	-	-	-	-	-	-	-	-
-	Cash and cash-related assets	-	-	-	-	-	-	-	-	-	-	-	-
-	Other categories of assets (e.g. Goodwill, commodities etc.)	-	-	-	-	-	-	-	-	-	-	-	-
-	Total GAR assets	-	-	-	-	0.05	-	-	-	3.35	-	-	-
-	Assets not covered for GAR calculation	-	-	-	-	-	-	-	-	-	-	-	-
-	Central governments and Supranational issuers	-	-	-	-	-	-	-	-	-	-	-	-
-	Central banks exposure	-	-	-	-	-	-	-	-	-	-	-	-
-	Trading book	-	-	-	-	-	-	-	-	-	-	-	-
-	Total assets	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance sheet exposures - Undertakings subject to NFRD													
54	Financial guarantees	0.01	-	-	-	1.18	-	-	-	-	-	-	-
55	Assets under management	-	-	-	-	-	-	-	-	-	-	-	-
56	Of which debt securities	-	-	-	-	-	-	-	-	-	-	-	-
57	Of which equity instruments	-	-	-	-	-	-	-	-	-	-	-	-

1.Assets for the calculation of GAR based on the turnover KPI of the counterpart

		bc	bd	be	bf	bg	bh	bi	bj	bk	
Million EUR		31.12.2024					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds		Of which enabling			Of which Use of Proceeds		Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	—	—	—	—	25,560.21	3,073.60	3,035.49	1.45	5.88	
2	Financial undertakings	—	—	—	—	269.51	18.04	—	1.45	1.18	
3	Credit institutions	—	—	—	—	269.51	18.04	—	1.45	1.18	
4	Loans and advances	—	—	—	—	178.92	11.42	—	0.84	0.91	
5	Debt securities, including UoP	—	—	—	—	73.34	6.52	—	0.61	0.27	
6	Equity instruments	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	—	—	—	—	97.66	20.07	—	—	4.70	
21	Loans and advances	—	—	—	—	72.60	14.60	—	—	4.70	
22	Debt securities, including UoP	—	—	—	—	25.05	5.47	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	
24	Households	—	—	—	—	25,193.04	3,035.49	3,035.49	—	—	
25	of which loans collateralised by residential immovable property	—	—	—	—	24,158.74	2,782.28	2,782.28	—	—	
26	of which building renovation loans	—	—	—	—	578.50	253.21	253.21	—	—	
27	of which motor vehicle loans	—	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	—	—	—	—	—	—	—	—	—	
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. Goodwill, commodities etc.)										
48	Total GAR assets	—	—	—	—	25,560.21	3,073.60	3,035.49	1.45	5.88	
49	Assets not covered for GAR calculation										
50	Central governments and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Total assets	—	—	—	—	—	—	—	—	—	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees	—	—	—	—	5.54	0.48	—	0.03	0.41	
55	Assets under management	—	—	—	—	136.66	9.93	—	0.72	5.45	
56	Of which debt securities	—	—	—	—	30.26	4.15	—	0.55	2.11	
57	Of which equity instruments	—	—	—	—	106.4	5.78	—	0.17	3.34	

Template 1b – Assets for the calculation of GAR (CapEx)

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j	
Million EUR		31.12.2025	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
Total [gross]		carrying amount	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			
			Of which Use of Proceeds		Of which transitional		Of which enabling		Of which Use of Proceeds		Of which enabling	
GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	27,669.17	26,751.81	4,500.77	4,457.93	2.88	20.50	22.49	0.24	0.01	0.01	
2	Financial undertakings	842.30	246.01	21.59	9.77	1.26	3.10	14.36	0.08	0.01	0.01	
3	Credit institutions	842.30	246.01	21.59	9.77	1.26	3.10	14.36	0.08	0.01	0.01	
4	Loans and advances	95.71	29.19	3.15	2.58	0.06	0.18	9.91	0.01	—	—	
5	Debt securities, including UoP	746.59	216.82	18.44	7.19	1.20	2.91	4.44	0.07	0.01	0.01	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	488.91	167.84	31.02	—	1.62	17.40	8.13	0.16	—	—	
21	Loans and advances	343.25	81.98	4.67	—	—	0.22	0.01	—	—	—	
22	Debt securities, including UoP	145.66	85.86	26.36	—	1.62	17.18	8.11	0.16	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	
24	Households	26,337.96	26,337.96	4,448.16	4,448.16	—	—	—	—	—	—	
25	of which loans collateralised by residential immovable property	24,603.27	24,603.27	3,368.61	3,368.61	—	—	—	—	—	—	
26	of which building renovation loans	1,188.84	1,188.84	1,079.55	1,079.55	—	—	—	—	—	—	
27	of which motor vehicle loans	545.85	545.85	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	27,365.97	—	—	—	—	—	—	—	—	—	
33	Financial and Non-financial undertakings	16,190.25	—	—	—	—	—	—	—	—	—	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	9,284.18	—	—	—	—	—	—	—	—	—	
35	Loans and advances	6,342.67	—	—	—	—	—	—	—	—	—	
36	of which loans collateralised by commercial immovable property	1,015.09	—	—	—	—	—	—	—	—	—	
37	of which building renovation loans	0.39	—	—	—	—	—	—	—	—	—	
38	Debt securities	2,764.37	—	—	—	—	—	—	—	—	—	
39	Equity instruments	177.15	—	—	—	—	—	—	—	—	—	
40	Non-EU country counterparties not subject to NFRD disclosure obligations	6,906.07	—	—	—	—	—	—	—	—	—	
41	Loans and advances	6,169.43	—	—	—	—	—	—	—	—	—	
42	Debt securities	732.45	—	—	—	—	—	—	—	—	—	
43	Equity instruments	4.19	—	—	—	—	—	—	—	—	—	
44	Derivatives	464.29	—	—	—	—	—	—	—	—	—	
45	On demand interbank loans	173.25	—	—	—	—	—	—	—	—	—	
46	Cash and cash-related assets	154.21	—	—	—	—	—	—	—	—	—	
47	Other categories of assets (e.g. Goodwill, commodities etc.)	10,383.97	—	—	—	—	—	—	—	—	—	
48	Total GAR assets	55,035.14	26,751.81	4,500.77	4,457.93	2.88	20.50	22.49	0.24	0.01	0.01	
49	Assets not covered for GAR calculation	17,263.84	—	—	—	—	—	—	—	—	—	
50	Central governments and Supranational issuers	3,553.37	—	—	—	—	—	—	—	—	—	
51	Central banks exposure	13,710.47	—	—	—	—	—	—	—	—	—	
52	Trading book	—	—	—	—	—	—	—	—	—	—	
53	Total assets	72,298.98	—	—	—	—	—	—	—	—	—	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54	Financial guarantees	—	—	—	—	—	—	—	—	—	—	
55	Assets under management	847.90	70.75	28.34	2.60	13.62	—	—	—	—	—	
56	Of which debt securities	278.65	23.33	11.25	1.30	5.05	—	—	—	—	—	
57	Of which equity instruments	515.36	47.43	17.09	1.30	8.57	—	—	—	—	—	

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

		k	l	m	n	o	p	q	r	s	t	u	v
		31.12.2025											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		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 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
Million EUR													
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments	1.82	1.79	—	—	10.12	2.04	—	—	9.11	8.87	—	7.36
2	Financial undertakings	0.03	0.02	—	—	0.24	0.01	—	—	0.07	—	—	—
3	Credit institutions	0.03	0.02	—	—	0.24	0.01	—	—	0.07	—	—	—
4	Loans and advances	—	—	—	—	0.03	—	—	—	—	—	—	—
5	Debt securities, including UoP	0.03	0.01	—	—	0.21	0.01	—	—	0.06	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	1.79	1.77	—	—	9.88	2.03	—	—	9.04	8.87	—	7.36
21	Loans and advances	0.03	—	—	—	7.84	—	—	—	4.19	4.09	—	4.09
22	Debt securities, including UoP	1.77	1.77	—	—	2.04	2.03	—	—	4.86	4.78	—	3.27
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	—	—	—	—	—	—	—	—	—	—	—	—
25	of which loans collateralised by residential immovable	—	—	—	—	—	—	—	—	—	—	—	—
26	of which building renovation loans	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and	—	—	—	—	—	—	—	—	—	—	—	—
32	Assets excluded from the numerator for GAR calculation	—	—	—	—	—	—	—	—	—	—	—	—
33	Financial and Non-financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—
34	SMEs and NFCs (other than SMEs) not subject to NFRD	—	—	—	—	—	—	—	—	—	—	—	—
35	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
36	of which loans collateralised by commercial immovable	—	—	—	—	—	—	—	—	—	—	—	—
37	of which building renovation loans	—	—	—	—	—	—	—	—	—	—	—	—
38	Debt securities	—	—	—	—	—	—	—	—	—	—	—	—
39	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
40	Non-EU country counterparties not subject to NFRD	—	—	—	—	—	—	—	—	—	—	—	—
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	1.82	1.79	—	—	10.12	2.04	—	—	9.11	8.87	—	7.36
49	Assets not covered for GAR calculation	—	—	—	—	—	—	—	—	—	—	—	—
50	Central governments and Supranational issuers	—	—	—	—	—	—	—	—	—	—	—	—
51	Central banks exposure	—	—	—	—	—	—	—	—	—	—	—	—
52	Trading book	—	—	—	—	—	—	—	—	—	—	—	—
53	Total assets	—	—	—	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD													
54	Financial guarantees	—	—	—	—	—	—	—	—	—	—	—	—
55	Assets under management	—	—	—	—	—	—	—	—	—	—	—	—
56	Of which debt securities	—	—	—	—	—	—	—	—	—	—	—	—
57	Of which equity instruments	—	—	—	—	—	—	—	—	—	—	—	—

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

		w	x	z	aa	ab	ac	ad	ae	af	
Million EUR		31.12.2025					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Biodiversity and Ecosystems (BIO)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)					
		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional		Of which enabling	
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT	0.02	0.01	—	—	26,795.37	4,513.72	4,457.94	2.88	27.87	
2	Financial undertakings	0.02	0.01	—	—	260.73	21.71	9.78	1.26	3.11	
3	Credit institutions	0.02	0.01	—	—	260.73	21.71	9.78	1.26	3.11	
4	Loans and advances	—	—	—	—	39.13	3.16	2.58	0.06	0.18	
5	Debt securities, including UoP	0.02	0.01	—	—	221.58	18.54	7.20	1.20	2.92	
6	Equity instruments	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	—	—	—	—	196.68	43.85	—	1.62	24.76	
21	Loans and advances	—	—	—	—	94.05	8.76	—	—	4.31	
22	Debt securities, including UoP	—	—	—	—	102.64	35.10	—	1.62	20.45	
23	Equity instruments	—	—	—	—	—	—	—	—	—	
24	Households	—	—	—	—	26,337.96	4,448.16	4,448.16	—	—	
25	of which loans collateralised by residential immovable property	—	—	—	—	24,603.27	3,368.61	3,368.61	—	—	
26	of which building renovation loans	—	—	—	—	1,188.84	1,079.55	1,079.55	—	—	
27	of which motor vehicle loans	—	—	—	—	545.85	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial	—	—	—	—	—	—	—	—	—	
32	Assets excluded from the numerator for GAR calculation (covered in	—	—	—	—	—	—	—	—	—	
33	Financial and Non-financial undertakings	—	—	—	—	—	—	—	—	—	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure	—	—	—	—	—	—	—	—	—	
35	Loans and advances	—	—	—	—	—	—	—	—	—	
36	of which loans collateralised by commercial immovable property	—	—	—	—	—	—	—	—	—	
37	of which building renovation loans	—	—	—	—	—	—	—	—	—	
38	Debt securities	—	—	—	—	—	—	—	—	—	
39	Equity instruments	—	—	—	—	—	—	—	—	—	
40	Non-EU country counterparties not subject to NFRD disclosure	—	—	—	—	—	—	—	—	—	
41	Loans and advances	—	—	—	—	—	—	—	—	—	
42	Debt securities	—	—	—	—	—	—	—	—	—	
43	Equity instruments	—	—	—	—	—	—	—	—	—	
44	Derivatives	—	—	—	—	—	—	—	—	—	
45	On demand interbank loans	—	—	—	—	—	—	—	—	—	
46	Cash and cash-related assets	—	—	—	—	—	—	—	—	—	
47	Other categories of assets (e.g. Goodwill, commodities etc.)	—	—	—	—	—	—	—	—	—	
48	Total GAR assets	0.02	0.01	—	—	26,795.37	4,513.72	4,457.94	2.88	27.87	
49	Assets not covered for GAR calculation	—	—	—	—	—	—	—	—	—	
50	Central governments and Supranational issuers	—	—	—	—	—	—	—	—	—	
51	Central banks exposure	—	—	—	—	—	—	—	—	—	
52	Trading book	—	—	—	—	—	—	—	—	—	
53	Total assets	—	—	—	—	—	—	—	—	—	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure											
54	Financial guarantees	—	—	—	—	—	—	—	—	—	
55	Assets under management	—	—	—	—	70.75	28.34	2.60	13.62	—	
56	Of which debt securities	—	—	—	—	23.33	11.25	1.30	5.05	—	
57	Of which equity instruments	—	—	—	—	47.43	17.09	1.30	8.57	—	

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

		ag	ah	ai	aj	ak	al	am	an	ao	ap	
Million EUR		31.12.2024										
Total [gross]		carrying amount	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)			
			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			
			Of which Use of Proceeds	Of which transitional	Of which enabling				Of which Use of Proceeds	Of which enabling		
GAR - Covered assets in both numerator and denominator												
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	26,475.68	25,350.37	3,046.48	3,035.49	—	—	0.03	0.02	—	—	
2	Financial undertakings	978.57	124.16	7.57	—	—	—	0.03	0.02	—	—	
3	Credit institutions	978.57	124.16	7.57	—	—	—	0.03	0.02	—	—	
4	Loans and advances	621.45	97.64	6.66	—	—	—	0.01	0.01	—	—	
5	Debt securities, including UoP	276.52	9.37	0.80	—	—	—	0.01	0.01	—	—	
6	Equity instruments	80.60	17.15	0.10	—	—	—	0.01	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	304.07	33.17	3.42	—	—	—	—	—	—	—	
21	Loans and advances	185.95	10.73	—	—	—	—	—	—	—	—	
22	Debt securities, including UoP	118.11	22.44	3.42	—	—	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	
24	Households	25,193.04	25,193.04	3,035.49	3,035.49	—	—	—	—	—	—	
25	of which loans collateralised by residential immovable property	24,158.74	24,158.74	2,782.28	2,782.28	—	—	—	—	—	—	
26	of which building renovation loans	578.50	578.50	253.21	253.21	—	—	—	—	—	—	
27	of which motor vehicle loans	455.80	455.80	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	24,612.88	—	—	—	—	—	—	—	—	—	
33	Financial and Non-financial undertakings	16,400.43	—	—	—	—	—	—	—	—	—	
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	10,036.93	—	—	—	—	—	—	—	—	—	
35	Loans and advances	7,258.09	—	—	—	—	—	—	—	—	—	
36	of which loans collateralised by commercial immovable property	1,066.90	—	—	—	—	—	—	—	—	—	
37	of which building renovation loans	0.44	—	—	—	—	—	—	—	—	—	
38	Debt securities	2,519.57	—	—	—	—	—	—	—	—	—	
39	Equity instruments	259.28	—	—	—	—	—	—	—	—	—	
40	Non-EU country counterparties not subject to NFRD disclosure obligations	6,363.50	—	—	—	—	—	—	—	—	—	
41	Loans and advances	5,247.60	—	—	—	—	—	—	—	—	—	
42	Debt securities	1,109.27	—	—	—	—	—	—	—	—	—	
43	Equity instruments	6.63	—	—	—	—	—	—	—	—	—	
44	Derivatives	644.77	—	—	—	—	—	—	—	—	—	
45	On demand interbank loans	271.46	—	—	—	—	—	—	—	—	—	
46	Cash and cash-related assets	101.60	—	—	—	—	—	—	—	—	—	
47	Other categories of assets (e.g. Goodwill, commodities etc.)	7,194.62	—	—	—	—	—	—	—	—	—	
48	Total GAR assets	51,088.56	25,350.37	3,046.48	3,035.49	—	—	0.03	0.02	—	—	
49	Assets not covered for GAR calculation	20,257.72	—	—	—	—	—	—	—	—	—	
50	Central governments and Supranational issuers	3,146.80	—	—	—	—	—	—	—	—	—	
51	Central banks exposure	17,110.91	—	—	—	—	—	—	—	—	—	
52	Trading book	—	—	—	—	—	—	—	—	—	—	
53	Total assets	71,346.27	—	—	—	—	—	—	—	—	—	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations												
54	Financial guarantees	11.57	1.78	0.35	—	—	0.17	—	—	—	—	
55	Assets under management	816.67	45.51	16.73	—	7.66	1.51	—	—	—	—	
56	Of which debt securities	356.05	19.29	8.77	—	4.37	0.91	—	—	—	—	
57	Of which equity instruments	404.48	26.22	7.95	—	3.29	0.59	—	—	—	—	

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

		aq	ar	as	at	au	av	aw	ax	ay	az	ba	bb
Million EUR		31.12.2024											
		Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)			
		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 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
GAR - Covered assets in both numerator and denominator													
1	Loans and advances, debt securities and equity instruments not	—	—	—	—	0.03	—	—	—	2.79	—	—	—
2	Financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	—	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	—	—	—	—	0.03	—	—	—	2.79	—	—	—
21	Loans and advances	—	—	—	—	0.03	—	—	—	—	—	—	—
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	2.79	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—
24	Households												
25	of which loans collateralised by residential immovable property												
26	of which building renovation loans												
27	of which motor vehicle loans												
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and	—	—	—	—	—	—	—	—	—	—	—	—
32	Assets excluded from the numerator for GAR calculation	—	—	—	—	—	—	—	—	—	—	—	—
33	Financial and Non-financial undertakings												
34	SMEs and NFCs (other than SMEs) not subject to NFRD												
35	Loans and advances												
36	of which loans collateralised by commercial immovable												
37	of which building renovation loans												
38	Debt securities												
39	Equity instruments												
40	Non-EU country counterparties not subject to NFRD disclosure												
41	Loans and advances												
42	Debt securities												
43	Equity instruments												
44	Derivatives												
45	On demand interbank loans												
46	Cash and cash-related assets												
47	Other categories of assets (e.g. Goodwill, commodities etc.)												
48	Total GAR assets	—	—	—	—	0.03	—	—	—	2.79	—	—	—
49	Assets not covered for GAR calculation												
50	Central governments and Supranational issuers												
51	Central banks exposure												
52	Trading book												
53	Total assets	—	—	—	—	—	—	—	—	—	—	—	—
Off-balance sheet exposures - Undertakings subject to NFRD disclosure													
54	Financial guarantees	—	—	—	—	0.53	—	—	—	0.01	—	—	—
55	Assets under management	—	—	—	—	—	—	—	—	—	—	—	—
56	Of which debt securities	—	—	—	—	—	—	—	—	—	—	—	—
57	Of which equity instruments	—	—	—	—	—	—	—	—	—	—	—	—

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

1.Assets for the calculation of GAR based on the CapEx KPI of the counterpart

Million EUR		bc	bd	be	bf	bg	bh	bi	bj	bk	
		31.12.2024					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Biodiversity and Ecosystems (BIO)					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)				
		Of which Use of Proceeds		Of which enabling			Of which Use of Proceeds		Of which transitional	Of which enabling	
GAR - Covered assets in both numerator and denominator											
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	—	—	—	—	25,353.21	3,046.50	3,035.49	—	—	
2	Financial undertakings	—	—	—	—	124.19	7.59	—	—	—	
3	Credit institutions	—	—	—	—	124.19	7.59	—	—	—	
4	Loans and advances	—	—	—	—	97.65	6.67	—	—	—	
5	Debt securities, including UoP	—	—	—	—	9.38	0.81	—	—	—	
6	Equity instruments	—	—	—	—	17.16	0.10	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	—	—	—	—	35.98	3.42	—	—	—	
21	Loans and advances	—	—	—	—	10.75	—	—	—	—	
22	Debt securities, including UoP	—	—	—	—	25.23	3.42	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	
24	Households	—	—	—	—	25,193.04	3,035.49	3,035.49	—	—	
25	of which loans collateralised by residential immovable property	—	—	—	—	24,158.74	2,782.28	2,782.28	—	—	
26	of which building renovation loans	—	—	—	—	578.50	253.21	253.21	—	—	
27	of which motor vehicle loans	—	—	—	—	455.80	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	—	—	—	—	—	—	—	—	—	
33	Financial and Non-financial undertakings										
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations										
35	Loans and advances										
36	of which loans collateralised by commercial immovable property										
37	of which building renovation loans										
38	Debt securities										
39	Equity instruments										
40	Non-EU country counterparties not subject to NFRD disclosure obligations										
41	Loans and advances										
42	Debt securities										
43	Equity instruments										
44	Derivatives										
45	On demand interbank loans										
46	Cash and cash-related assets										
47	Other categories of assets (e.g. Goodwill, commodities etc.)										
48	Total GAR assets	—	—	—	—	25,353.21	3,046.50	3,035.49	—	—	
49	Assets not covered for GAR calculation										
50	Central governments and Supranational issuers										
51	Central banks exposure										
52	Trading book										
53	Total assets	—	—	—	—	—	—	—	—	—	
Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations											
54	Financial guarantees	—	—	—	—	2.32	0.35	—	—	0.17	
55	Assets under management	—	—	—	—	45.51	16.73	—	7.66	1.51	
56	Of which debt securities	—	—	—	—	19.29	8.77	—	4.37	0.91	
57	Of which equity instruments	—	—	—	—	26.22	7.95	—	3.29	0.59	

Template 2a – GAR sector information (revenue)

2. GAR sector information based on the turnover KPI of the counterpart

Breakdown by sector - NACE 4 digits level (code and label)	a	b	c	d	e	f	g	h	i	j	k	l
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not	
	(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	
1 C1104	—	—			—	—			—	—		
2 C1520	—	—			—	—			—	—		
3 C1712	0.02	—			—	—			—	—		
4 C2120	—	—			—	—			—	—		
5 C2530	—	—			—	—			—	—		
6 C2893	2.10	0.16			0.01	—			—	—		
7 C2895	—	—			—	—			—	—		
8 D351	5.93	5.67			—	—			0.29	0.29		
9 D3511	—	—			—	—			—	—		
10 F4120	1.48	—			—	—			0.03	—		
11 J6190	—	—			—	—			—	—		
12 J6399	5.70	—			—	—			—	—		
13 L6820	100.45	9.88			—	—			—	—		
14 M7120	—	—			—	—			—	—		
15 N7711	7.95	0.08			7.95	0.08			—	—		

2. GAR sector information based on the turnover KPI of the counterpart

Breakdown by sector - NACE 4 digits level (code and label)	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not	
	(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		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	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	
1 C1104	—	—			—	—			—	—			—	—		
2 C1520	—	—			—	—			—	—			—	—		
3 C1712	—	—			—	—			—	—			0.02	—		
4 C2120	6.02	—			—	—			—	—			6.02	—		
5 C2530	—	—			—	—			—	—			—	—		
6 C2893	0.03	—			0.01	—			0.01	—			2.16	0.16		
7 C2895	—	—			—	—			—	—			—	—		
8 D351	1.21	1.21			0.11	0.11			—	—			7.54	7.28		
9 D3511	—	—			—	—			—	—			—	—		
10 F4120	0.40	—			—	—			—	—			1.91	—		
11 J6190	—	—			—	—			—	—			—	—		
12 J6399	0.09	—			—	—			—	—			5.79	—		
13 L6820	—	—			—	—			—	—			100.45	9.88		
14 M7120	—	—			7.96	7.80			—	—			7.96	7.80		
15 N7711	—	—			—	—			—	—			15.90	0.16		

Template 2b – GAR sector information (CapEx)

2. GAR sector information based on the CapEx KPI of the counterpart

Breakdown by sector - NACE 4 digits level (code and label)	a	b	c	d	e	f	g	h	i	j	k	l
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not	
	(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	
1 C1104	9.27	1.10			—	—			—	—		
2 C1520	8.31	0.22			—	—			—	—		
3 C1712	0.68	0.04			—	—			—	—		
4 C2120	0.28	—			—	—			—	—		
5 C2530	—	—			—	—			—	—		
6 C2893	2.13	0.18			0.01	—			—	—		
7 C2895	—	—			—	—			—	—		
8 D351	24.62	24.59			—	—			1.77	1.77		
9 D3511	—	—			—	—			—	—		
10 F4120	10.75	—			—	—			0.03	—		
11 J6190	—	—			—	—			—	—		
12 J6399	2.01	—			—	—			—	—		
13 L6820	101.67	4.74			—	—			—	—		
14 M7120	—	—			—	—			—	—		
15 N7711	8.11	0.16			8.11	0.16			—	—		

2. GAR sector information based on the CapEx KPI of the counterpart

Breakdown by sector - NACE 4 digits level (code and label)	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
	Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
	Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not		Non-Financial corporates		SMEs and other NFC not	
	(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		subject to NFRD		(Subject to NFRD)		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	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	Mn EUR	Of which	
1 C1104	0.12	0.12			—	—			—	—			9.39	1.22		
2 C1520	—	—			—	—			—	—			8.31	0.22		
3 C1712	0.13	—			—	—			—	—			0.81	0.04		
4 C2120	2.02	—			—	—			—	—			2.30	—		
5 C2530	—	—			—	—			—	—			—	—		
6 C2893	0.02	—			0.01	—			—	—			2.17	0.18		
7 C2895	—	—			—	—			—	—			—	—		
8 D351	1.91	1.91			1.51	1.51			—	—			29.81	29.78		
9 D3511	—	—			—	—			—	—			—	—		
10 F4120	5.68	—			—	—			—	—			16.46	—		
11 J6190	—	—			—	—			—	—			—	—		
12 J6399	—	—			—	—			—	—			2.01	—		
13 L6820	—	—			—	—			—	—			101.67	4.74		
14 M7120	—	—			7.53	7.36			—	—			7.53	7.36		
15 N7711	—	—			—	—			—	—			16.22	0.32		

Template 3a – GAR KPI stock (revenue)

3. GAR KPI stock based on the turnover KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
		31.12.2025																	
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)							
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)							
		Of which Use of Proceeds	Of which transition	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
	GAR - Covered assets in both numerator and denominator																		
1	Loans and advances, debt	48.51%	8.14%	8.10%	0.02%	0.02%	0.03%	—	—	—	—	—	—	—	—	—	—	—	—
2	Financial undertakings	0.43%	0.03%	0.02%	0.01%	0.01%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	0.43%	0.03%	0.02%	0.01%	0.01%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	0.05%	—	—	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	0.39%	0.03%	0.01%	0.01%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.22%	0.03%	—	—	0.01%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—
21	Loans and advances	0.12%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	Debt securities, including UoP	0.10%	0.02%	—	—	0.01%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	47.86%	8.08%	8.08%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
25	of which loans collateralised	44.70%	6.12%	6.12%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
26	of which building renovation	2.16%	1.96%	1.96%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	0.99%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Total GAR assets	48.51%	8.14%	8.10%	0.02%	0.02%	0.03%	—	—	—	—	—	—	—	—	—	—	—	—

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

3. GAR KPI stock based on the turnover KPI of the counterpart

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
% (compared to total covered assets in the denominator)		31.12.2025													
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitiona l		Of which enabling	
GAR - Covered assets in both numerator and denominator															
1	Loans and advances, debt securities and equity instruments not	0.02%	0.01%	—	0.01%	—	—	—	—	48.58%	8.16%	8.10%	0.02%	0.04%	100.00%
2	Financial undertakings	—	—	—	—	—	—	—	—	0.45%	0.03%	0.02%	0.01%	0.01%	0.93%
3	Credit institutions	—	—	—	—	—	—	—	—	0.45%	0.03%	0.02%	0.01%	0.01%	0.93%
4	Loans and advances	—	—	—	—	—	—	—	—	0.06%	—	—	—	—	0.12%
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.40%	0.03%	0.01%	0.01%	0.01%	0.81%
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.01%	0.01%	—	0.01%	—	—	—	—	0.27%	0.05%	—	—	0.02%	0.55%
21	Loans and advances	0.01%	0.01%	—	0.01%	—	—	—	—	0.14%	0.01%	—	—	0.01%	0.29%
22	Debt securities, including UoP	0.01%	0.01%	—	0.01%	—	—	—	—	0.13%	0.03%	—	—	0.01%	0.26%
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households									47.86%	8.08%	8.08%	—	—	98.52%
25	of which loans collateralised by residential immovable property									44.70%	6.12%	6.12%	—	—	92.03%
26	of which building renovation loans									2.16%	1.96%	1.96%	—	—	4.45%
27	of which motor vehicle loans									0.99%	—	—	—	—	2.04%
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking possession: residential and	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Total GAR assets	0.02%	0.01%	—	0.01%	—	—	—	—	48.58%	8.16%	8.10%	0.02%	0.04%	100.00%

3. GAR KPI stock based on the turnover KPI of the counterpart

		ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at	au	av	aw
		31.12.2024																
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)			
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)			
	Of which Use of Proceeds		Of which transition		Of which enabling	Of which specialise		Of which enabling	Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds	Of which enabling				
	GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt	50.02%	6.02%	5.94%	—	0.01%	0.01%	—	—	—	—	—	—	—	—	—	—	—
2	Financial undertakings	0.52%	—	—	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	0.52%	—	—	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	0.34%	—	—	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	0.14%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	0.03%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.18%	0.04%	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—
21	Loans and advances	0.14%	0.03%	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—
22	Debt securities, including UoP	0.04%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	49.31%	5.94%	5.94%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
25	of which loans collateralised	47.29%	5.45%	5.45%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
26	of which building renovation	1.13%	0.50%	0.50%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	0.89%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Total GAR assets	50.02%	6.02%	5.94%	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—

3. GAR KPI stock based on the turnover KPI of the counterpart

		ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk	
% (compared to total covered assets in the denominator)		31.12.2024														
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which transitiona l		Of which enabling		
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt	—	—	—	—	—	—	—	—	50.03%	6.02%	5.94%	—	0.01%	100.00%	
2	Financial undertakings	—	—	—	—	—	—	—	—	0.53%	—	—	—	—	1.05%	
3	Credit institutions	—	—	—	—	—	—	—	—	0.53%	—	—	—	—	1.05%	
4	Loans and advances	—	—	—	—	—	—	—	—	0.35%	—	—	—	—	0.70%	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.14%	—	—	—	—	0.29%	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	—	—	—	—	—	—	—	—	0.19%	0.04%	—	—	0.01%	0.38%	
21	Loans and advances	—	—	—	—	—	—	—	—	0.14%	0.03%	—	—	0.01%	0.28%	
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.05%	0.01%	—	—	—	0.10%	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households									49.31%	5.94%	0.06	—	—	98.56%	
25	of which loans collateralised									47.29%	5.45%	0.05	—	—	94.52%	
26	of which building renovation									1.13%	0.50%	0.01	—	—	2.26%	
27	of which motor vehicle loans									0.89%	—	—	—	—	1.78%	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	—	—	—	—	—	—	—	—	50.03%	6.02%	5.94%	—	0.01%	100.00%	

Template 3b – GAR KPI stock (CapEx)

3. GAR KPI stock based on the CapEx KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		31.12.2025																
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)					
	Of which Use of Proceeds			Of which transition	Of which enabling	Of which Use of Proceeds			Of which enabling	Of which Use of Proceeds			Of which enabling	Of which Use of Proceeds				
	al					al				al				al				
	GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt	48.61%	8.18%	8.10%	0.01%	0.04%	0.04%	—	—	—	—	—	—	—	0.02%	—	—	—
2	Financial undertakings	0.45%	0.04%	0.02%	—	0.01%	0.03%	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	0.45%	0.04%	0.02%	—	0.01%	0.03%	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	0.05%	0.01%	—	—	—	0.02%	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	0.39%	0.03%	0.01%	—	0.01%	0.01%	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	0.30%	0.06%	—	—	0.03%	0.01%	—	—	—	—	—	—	—	0.02%	—	—	—
21	Loans and advances	0.15%	0.01%	—	—	—	—	—	—	—	—	—	—	—	0.01%	—	—	—
22	Debt securities, including UoP	0.16%	0.05%	—	—	0.03%	0.01%	—	—	—	—	—	—	—	—	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	47.86%	8.08%	8.08%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
25	of which loans collateralised	44.70%	6.12%	6.12%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
26	of which building renovation	2.16%	1.96%	1.96%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	0.99%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Total GAR assets	48.61%	8.18%	8.10%	0.01%	0.04%	0.04%	—	—	—	—	—	—	—	0.02%	—	—	—

3. GAR KPI stock based on the CapEx KPI of the counterpart

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	
% (compared to total covered assets in the denominator)		31.12.2025														
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitiona l		Of which enabling				
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt	0.02%	0.02%	—	0.01%	—	—	—	—	48.69%	8.20%	8.10%	0.01%	0.05%	100.00%	
2	Financial undertakings	—	—	—	—	—	—	—	—	0.47%	0.04%	0.02%	—	0.01%	0.97%	
3	Credit institutions	—	—	—	—	—	—	—	—	0.47%	0.04%	0.02%	—	0.01%	0.97%	
4	Loans and advances	—	—	—	—	—	—	—	—	0.07%	0.01%	—	—	—	0.15%	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.40%	0.03%	0.01%	—	0.01%	0.83%	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	0.02%	0.02%	—	0.01%	—	—	—	—	0.36%	0.08%	—	—	0.04%	0.73%	
21	Loans and advances	0.01%	0.01%	—	0.01%	—	—	—	—	0.17%	0.02%	—	—	0.01%	0.35%	
22	Debt securities, including UoP	0.01%	0.01%	—	0.01%	—	—	—	—	0.19%	0.06%	—	—	0.04%	0.38%	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households									47.86%	8.08%	8.08%	—	—	98.29%	
25	of which loans collateralised									44.70%	6.12%	6.12%	—	—	91.82%	
26	of which building renovation									2.16%	1.96%	1.96%	—	—	4.44%	
27	of which motor vehicle loans									0.99%	—	—	—	—	2.04%	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	0.02%	0.02%	—	0.01%	—	—	—	—	48.69%	8.20%	8.10%	0.01%	0.05%	100.00%	

BAWAG GROUP CONSOLIDATED ANNUAL REPORT 2025 — CONSOLIDATED NON - FINANCIAL REPORT

3. GAR KPI stock based on the CapEx KPI of the counterpart

		ag	ah	ai	aj	ak	al	am	an	ao	ap	aq	ar	as	at	au	av	aw		
% (compared to total covered assets in the denominator)		31.12.2024																		
		Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						Proportion of total covered assets funding taxonomy relevant sectors				Proportion of total covered assets funding taxonomy relevant sectors				Proportion of total covered assets funding taxonomy relevant sectors				
		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 specialised lending			Of which enabling		Of which Use of Proceeds			Of which enabling			
GAR - Covered assets in both numerator and denominator																				
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	49.57%	5.96%	5.94%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
2	Financial undertakings	0.20%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	Credit institutions	0.20%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4	Loans and advances	0.15%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Debt securities, including UoP	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
6	Equity instruments	0.03%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	0.06%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
21	Loans and advances	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
22	Debt securities, including UoP	0.04%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households	49.31%	5.94%	5.94%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
25	of which loans collateralised by residential immovable property	47.29%	5.45%	5.45%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
26	of which building renovation loans	1.13%	0.50%	0.50%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
27	of which motor vehicle loans	0.89%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	49.57%	5.96%	5.94%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

3. GAR KPI stock based on the CapEx KPI of the counterpart

		ax	ay	az	ba	bb	bc	bd	be	bf	bg	bh	bi	bj	bk	
% (compared to total covered assets in the denominator)		31.12.2024														
		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 covered
		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 enablings		Of which Use of Proceeds		Of which enablings		Of which Use of Proceeds		Of which transitional		Of which enablings				
s		g		s		g		s		g		g				
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	0.01%	—	—	—	—	—	—	—	49.58%	5.96%	5.94%	—	—	100.00%	
2	Financial undertakings	—	—	—	—	—	—	—	—	0.20%	0.01%	—	—	—	0.40%	
3	Credit institutions	—	—	—	—	—	—	—	—	0.20%	0.01%	—	—	—	0.40%	
4	Loans and advances	—	—	—	—	—	—	—	—	0.15%	0.01%	—	—	—	0.29%	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.02%	—	—	—	—	0.04%	
6	Equity instruments	—	—	—	—	—	—	—	—	0.03%	—	—	—	—	0.07%	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management companies	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	0.01%	—	—	—	—	—	—	—	0.07%	0.01%	—	—	—	0.14%	
21	Loans and advances	—	—	—	—	—	—	—	—	0.02%	—	—	—	—	0.04%	
22	Debt securities, including UoP	0.01%	—	—	—	—	—	—	—	0.05%	0.01%	—	—	—	0.10%	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households									49.31%	5.94%	5.94%	—	—	99.46%	
25	of which loans collateralised by residential immovable property									47.29%	5.45%	5.45%	—	—	95.38%	
26	of which building renovation loans									1.13%	0.50%	0.50%	—	—	2.28%	
27	of which motor vehicle loans									0.89%	—	—	—	—	1.80%	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	0.01%	—	—	—	—	—	—	—	49.58%	5.96%	5.94%	—	—	100.00%	

Template 4a – GAR KPI flow (revenue)

4. GAR KPI flow based on the turnover KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		31.12.2025																
% (compared to flow of total eligible assets)	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)					
			Of which Use of Proceeds	Of which transition	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	
	GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt	92.84%	34.92%	34.91%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Financial undertakings	0.85%	0.03%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Credit institutions	0.85%	0.03%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Loans and advances	0.34%	0.02%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Debt securities, including UoP	0.51%	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
20	Non-financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
21	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
24	Households	91.99%	34.89%	34.89%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
25	of which loans collateralised	49.31%	6.31%	6.31%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
26	of which building renovation	30.45%	28.58%	28.58%	—	—	—	—	—	—	—	—	—	—	—	—	—	—
27	of which motor vehicle loans	12.23%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Total GAR assets	92.84%	34.92%	34.91%	—	—	—	—	—	—	—	—	—	—	—	—	—	—

4. GAR KPI flow based on the turnover KPI of the counterpart

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	
% (compared to flow of total eligible assets)		31.12.2025														
		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 new assets covered
		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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitiona l		Of which enabling		
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt	0.18%	0.18%	—	0.18%	—	—	—	—	93.03%	35.10%	34.91%	—	0.18%	100.00%	
2	Financial undertakings	—	—	—	—	—	—	—	—	0.85%	0.03%	0.02%	—	—	0.91%	
3	Credit institutions	—	—	—	—	—	—	—	—	0.85%	0.03%	0.02%	—	—	0.91%	
4	Loans and advances	—	—	—	—	—	—	—	—	0.34%	0.02%	0.02%	—	—	0.37%	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.51%	0.01%	—	—	—	0.55%	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	0.18%	0.18%	—	0.18%	—	—	—	—	0.18%	0.18%	—	—	0.18%	0.19%	
21	Loans and advances	0.18%	0.18%	—	0.18%	—	—	—	—	0.18%	0.18%	—	—	0.18%	0.19%	
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households									91.99%	34.89%	34.89%	—	—	98.88%	
25	of which loans collateralised									49.31%	6.31%	6.31%	—	—	53.00%	
26	of which building renovation									30.45%	28.58%	28.58%	—	—	32.73%	
27	of which motor vehicle loans									12.23%	—	—	—	—	13.15%	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	0.18%	0.18%	—	0.18%	—	—	—	—	93.03%	35.10%	34.91%	—	0.18%	100.00%	

Template 4b – GAR KPI flow (CapEx)

4. GAR KPI flow based on the CapEx KPI of the counterpart

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q		
% (compared to flow of total eligible assets)	31.12.2025	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			Circular economy (CE)									
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)			Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)									
		Of which Use of Proceeds	Of which transition	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
	GAR - Covered assets in both numerator and denominator																			
1	Loans and advances, debt	92.85%	34.93%	34.91%	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	
2	Financial undertakings	0.86%	0.04%	0.02%	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	
3	Credit institutions	0.86%	0.04%	0.02%	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	
4	Loans and advances	0.34%	0.02%	0.02%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
5	Debt securities, including UoP	0.52%	0.01%	—	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
21	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households	91.99%	34.89%	34.89%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
25	of which loans collateralised	49.31%	6.31%	6.31%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
26	of which building renovation	30.45%	28.58%	28.58%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
27	of which motor vehicle loans	12.23%	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	92.85%	34.93%	34.91%	—	0.01%	—	—	—	—	—	—	—	—	—	—	—	—	—	

4. GAR KPI flow based on the CapEx KPI of the counterpart

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af	
% (compared to flow of total eligible assets)		31.12.2025														
		Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						Proportion of total new assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)						
Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitiona l		Of which enabling				
GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt	0.17%	0.17%	—	0.17%	—	—	—	—	93.03%	35.10%	34.91%	—	0.18%	100.00%	
2	Financial undertakings	—	—	—	—	—	—	—	—	0.86%	0.04%	0.02%	—	0.01%	0.92%	
3	Credit institutions	—	—	—	—	—	—	—	—	0.86%	0.03%	0.02%	—	—	0.92%	
4	Loans and advances	—	—	—	—	—	—	—	—	0.35%	0.02%	0.02%	—	—	0.38%	
5	Debt securities, including UoP	—	—	—	—	—	—	—	—	0.52%	0.01%	—	—	—	0.56%	
6	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
7	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
8	of which investment firms	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
9	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
10	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
11	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
12	of which management	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
13	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
14	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
15	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
16	of which insurance	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
17	Loans and advances	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
18	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
19	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
20	Non-financial undertakings	0.17%	0.17%	—	0.17%	—	—	—	—	0.17%	0.17%	—	—	0.17%	0.18%	
21	Loans and advances	0.17%	0.17%	—	0.17%	—	—	—	—	0.17%	0.17%	—	—	0.17%	0.18%	
22	Debt securities, including UoP	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
23	Equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
24	Households									91.99%	34.89%	34.89%	—	—	98.88%	
25	of which loans collateralised									49.31%	6.31%	6.31%	—	—	53.00%	
26	of which building renovation									30.45%	28.58%	28.58%	—	—	32.73%	
27	of which motor vehicle loans									12.23%	—	—	—	—	13.15%	
28	Local governments financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
29	Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
30	Other local government	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
31	Collateral obtained by taking	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
32	Total GAR assets	0.17%	0.17%	—	0.17%	—	—	—	—	93.03%	35.10%	34.91%	—	0.18%	100.00%	

Template 5a – KPI off-balance sheet exposures based on the turnover KPI of the counterparty (stock)

5. KPI off-balance sheet exposures based on the turnover KPI of the counterpart (stock)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
% (compared to total eligible off-balance sheet assets)		31.12.2025																	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)			
		Of which Use of Proceeds			Of which transitional 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 guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	18.39%	2.08%	0.15%	1.01%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	

5. KPI off-balance sheet exposures based on the turnover KPI of the counterpart (stock)

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	
% (compared to total eligible off-balance sheet assets)		31.12.2025													
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional enabling		Of which enabling	
1	Financial guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	—%	—%	—%	—%	—%	—%	—%	—%	18.39%	2.08%	0.15%	1.01%	—%	

Template 5b – KPI off-balance sheet exposures based on the CapEx KPI of the counterpart (stock)

5. KPI off-balance sheet exposures based on the CapEx KPI of the counterpart (stock)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
% (compared to total eligible off-balance sheet assets)		31.12.2025																	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)			
		Of which Use of Proceeds			Of which transitional 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 guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	8.34%	3.34%	0.31%	1.61%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	

5. KPI off-balance sheet exposures based on the CapEx KPI of the counterpart (stock)

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	
% (compared to total eligible off-balance sheet assets)		31.12.2025													
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional enabling		Of which enabling	
1	Financial guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	—%	—%	—%	—%	—%	—%	—%	—%	8.34%	3.34%	0.31%	1.61%	—%	

Template 5c – KPI off-balance sheet exposures based on the turnover KPI of the counterparty (flow)

5. KPI off-balance sheet exposures based on the turnover KPI of the counterpart (flow)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
% (compared to total eligible off-balance sheet assets)		31.12.2025																	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)			
		Of which Use of Proceeds			Of which transitional 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 guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	13.98%	3.13%	—%	0.25%	1.29%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	

5. KPI off-balance sheet exposures based on the turnover KPI of the counterpart (flow)

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	
% (compared to total eligible off-balance sheet assets)		31.12.2025													
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional enabling		Of which enabling	
1	Financial guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	—%	—%	—%	—%	—%	—%	—%	—%	13.98%	3.13%	—%	0.25%	1.29%	

Template 5d – KPI off-balance sheet exposures based on the CapEx KPI of the counterparty (flow)

5. KPI off-balance sheet exposures based on the CapEx KPI of the counterpart (flow)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
% (compared to total eligible off-balance sheet assets)		31.12.2025																	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)			
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-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)			
		Of which Use of Proceeds			Of which transitional 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 guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	26.73%	11.68%	—%	1.25%	5.07%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	

5. KPI off-balance sheet exposures based on the CapEx KPI of the counterpart (flow)

		r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	
% (compared to total eligible off-balance sheet assets)		31.12.2025													
		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-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 enabling		Of which Use of Proceeds		Of which enabling		Of which Use of Proceeds		Of which transitional enabling		Of which enabling	
1	Financial guarantees	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	—%	
2	Assets under management	—%	—%	—%	—%	—%	—%	—%	—%	26.73%	11.68%	—%	1.25%	5.07%	

DISCLOSURES ACCORDING TO ANNEX XII - NUCLEAR ENERGY AND FOSSIL GAS RELATED ACTIVITIES

Economic activities based on turnover KPI

Template 1: Nuclear and fossil gas related activities			
Row	Nuclear energy related activities	Stock	Flow
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	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	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	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.	YES	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.	YES	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.	YES	NO

Template 2: Taxonomy-aligned economic activities (denominator)

Economic activities based on turnover KPI in € million		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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	21	—%	21	—%	—	—%
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	—	—%	—	—%	—	—%
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	1	—%	1	—%	—	—%
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	—	—%	—	—%	—	—%
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	4,460	8%	4,460	8%	—	—%
8	Total applicable KPI	4,482	8%	4,482	8%	—	—%

Template 3: Taxonomy-aligned economic activities (numerator)

Economic activities based on turnover KPI in € million		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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	21	—%	21	—%	—	—%
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	—	—%	—	—%	—	—%
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	1	—%	1	—%	—	—%
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	—	—%	—	—%	—	—%
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	4,460	99%	4,460	99%	—	100.00%
8	Total amount and proportion of taxonomy- aligned economic activities in the numerator of the applicable KPI	4,482	100%	4,482	100%	—	100.00%

Template 4: Taxonomy-eligible but not taxonomy-aligned economic activities

Row	Economic activities based on turnover KPI in € million	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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	9	—%	9	—%	—	—%
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	72	—%	72	—%	—	—%
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	9	—%	9	—%	—	—%
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	2	—%	2	—%	—	—%
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	22,142	100%	22,125	100%	16	100%
8	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	22,234	100%	22,218	100%	16	100%

In agreement with our auditor, Template 5 is not reported since the included activities are taxonomy-eligible by definition.

Economic activities based on CapEx KPI

Template 1: Nuclear and fossil gas related activities			
Row	Nuclear energy related activities	Stock	Flow
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	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	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	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.	YES	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.	YES	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.	YES	NO

Template 2: Taxonomy-aligned economic activities (denominator)

Economic activities based on CapEx KPI in € million		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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	17	—%	17	—%	—	—%
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	—	—%	—	—%	—	—%
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	1	—%	1	—%	—	—%
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	1	—%	1	—%	—	—%
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	4,482	8%	4,482	8%	—	—%
8	Total applicable KPI	4,501	8%	4,501	8%	—	—%

Template 3: Taxonomy-aligned economic activities (numerator)

Economic activities based on CapEx KPI in € million		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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	17	—%	17	—%	—	—%
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	—	—%	—	—%	—	—%
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	1	—%	1	—%	—	—%
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	1	—%	1	—%	—	—%
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	4,482	100%	4,482	100%	—	100%
8	Total amount and proportion of taxonomy- aligned economic activities in the numerator of the applicable KPI	4,501	100%	4,501	100%	—	100%

Template 4: Taxonomy-eligible but not taxonomy-aligned economic activities

Economic activities based on CapEx KPI in € million		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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	—	—%	—	—%	—	—%
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	5	—%	5	—%	—	—%
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	8	—%	8	—%	—	—%
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	1	—%	1	—%	—	—%
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	22,259	100%	22,237	100%	22	99%
8	Total amount and proportion of taxonomy-eligible but not taxonomy-aligned economic activities in the denominator of the applicable KPI	22,273	100%	22,251	100%	22	100%

In agreement with our auditor, Template 5 is not reported since the included activities are taxonomy-eligible by definition.

E1: Climate change

Climate change is amongst the most significant challenges for the world to address, and we recognize that the financial sector plays a vital role in supporting the achievement of global climate goals. Mitigating or adapting to climate change is a long-lasting process that requires contributions from all stakeholders, including policymakers, companies, and private individuals who all can contribute by setting the framework as well as by altering consumption patterns for a more sustainable future. Our responsibility in addressing climate change encompasses various aspects, from adhering to our business principles including managing respective risks associated with climate change, to actively engaging with our stakeholders.

Our climate and environmental strategy is in full alignment with our strategic pillars:

- **Growth:** We aim to grow our business organically as well as through M&A. We do this in consideration of our transition plan which aims to reduce the intensity of our largest GHG emitting portfolios. We also support the transition to a more sustainable future by providing financing for renewable energy and home improvements.
- **Efficiency:** Optimizing our use of resources in our own operations aligns with our strategy of minimizing our environmental footprint.
- **Safe and secure:** Our focus is on risk-adjusted returns, leading us to already having a low exposure to high-emitting sectors today. We integrate climate-related risks into our overall risk management framework to manage the resilience against these risks across our portfolios.

Strategy

E1-1: Transition plan for climate change mitigation

Transition planning for BAWAG Group did not just start with the development of our initial transition plan; it began when we established our strategy a decade ago, focusing on risk-adjusted returns. Our financed emissions are a reflection of our business model with a favorable balance of the lower financed emission intensity of residential real estate and the smaller share of corporate exposure overall, as well as a

marginal share of high-emission heavy industry and energy sectors. Following the acquisition of Knab and of Barclays Consumer Bank Europe in 2024 and 2025 respectively, we cover approximately 65% of our balance sheet (excluding cash) with our GHG calculations. Given the product focus of the acquired Barclays Consumer Bank Europe, there was no impact on that. Our GHG equivalent portfolio is composed as follows:

- **36%** of the GHG emissions of the in-scope assets result from lending to energy producers mostly under the control of public authorities. The significant decline of 24 percentage points compared with the previous year's share of 60% is attributable both to the decarbonization progress of our customers and to the change in the portfolio mix.
- **34%** of the GHG emissions of the in-scope assets relate to mortgages (2024: 19%). Despite the low emission intensity, mortgages are a substantial contributor of absolute emissions financed due to the scope of the lending volume. After the acquisition of Knab in 2024, approximately 45% of our assets (excluding cash) are mortgages.
- The **remaining 30%** arise from the commercial real estate business, motor vehicles and low-volume, well diversified corporate exposure across industries (2024: 21%).

Our transition plan highlights our decarbonization priorities, levers and initiatives to provide transparency on how we reduce our impact on climate change as well as mitigate transition risk through active portfolio management. While we have full control over the decarbonization of our operations, the transition of our lending portfolio heavily depends on our customers' behavior and their initiatives towards a sustainable future. This makes collaboration with our customers crucial in reaching our goals. As we focus on retail business, climate change mitigation will require support from governments to ensure a fair transition for all income levels, ensuring that everyone can participate and that social inequalities resulting from climate change are avoided. Consequently, we not only need to execute on our own initiatives, we strongly rely on coordinated initiatives from various stakeholders, including government bodies setting frameworks and policies, providing (financial) incentives to combat climate change, and raising societal awareness of the related consequences of not acting and solutions, to foster collective progress.

Our carbon footprint from our own operations primarily stems from emissions associated with operating our branches and headquarters, procuring goods and services, business travel, and employee commuting. The optimization of our branch footprint in response to changing customer behavior has also contributed to reducing our greenhouse gas emissions over the past years. As the optimization of our branch footprint and headquarters is largely complete, our main focus will now be on driving initiatives aimed at operating at a lower carbon intensity.

E1-1.14: Transition plan for climate change mitigation

E1-1.16a: Compatibility with limiting global warming to 1.5 degree Celsius in line with the Paris Agreement

In our transition plan, we commit to achieving net-zero for our Scope 1 and 2 emissions by 2050 and align our largest GHG equivalent portfolio power generation with the 1.5-degree maximum global warming scenario of the sector-specific SBTi pathway.

For mortgages, our largest balance sheet item, net-zero emissions can be achieved by 2050 in principle if all European measures and national climate ambitions are executed in full and in a timely manner. If these measures are not implemented to the required extent or not at currently planned, this would make a deviation from the 1.5-degree target likely. As this also involves private individuals for the most part, a fair and socially balanced transition must also be ensured.

The mortgage portfolio of Knab, acquired in November 2024, has been incorporated into the updated targets, resetting the baseline to full-year 2025. As BAWAG Group will not become the lender of record for the vast majority of Knab's mortgage portfolio until the first half of 2026, customer-related measures can only be initiated after this point in time.

For both our commercial real estate and motor vehicle (auto leasing) portfolios, which each account for around 10% of our GHG emissions, we have implemented appropriate monitoring measures. However, we have not set specific targets due to the short-term nature of these businesses. We are striving to continuously improve data quality, allowing us to replace estimates with actual data wherever possible so, we can ensure a more robust foundation for managing emissions.

BAWAG Group's decarbonization pathway for Scope 1 and Scope 2 will not be recalculated despite the acquisitions made since the base year. Although it is not aligned with a scientifically robust 1.5-degree target pathway (science-based pathway), our initiatives to date exceed the level of progress envisaged under such a pathway. Only in the later years does

our plan gradually converge with the science-based target pathway.

Detailed information on the target setting can be found in the standard E1-4.

E1-1.16b: Decarbonization levers and key actions

A collective effort throughout the organization is driving the transition within the Bank. Our first climate transition plan is based on following strategic focus areas:

- To align our power generation portfolio, BAWAG Group is committed to engaging with our customers and to broaden the diversification of this portfolio. To facilitate this alignment, we are also working diligently on improving data quality in close collaboration with our customers, which will not only enhance the accuracy of our portfolio management but also refine the effectiveness of our initiatives. This approach ensures we can more precisely track and reduce emissions in line with our goals.
- For the mortgage portfolio, progress on decarbonization largely depends on the transition of the national energy grid. We have also defined our own measures to this end. For mortgages in Austria, we are focused on collecting EPCs to enhance data accuracy and enable better steering and more effective planning of targeted initiatives. These initiatives include engaging with customers who own less energy-efficient homes and offering incentives on new business for properties with higher energy efficiency.
- To achieve net-zero emissions by 2050 in our own operations (Scope 1 and 2), BAWAG Group is primarily focused on increasing the use of lower GHG-intensive energy sources and increasing energy efficiency.

The specific measures are described in detail in E1-3.

E1-1.16c: Financial resources (OpEx and CapEx) allocated to the implementation of the transition plan

BAWAG Group invests in the decarbonization of its own operations as well as the respective tools and data to enable a more accurate steering. One example of this is the investment in a real-time tracking tool of the energy consumption in the vast majority of our Austrian locations, which represent the largest share of our physical footprint. We also invest in tools for reporting data such as physical risk. These kinds of investments are not material in comparison to our overall cost or capex base. Details of investments in our own operations are disclosed in E1-3.

E1-1.16d: Potential locked-in GHG emissions

Our initiatives for Scope 1 and Scope 2 emissions aim to achieve net zero emissions by 2050. As BAWAG Group leases its buildings, we have the flexibility to relocate to more energy-efficient buildings should our transition pathway

deviate from the current plan. Most of our lease agreements are structured in such a way that they can be terminated at short notice if required to meet our 2030 and 2050 targets. Locations with long-term leases already have a low carbon footprint today.

With regard to the overall portfolio, the greenhouse gas emissions of the portfolio with the longest maturity – the mortgage portfolio – depend most heavily on measures at national and European level. If these measures are implemented as envisaged in the transition plan, achieving the net-zero target in 2050 is feasible for the mortgage portfolio. However, if the measures are not implemented or are delayed, greenhouse gas emissions may remain locked in for a longer period. The other portfolio classes have short- to medium-term financing maturities and can therefore be managed more actively.

E1-1.16f: Significant CapEx for coal-, oil- and gas-related economic activities

This is not material for BAWAG's own operations. In its a lending portfolio, BAWAG Group has no exposure to coal and only low exposure to oil and gas.

E1-1.16g: EU Paris-aligned benchmarks

BAWAG Group is not excluded from the EU Paris-Aligned Benchmarking.

E1-1.16h: Alignment of the transition plan with the overall business strategy and financial planning

Our transition plan is in full alignment with our overarching business strategy and financial planning, thereby ensuring the integration of decarbonization efforts into our business operations, control functions and governance processes. Since the launch of our transformation in 2012, we have prioritized risk-adjusted returns in our decision-making processes. As a result, BAWAG Group maintains a low exposure to high-emitting sectors, thus we do not anticipate the need to divest from certain sectors or terminate business relationships during our transition.

The primary focus of our transition plan is to set targets for reducing greenhouse gas emissions from our own operations and our two largest GHG emitting portfolios, which are strategically significant to our business model, from an asset class perspective and a customer segment perspective. This approach not only bolsters our long-term stability by embedding sustainability into our decision-making processes, but also facilitates the transition. Consequently we can effectively manage transition risks and capitalize on emerging opportunities from new low-carbon solutions for our customers.

E1-1.16i: Approval of the transition plan

The transition plan for the own operations is applicable to all entities and for the portfolio to all entities with the respective product lines. It was approved by both the Management Board

and the target setting by the Supervisory Board of BAWAG Group to ensure comprehensive oversight and alignment with BAWAG's strategic objectives. The targets and plans were communicated to the employees responsible for the execution of the initiatives.

E1-1.16j: Progress in implementing the transition plan

Since setting our 2025 targets for our own operations in 2021, we have made considerable progress in implementing the measures. In 2025, we completed the full transition of our vehicle fleet to electric vehicles. In addition, consumption meters providing real-time usage data were installed in most buildings where technically feasible. We will continue to execute on our further initiatives to reach our 2030 milestone, as detailed in section (E1.6.44-52). In order to roll out the efforts to the affected business units, respective employees have received dedicated training and a monitoring mechanism was established. All of these measures contributed to exceeding our interim target for 2025 by 17 percentage points and, despite acquisitions not included in the base year, to a reduction of Scope 1 and Scope 2 emissions by 67% compared to 2020.

We launched a pilot for collecting energy performance certificates for the mortgage stock in Austria 2024, so as to increase the availability of energy performance certificates for current business in Austria. We also launched a process for annual engagement with our customers in the energy sector in terms of data, transition plans, and other disclosures in 2024.

While there was limited response for the existing stock business, we will run a new campaign again over the coming years. These initiatives are part of our transition plan to aim for higher accuracy of data for better steering as well higher customer engagement. We also offer incentives for energy-efficient mortgages in most countries. However, for mortgages the main lever is the decarbonization of the national energy grid. If the necessary progress is not made here, especially in Austria and the Netherlands, the 1.5-degree target will not be attainable for the mortgage portfolio. For the Knab mortgage portfolio, which was purchased in 2024, the transition initiatives have not yet been launched as we will only become lender of record for the majority of this portfolio in the first half 2026.

Impact, risk, and opportunity management

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

E1-2.24: Climate change mitigation and adaptation policies

Transition plan power generation - policy	
Key impacts, risks and opportunities covered	Climate change mitigation - portfolio decarbonization and management of transition risks
Achievement	Align the portfolio to the 1.5-degree maximum global warming scenario
Key contents of the policy	The policy defines the governance for managing the portfolio in alignment with the sector-specific Science Based Targets initiative (SBTi) pathway for a 1.5-degree global warming scenario.
Scope	Portfolio of customers active in power generation
Third-party standard	Sector-specific SBTi pathway tool applied
Availability of policy	The policy is made available as part of the ESG Risk Policy in the intranet.
Most senior accountable	Management Board
Transition plan residential real estate - policy	
Key impacts, risks and opportunities covered	Climate change mitigation - portfolio decarbonization and management of transition risks
Achievement	Align the portfolio to the 1.5 degree maximum global warming scenario in 2050
Key contents of the policy	The policy defines the governance framework for managing the portfolio in alignment with the 1.5-degree target for 2050. The 2050 target corresponds to the sector-specific Science Based Targets initiative (SBTi) pathway for a 1.5-degree warming scenario. The 2030 target deviates from the SBTi pathway.
Scope	Mortgage portfolio
Third-party standard	Sector-specific SBTi framework for 2050 target. The 2030 target deviates from the SBTi pathway.
Availability of policy	The policy is made available as part of the ESG Risk Policy in the intranet.
Most senior accountable	Management Board
ESG Risk Policy	
Key impacts, risks and opportunities covered	Climate change mitigation - portfolio - management of transition and physical risks
Achievement	Maintain low exposure to high-transition-risk sectors
Key contents of the policy	The policy provides the framework for managing ESG risks through due diligence, restricted and prohibited lending criteria, the limits we have in place, and the reporting framework.
Scope	Group
Third-party standard	None
Availability of policy	The policy is made available in the intranet.
Most senior accountable	Chief Risk Officer
Transition plan own operations - policy	
Key impacts, risks and opportunities covered	Climate change mitigation - own operations
Achievement	Net zero emissions by 2050 including targets for 2030
Key contents of the policy	The policy provides the internal framework for achieving the milestones of our long-term target of achieving net zero emissions by 2050. It defines the governance, respective measures and timelines.
Scope	Group
Third-party standard	None
Availability of policy	The policy is made available in the intranet.
Most senior accountable	Chief Executive Officer

E1-2.25: Areas addressed through the policies**E1-2.25a: Climate change mitigation**

With regard to climate protection, decarbonization targets have been established both for our own operations and for the lending portfolio. In addition, criteria have been defined that either exclude certain industries from the portfolio or require enhanced due-diligence reviews.

E1-2.25b: Climate change adaptation

BAWAG Group is exposed to physical risk through its lending activities, as financing of mortgages, be they residential or commercial, is a significant part of its business model. We manage this risk by having set limits for exposures in areas with high physical risk exposure as part of our risk management framework as well as by having set risk mitigation measures. The overall risk management approach is defined in our Sustainability Policy.

E1-2.25c-d: Energy efficiency, renewable energy deployment

BAWAG Group does not have a specific policy for energy efficiency or the type of deployed energy, as we already utilize green energy for the majority of our needs today and this is thus not a meaningful lever for decarbonization towards our 2030 or 2050 target. However, the Group aims to use green electricity at its locations in Europe, where it has the control to do so. In case of acquisitions, this may deviate during the integration.

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

E1-3.28-29: Disclosure of actions and resources related to climate change mitigation and adaptation

To facilitate the transition of our own operations and those of our largest portfolios, BAWAG Group has implemented a broad range of initiatives aimed at delivering against our decarbonization targets for climate change mitigation.

Full switch of our fleet to electric vehicles	
Material topic	Climate change mitigation - own operations
Impact, risks or opportunities	The switch of the entire fleet to electric vehicles reduces our impact on climate change from GHG emissions from our own operations.
Policy	Climate transition plan
Contribution to the achievement of the policy's objectives	We fully transitioned our fleet to electric vehicles by the end of 2025. Nevertheless, after the transition, electricity usage will remain a consideration, as the consumption at charging stations cannot yet be fully distinguished by source or type of electricity. The development of these charging stations is beyond our control. In collaboration with local grid operators and in compliance with the applicable regulations, we are establishing a network of wallbox charging stations at selected locations to ensure that our drivers can charge their vehicles with 100% green electricity.
Decarbonization lever	Increasing usage of less GHG intensive energy sources
Start/implementation status/planned end	The vehicle switch was completed by the end of 2025, while the usage of green electricity is planned to be 100% by 2030.
Result of the measure and progress	Since the electricity provided at public charging stations cannot currently be classified to the required granular level, BAWAG aims to achieve zero emissions for its fleet by 2030 at the latest.
GHG emission reduction	Target reduction by 2030: 534 tGHGe vs baseline 2020 Reduction as of 2025: 484 tGHGe vs baseline 2020 Additional reduction of 50t necessary for 2030 target.
Scope	Own operations
Affected stakeholders	Employees
Allocated resources and dependencies	The remaining part for target achievement is limited to reducing the emissions from electricity consumed at public charging stations, where the availability of more accurate data is required.

Technical measures improving low-carbon features in our branches	
Material topic	Climate change mitigation - own operations
Impact, risks and opportunities	The implementation of low-carbon solutions in our branches reduces the impact of our operations on climate change by lowering GHG emissions.
Policy	Climate transition plan
Contribution to the achievement of the policy's objectives	For locations where measures are already in place, their effects will become apparent in the coming years following previous fit-out in the branches and space reductions. Investments for lower carbon solutions within our retail franchise are planned in our construction roadmap: The progress of this roadmap is monitored at the Management Board level. In addition, potential measures to reduce GHG emissions at locations, which have already been rebuilt, are being considered and assessed for feasibility.
Decarbonization lever	Increasing energy efficiency
Start/implementation status/planned end	The measure is in progress and will be continuously carried out until respective branches have been rebuilt.
Result of the measure and progress	By improving the buildings of our branches we expect to increase our energy efficiency and therefore lower our absolute emissions.
GHG emission reduction	A total reduction of 172 tons by 2030 and 198 tons in total by 2050 (compared with 2025).
Scope	Own operations
Affected stakeholders	Employees, customers
Allocated resources and dependencies	The investments in a lower GHG-solution will be part of the ongoing refurbishments. Therefore, a separation from dedicated transition-plan related investments is not intended. Technical solutions are expected to improve over time as we implement our measures. In addition, the technical solutions also need to materialize for our energy providers in order to achieve this target. In the financial statements, this is reflected in the notes on real estate investments.

Real-time tracking of energy consumption	
Material topic	Climate change mitigation - own operations
Impact, risks and opportunities	The more accurate tracking of energy consumption should enable us to reduce our impact on climate change from GHG emissions from our own operations.
Policy	Climate transition plan
Contribution to the achievement of the policy's objectives	Once all measures described previously have been implemented, the key for reduction will remain steering the usage of energy and using it more efficiently. Therefore, we are investing in real-time tracking of energy consumption by installing metering systems due to the fact that smart meter coverage (not only for electricity) is still very limited (not only for electricity).
Decarbonization lever	Increasing energy efficiency
Start/implementation status/planned end	The implementation of the real-time tracking was launched in 2024 and was completed for the planned locations in Austria in 2025. The remaining locations do not allow for sufficient, so no further installments are planned at this stage.
Result of the measure and progress	By improving the tracking of our energy consumption we expect to increase our energy efficiency and therefore lower our absolute emissions.
GHG emission reduction	The implementation does not have a direct impact on the reduction of GHG emissions. The effect of the ongoing real-time tracking is not directly attributable as the energy consumption is dependent on seasonal conditions and can thus vary from year to year.
Scope	Own operations
Affected stakeholders	Employees
Allocated resources and dependencies	The investments were concluded in 2025.

Diversifying business towards renewable energy opportunities	
Material topic	Climate change mitigation - portfolio: power generation
Impact, risks and opportunities	We cause an impact on climate change through our lending activities, while at the same time reducing our transition risk by actively steering the portfolio so as to align it with the 1.5 degree maximal global warming scenario.
Concept	Climate transition plan
Contribution to the Achievement of the policy's Objectives and Goals	We aim to invest in the diversification of our power generation portfolio either by granting loans to companies with lower intensity or for renewable energy in order to align the portfolio with the 1.5 degree maximum global warming scenario.
Decarbonization lever	Portfolio decarbonization
Start/implementation status/planned end	This measure was launched in 2025 and will continue until having achieved our target (long-term 2050).
Result of the measure and progress	The diversification of the portfolio can lead to a lower energy intensity. Engaging with our customers to understand what their investment needs are, can also support the diversification of the portfolio.
GHG emission reduction	This contributes to reducing GHG intensity. As we manage the portfolio at the global level, this measure depends on progress made by customers. Because of this, no separate value can be indicated.
Scope	Lending portfolio
Affected stakeholders	Customers

Annual engagement with largest power generation customers to assess progress of transition plan	
Material (sub) topic	Climate change mitigation - portfolio: power generation
Impact, risks and opportunities	We cause an impact on climate change through our lending activities, while at the same time reducing our transition risk by actively steering the portfolio so as to align it with the 1.5-degree maximal global warming scenario
Policy	Climate transition plan
Contribution to the achievement of the policy's objectives	The power generation portfolio is the highest GHG emitting portfolio. The decarbonization of this portfolio is therefore a key driver for our overall decarbonization efforts. Engaging with our customers on this topic is an important means to assess what plans are available or in development and one to assess the progress being made.
Decarbonization lever	Customer engagement
Start/implementation status/planned end	The outreach was launched in 2024 and was established as continuous engagement measure until the target has been achieved.
Result of the measure and progress	By engaging with our customers on the status of their transition plans, we can also assess the steering of the portfolio in order to anticipate deviations from the customers' own transition plans. We sent a questionnaire to the largest customers in our power generation portfolio from an exposure perspective. This should establish a basis of which customers already have a transition plan and which ones plan to introduce one in the next years.
GHG emission reduction	Currently only as intensity
Scope	Loan and investment portfolio
Affected stakeholders	Customers

Customer engagement with improvement of EPC levels for better steering	
Material topic	Climate change mitigation - portfolio: mortgages
Impact, risks and opportunities	We cause an impact on climate change through our lending activities, while at the same time limiting our transition risk through actively steering the mortgage portfolio as our largest asset class so as to align it with the 1.5 degree maximal global warming scenario.
Concept	Climate transition plan
Contribution to the achievement of the policy's objectives	The policy aims to plan for a transition of the mortgage portfolio in line with the scenario of a maximum global warming of 1.5 degrees by 2050, and the associated initiatives thus contribute to this plan. This comprises the collection of energy performance certificates of the collaterals, running campaigns for new businesses dedicated to raising awareness of providing energy performance certificates and running campaigns for the stock business. However, it will take time to achieve impact with these measures due to the long-term nature of the business as well as the low volume on a single transaction level.
Decarbonization lever	Customer engagement
Start/implementation status/planned end	We piloted outreaches to customers with existing mortgages in 2024 and enhanced our EPC label collection process for new mortgages in 2025. The response rate for stock business was limited. Therefore, we will work on formats to achieve a better response rate in the future. This will be an integral part of our initiatives until target achievement in 2050.
Result of the measure and progress	Improving the EPC coverage in existing and new business, supports us in the more accurate steering of the portfolio and in making targeted decisions.
GHG emission reduction	Intensity level
Scope	Loan and investment portfolio
Affected stakeholders	Customers
Allocated resources and dependencies	This measure depends on the customer response rate.

Diversification of the portfolio - mortgages	
Material topic	Climate change mitigation - portfolio: mortgages
Impact, risks and opportunities	We influence climate change through our lending activities while at the same time mitigating our transition risk by actively managing the mortgage portfolio—our largest asset class—to align it with the 1.5-degree global warming target for 2050.
Policy	Climate transition plan
Contribution to the achievement of the policy's objectives	By further diversifying the portfolio—both in new business and through campaigns aimed at improving the existing portfolio, such as renovation initiatives—we contribute to the decarbonization of the portfolio. However, a key driver is also the passive decarbonization lever, namely the implementation of government measures and climate ambitions, particularly in the Netherlands and Austria.
Decarbonization lever	Diversification of the portfolio toward more energy-efficient residential buildings
Start/implementation status/planned end	The transition plan was launched in 2025 and will cover the entire residential mortgage portfolio starting in 2026.
Result of the measure and progress	The shift toward a higher share of residential mortgage loans with good energy efficiency contributes to reducing emissions intensity. Since housing should remain accessible to everyone, we do not apply exclusion criteria in this area but instead rely on incentives.
GHG emission reduction	intensity level
Scope	Loan and investment portfolio
Affected stakeholders	Customers
Allocated resources and dependencies	This measure depends on the development of the market.

Differences in EU Taxonomy disclosure under ESRS E1

As BAWAG Group discloses in the E1-Standard information using EU Taxonomy templates relevant for financial institutions, the disclosure under E1-3.29c cannot be adapted.

Metrics and targets

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

E1-4.30-33: GHG emission reduction targets or any other climate-related targets

BAWAG causes greenhouse gas emissions through its own business activities and through its lending. To reduce these emissions and ensure a structured transition, BAWAG has defined GHG reduction targets. These targets are applicable across the entire Group and relevant product lines. Progress towards these targets is measured quarterly and reported annually as part of the sustainability report. Targets may be revised over time if the assumptions or scope have changed, for example following acquisitions. The target for the decarbonization of the mortgage portfolio was adjusted to include the Knab mortgage portfolio. The baseline was therefore set to 2025.

For physical risk, we have defined key risk indicators for the material portfolios as part of our risk management framework and risk mitigation measures and monitor these indicators on a quarterly basis.

In 2021, BAWAG Group set the target of generating more than € 1.6 billion in new business with an energy-efficient purpose by 2025. This is based on an internal definition that includes, for example, the financing of residential housing, renewable energy, and similar activities. In 2025, new business amounting to €1.67 billion was achieved.

E1-4.34: GHG emission reduction targets in detail

E1-4.34a, b, c: Disclosure of GHG emission reduction targets

Values in tCO ₂ , if not stated differently	Base year	Baseline	2025	Milestones and target years			Scope	Science-based
TARGETS				2025	2030	2050		
Own operations (Scope 1 and 2, market based)	2020	3,477	1,157	1,739	1,043		Targets have been reaffirmed despite acquisitions since 2020	Pathway aligned
Change to electric vehicles	2020	534	50	217	—	—		
Remaining measures outlined in E1-1 and E1-3	2020	2,943	1,107	1,522	1,043	—		
Scope 3.15								
Mortgage portfolio (kgCO ₂ e per m ²)	2025	38.9	38.9		26.6	0.4	Mortgage portfolio updated for Knab portfolio; 34% of GHG emissions scope 3.15	2050 target according to the SBTi framework, 2030 target is above the SBTi pathway.
Power generation (gCO ₂ /kWh)	2023	286.5	192.9		92	0.5	Energy producers; 36% of GHG emissions scope 3.15	1.5 degree SBTi scenario toolset applied

As a financial institution, our largest decarbonization lever is the financed portfolio. As the success of the measures depends on the decarbonization initiatives of our customers and hinges largely on the implementation of the national measures, the achievement of these targets is tied to the responsiveness of our customers and primarily to government action. The targets were derived from the GHG Protocol as shown under E1.6, setting targets for Scope 1 and 2 as well as our financed emissions (Scope 3.15). The targets were set primarily with the involvement of the Management Board, the respective business functions, risk management and the sustainability function. Other stakeholders were not included.

The base year of 2020 was originally chosen for our operations due to the externally communicated targets set in 2021. Despite our acquisitions, the 2030 and 2050 target for Scope 1+2 was not adjusted. The base year for the power generation target was chosen as the first year of having applied a target, whereas the baseline for mortgages was reset to 2025 in 2024 due to the inclusion of the acquired Knab portfolio. Based on the current initiatives, BAWAG is well on its way to reaching its targets. The mortgage portfolio exhibits the greatest dependency on external measures. The progress is shown under E1.6.

E1-4.34e: Targets

The targets for the energy production portfolio were set in accordance with the framework for the respective 1.5 degree SBTi scenario. The 1.5-degree SBTi scenario also served as the basis for the mortgage portfolio, though the 2030 target deviates from the pathway. Due to the higher intensity in the Dutch portfolio, which accounts for the largest share of the overall portfolio, the 2030 target is above the 1.5-degree SBTi pathway. The fixed market share assumption was chosen because detailed data are not available. The targets were not externally verified.

E1-4.34f: The decarbonization levers are disclosed in E1-1.

E1-5 – Energy consumption and mix

E1-5.35; 37: Energy consumption and mix

BAWAG's energy consumption stems from the operation of offices, branches, and its fleet of vehicles. We have set forth measures in the transition plan to continue the shift towards a less carbon-intensive energy mix over time as described in E1-3.28-29.

	2025	2024
Total energy consumption (MWh)	12,297	12,052
Total fossil energy consumption (MWh)	6,010	6,611
Share of fossil sources in total energy consumption (in %)	49%	55%
Consumption from nuclear sources (MWh)	n/a	n/a
Share of consumption from nuclear sources in total energy consumption (in %)	n/a	n/a
Total renewable energy consumption (MWh)	6,287	5,441
Fuel consumption from renewable sources, including biomass (Scope 1)	n/a	n/a
Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources	6,287	5,441
Consumption of self-generated non-fuel renewable energy	n/a	n/a
Share of renewable sources in total energy consumption (in %)	51 %	45 %

All operational entities of BAWAG Group are fully consolidated and therefore included in the total energy consumption figures. Consumption values are obtained from internal measurements, recent invoices, or estimates. Adopting a conservative approach, district heating and cooling were assumed to be derived from fossil energy. Biomass combustion does not fall under Scope 1, and the biomass content in district heating (Scope 2) is unknown. There has been no third-party review of the figures.

E1-6: Gross Scope 1, 2, 3 and total GHG emissions

E1-6.44-52: Disclosure of gross Scope 1,2,3 and total GHG emissions in metric tons of CO₂e

	2020 (base year)	2024	2025	% 2025/2024	Milestones and target years		
					2025	2030	Target /base year in %
Scope 1 GHG emissions							
Gross Scope 1 GHG emissions (tCO ₂ e)	1,543	812	611	(25%)	S1+S2 combined	S1+S2 combined	n/a
Percentage of Scope 1 GHG emissions from regulated emission trading schemes (%)	—	-	-	-	-	—	—
Scope 2 GHG emissions							
Gross location-based Scope 2 GHG emissions (tCO ₂ e)	5,379	1,802	1,806	—%	n/a	n/a	n/a
Gross market-based Scope 2 GHG emissions (tCO ₂ e)	1,934	570	547	(4%)	S1+S2 combined	S1+S2 combined	n/a
Scope 1 and 2 emissions (location-based)	6,922	2,614	2,417	(8%)	n.a.	n/a	n/a
Scope 1 and 2 emissions (market-based)	3,477	1,382	1,157	(16%)	1,739	1,043	30%
Significant Scope 3 GHG emissions							
1 Purchased goods and services	n/a	20,145	35,140	74%	S1+S2 combined	n/a	n/a
thereof purchased cloud computing and data center services	n/a	2,736	3,656	34%	n/a	n/a	n/a
2 Capital goods	n/a	975	2,799	187%	n/a	n/a	n/a
6 Business travel	n/a	3,803	3,451	(9%)	n/a	n/a	n/a
7 Employee commuting	n/a	1,097	1,291	18%	n/a	n/a	n/a
15 Investments ¹	n/a	2,505,424	2,439,224	(3%)	n/a	n/a	n/a
Total GHG emissions							
Total GHG emissions (location-based) (tCO ₂ e) ²	6,922	2,534,058	2,484,322	(2%)	n/a	n/a	n/a
Total GHG emissions (market-based) (tCO ₂ e) ²	3,477	2,532,826	2,483,062	(2%)	n/a	n/a	n/a

¹ The targets for Scope 3.15 are defined as intensity and are therefore not shown in this overview. The targets for the financed portfolio are disclosed in E1.4-34. Motor vehicle loans and car leasing business are included in "investments". ² The total GHG emissions were corrected for 2024, as the thereof position "Purchased cloud computing and data center services" was double-counted.

In 2025, BAWAG Group had total GHG emissions of 2,483,062 tCO₂e (market-based).

Scope 1 and 2 emissions, resulting from our own operations, decreased by 16% compared to the prior year and by 67% compared to the base year. The reduction is a reflection of our decarbonization measures resulting from lower energy consumption and the progress of the switch of our entire fleet to electric cars. District heating and cooling were assumed to be derived from fossil energy.

As a financial institution, our biggest emissions are related to our lending and investment book. Emissions from investments declined in 2025, with details provided under E1-6.AR 46g. The increase in the categories of purchased goods and services as well as capital goods is attributable to the acquisitions completed in 2024 and 2025.

**E1-6.AR 46g: Disclosure of the measurement of Scope 3 GHG emissions and data sources (FY2025)
FY 2025**

Asset Class	Total (gross) carrying amount in € million	Financed Scope 1+2 GHG emissions (kt CO2)	Financed Scope 1+2 GHG emissions (tCO2e/EUR millions)	Financed Scope 3 GHG emissions (kt CO2)	Financed Scope 3 GHG emissions (tCO2e/EUR millions)	Blended data quality score
Mortgages	25,123	464	18	—	—	3.6
CRE	6,448	148	23	—	—	4.2
Listed equity & corporate bonds	2,913	354	121	777	267	3.0
Business loans & unlisted equity	3,198	272	85	294	91	4.6
Motor vehicle Loans	1,053	122	116	—	—	2.4
Sovereigns	52	5	89	3	65	3.0
Total	38,787	1,365	35	1074	174	3.7

FY 2024

Asset Class	Total (gross) carrying amount in € million	Financed Scope 1+2 GHG emissions (kt CO2)	Financed Scope 1+2 GHG emissions (tCO2e/EUR millions)	Financed Scope 3 GHG emissions (kt CO2)	Financed Scope 3 GHG emissions (tCO2e/EUR millions)	Blended data quality score
Mortgages	25,109	474	19	—	—	3.6
CRE	6,089	205	34	—	—	4.3
Listed equity & corporate bonds	3,386	600	177	549	162	3.6
Business loans & unlisted equity	3,284	271	83	257	78	4.5
Motor Vehicle Loans	998	132	133	—	—	2.3
Sovereigns	115	11	92	7	65	1.3
Total	38,981	1,692	43	813	120	3.7

BAWAG Group has joined the Partnership for Carbon Accounting Financials (PCAF), which provides financial institutions with a framework for assessing and disclosing greenhouse gas (GHG) emissions. This enables financial institutions to produce transparent climate reporting on their GHG emissions, identify climate-related transition risks and opportunities, and determine baseline emissions for the Paris Agreement targets.

The quantitatively assessed portion of our portfolio amounts to € 38 billion, or 65% of total assets, after excluding cash and cash-equivalent reserves. The PCAF standard provides detailed methodological calculation guidance for seven asset classes: listed equity and corporate bonds, business loans and unlisted equity, project finance, and commercial real estate. The remaining assets not covered by the calculation relate to asset classes such as consumer loans and credit cards for which emission calculations are not yet available. Data was calculated as of each year-end. The 2025 results reflect the most recent PCAF emissions factors. The update primarily affected mortgage loans and commercial real estate. The PCAF

calculation is based on the second edition; implementation of the third edition is planned.

While the gross carrying amount of the financed asset classes remained largely stable, our financed greenhouse gas emissions declined by 3% compared with the previous year, primarily due to improved data quality for listed equities. This also partially reflects lower energy intensity in the portfolio of energy producers. Since 2024, we have conducted an annual survey among a selected group of customers, which has enabled us to replace industry averages with actual data in some cases.

E1-6.AR 46h: Disclosure of boundaries, calculation methods and tools for each Scope 3 GHG category

All metrics were calculated internally, with no additional verification by an external third party. The material Scope 3 emissions were defined based on the classification in the GHG Protocol.

Scope 1 and 2

Consumption data was collected by various means. Whenever possible, directly measured values were used. When not available, the latest invoice was used - or an estimate as a last resort. The sources for CO2 factors were Wien-Energie, the Austrian and Germany environment agencies and the IEA emissions factor database. For market-based Scope 2 GHG emissions, no unbundled instruments were purchased as BAWAG only procures "green" electricity with declarations of origin or other renewable certificates whenever possible.

Scope 3.1 and 3.2

The emissions were calculated based on total expenses per relevant expense account for each subsidiary. BAWAG applies the emission code for UK Standard Industrial Classification of Economic Activities published by the Government of the United Kingdom, Department for Environment, Food & Rural Affairs in 2021. With this spend based approach, the biomass combustion share is not separately available. We aim to include this aspect in the future if possible. In 2024, we carried out a survey of our goods and services suppliers to develop an understanding how we can improve the data quality or methodology in the future.

Scope 3.6

Business travel emissions were calculated using a combination of spend-based approach with emission factors same as applied for the Scope 3.1 and 3.2 emissions.

Scope 3.7

Employees' commuting data is based on a survey or on voluntary information regarding the modes of transportation typically used for commuting. The emissions were calculated using a conversion factor provided by the Environment Agency or other public sources.

Scope 3.15

The financed emissions are calculated based on the PCAF standard for the respective asset class. The data quality score shows the level of accuracy of the data sources. GHG emissions shown contain Scope 1 and 2 emissions as value chain emissions data for companies we lend to or invest in are still limited. The calculations are largely semi-automated using SQL or Microsoft Excel and are based on the central database warehouse. The available data are sourced directly from the customer, or a third-party provider, or estimates are applied.

E1-6.AR 46i: List of scope 3 GHG emissions categories

Following Scope 3 categories are not included in the inventory as they are deemed as immaterial for our operations under the GHG Protocol.

3.3. Fuel and energy-related activities not included in Scope 1 and 2
3.4. Upstream transportation and distribution
3.5. Waste generated in operations
3.8. Upstream leased assets
3.9. Downstream transportation and distribution
3.10. Processing of sold products
3.11. Use of sold products
3.12. End-of-life treatment of sold products
3.13. Downstream leased assets
3.14. Franchises

E1-6.47: Disclosure of significant changes in the reporting undertaking and their effect on the comparability of the reported GHG emissions

On 1 November 2024, BAWAG Group acquired Knab and on 1 February 2025, Barclays Consumer Bank Europe (renamed to easybank in February 2026). The disclosed emissions are aligned with the financial accounting methodology; thus, the profit or loss related emissions (Scope 3.1, 3.2, 3.6) only include the pro-rata share of the respective year. Consequently, 2025 includes the full impact of Knab as well as eleven months of the entity acquired in Germany. The financed emissions are calculated based on the balance sheets as of year-end 2024 and 2025.

E1-6.53-54: GHG emissions intensity

The GHG emissions intensity can provide a comparison across industries for stakeholders. However, there are limits when using this indicator as measurement of our decarbonization initiatives. The revenue streams for financial institutions depend on factors beyond just business volume growth, such as interest rates. Therefore, any comparison needs to be assessed in a broader context over time.

The GHG intensity was calculated internally without additional verification by an external party.

(tCO2eq/€)	2025	2024
GHG emissions intensity (location-based)	0.001	0.002
GHG emissions intensity (market-based)	0.001	0.002

E1-6.55 Reconciliation to the relevant line item or notes in the financial statements

The net revenues used in the denominator in the calculation of the GHG emissions intensity refers to the operating income reported in the management report.

E1-9: Anticipated financial effects from material physical and transition risks and potential climate-related opportunities

BAWAG Group makes use of the phase-in period.

E4: Biodiversity and Ecosystems

Strategy

E4-1: Transition plan and consideration of biodiversity and ecosystems in the strategy and business model

E4-1.13: Resilience of the strategy and business model in relation to biodiversity and ecosystems, including:

E4-1.13a-f: Assessment of the resilience of the current strategy and business model to biodiversity and ecosystems-related physical, transition and systemic risks

In the 2024 financial year, BAWAG Group conducted analyses relating to biodiversity and ecosystems for its own operations and for the lending portfolio. The analysis was carried out with an external data provider to investigate the distance to biosensitive areas as well as the dependencies and pressure stemming from biodiversity and ecosystems. This is not material for own operations.

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

E4-SBM 3.16a: Material sites of own operations

BAWAG Group does not have significant impacts or risks from its own operations. As detailed in section IRO-1, we have evaluated our branches and headquarters based on their proximity to biosensitive areas and threatened species as part of our materiality assessment. In addition, BAWAG Group solely rents branch and headquarters sites.

E4-SBM 3.16b: Material negative impacts with regards to land degradation, desertification or soil sealing have been identified

Approximately 50% of BAWAG's lending portfolio consists of mortgages, which is the largest asset class. While we only finance a small share of newly built houses in the Netherlands, we contribute to soil sealing through our financing activities in

Austria. Especially historic data are not available at the required level of detail, so the assessment includes a high level of estimation and therefore uncertainty.

E4-SBM 3.16c: Operations affecting threatened species

BAWAG Group has no branches or headquarters that impact threatened species.

Impact, risk and opportunity management

E4-2: Policies related to biodiversity and ecosystems

The materiality of this topic arises from the value chain. Therefore we apply the phase-in.

E4-3: Actions and resources related to biodiversity and ecosystems

The materiality of this topic arises from the value chain. Therefore we apply the phase-in.

E4-4: Targets related to biodiversity and ecosystems

BAWAG Group has not set a target with respect to biodiversity. A target will only be defined once the relevant BAWAG-specific data is available.

E4-5: Impact metrics related to biodiversity and ecosystems

The materiality of this topic arises from the value chain. Therefore we apply the phase-in.

Social

Own workforce

Our human capital

Our Employees – Growing Together as a Team

Our human capital is one of the most important pillars for executing on our strategy and building the BAWAG Group of tomorrow. Therefore, it is key for us to retain talent over the long term, attract and develop new staff and have an attractive work environment. Investing in our team's well-being, competencies and personal and professional growth, while instilling an entrepreneurship mentality are the focus areas of our human resources initiatives. We view it as our responsibility to promote diversity, equity, and inclusion among our employees.

Our three strategic pillars for human capital are as follow:

GROWTH

Having the right skills and talent in the right place are key for the development of the Bank. Embedding a culture of open dialogue through the employee journey enables us to grow together as a company by understanding what our employees' development needs are, investing in their skills and promoting diversity, equity and inclusion.

EFFICIENCY

We proactively address the challenges with which we are confronted. We especially ensure the long-term success of our business model by means of a continuous improvement mentality embedded in a dynamic work environment.

SAFE AND SECURE

We aim to foster an environment where employees feel empowered, engaged and supported through their journey, create a positive employee experience, and invest in the well-being of our employees.

Strategy

ESRS 2 SBM-3: Policies for the management of material impacts, risks and opportunities

SBM-3.13a: Information about actual and potential direct and indirect impacts of the strategy and business model, and informing and contributing to adapting the strategy and business model

SBM-3.13b: Relationship between material risks and opportunities

BAWAG Group is fully committed to upholding internationally recognized labor and human rights standards. We have not identified any operations at significant risk of incidents of forced or compulsory labor or child labor in terms of the type of operation or the countries in which we operate. The successful execution of BAWAG Group's strategy depends on its employees. Therefore, developing our company culture has been an integral part of our transformation over the past decade. The identified impacts, risks and opportunities do not require any change in our strategy, but are incorporated as part of our human resources strategy, which forms an integral part of our business strategy.

SBM-3.14a-g; SBM-3.15: Disclosure

BAWAG Group has developed a comprehensive understanding of the risks that certain groups within the workforce may face and actively works to prevent these risks from arising, ensuring the continued protection of affected employees. Moreover, there are no specific groups within our workforce for which particular risks or opportunities are relevant; these apply equally to the entire workforce.

All measures described here apply to all employees. If a measure does not apply to a specific group, this is described in the standard.

BAWAG Group's workforce is composed of various categories of employees, each with distinct career paths and opportunities for growth. The types of employees include:

- Full-time employees regularly work between 38 and 41.5 hours per week. Full-time work is based primarily on good working conditions, a supportive job environment, career development, and health and safety.
- Part-time employees work less than full time. Part-time work is characterized by the flexibility of working hours and the remuneration determined according to the hours worked, but additional benefits such as participation in the employee participation program and other benefits are also open to part-time employees.
- Training interns complete an internship as part of their studies. A training internship lasts four to six months, which the interns spend in a specific department. The aim of the internship is professional development, and the students actively work on current projects and tasks in the department. Their experience with us should support them in their future professional career.
- Holiday interns work during the summer months. The aim for summer interns is to gain their first learning experience in the world of work and gain an initial insight into working life. The holiday interns are supervised by employees from the respective department and assist with simple tasks. They are paid for their work in line with industry standards.

Furthermore, BAWAG Group also works together with non-employees (e.g. contractors, consultants, freelancers and temporary workers), striving to keep their number as low as possible, maintain long-term partnerships and ensure compliance with country-specific regulations to guarantee their safety and stability. Non-regular employment (fixed contracts) only applies in specific cases, e.g. internships that provide students with required work experience or temporary replacements during parental leave. Overall, the number of employees on fixed-term contracts remains very limited.

No risks or opportunities were identified as material. The transition plan has no impact on our employees. In addition, there were no incidents of forced or child labor.

S1-1: Policies related to own workforce

The policies addressing the material impacts, risks and opportunities apply to all employees.

S1-1.19: Policies to manage material impacts, risks and opportunities

Code of conduct	See also G1
Key impacts, risks and opportunities covered	The Code of Conduct, which was revised in 2025, sets forth the understanding of banking and conduct ethics at BAWAG Group and was approved by the Management Board. The Code of Conduct defines the ethical standards and behavioral guidelines that all employees, managers, and stakeholders must adhere to. It serves as a guide for integrity, fairness, and honesty in all business activities and interactions. The code promotes a sense of responsibility and helps to strengthen stakeholder confidence in our business practices. Respect is a basic prerequisite for mutual trust, a good working atmosphere, and the willingness to make decisions. We consider the respectful interaction among employees as well as among supervisors and employees to be a fundamental aspect of collaboration and therefore an integral component of our modern management training. We expect open and fair interaction among all employees. Furthermore, we act with respect, appreciation and fairness towards our customers, stakeholders and competitors, as well as towards the media and the financial community. A violation of the Code of Conduct may lead to disciplinary consequences. Monitoring occurs through the Securities Compliance Office, and feedback is obtained via Complaint Management and Internal Audit.
Achievement	Setting the general framework on how we do business.
Contribution to the fulfillment of the policies	Alongside additional internal policies, the Code of Conduct reduces the risk of negative behavior, while at the same time promoting a positive attitude towards how we operate. The responsibility for implementation lies with the Management Board as well as the respective direct supervisors, who serve as ethical role models. It is reviewed annually.
Scope	All employees
Availability of the policies	The Code of Conduct is available on the internet as well as the intranet.
Most senior role accountable	Management Board
Human Rights Policy	
Key impacts, risks and opportunities covered	<p>Our Human Rights Policy covers the following key areas:</p> <ul style="list-style-type: none"> • Equal rights and non-discrimination, including the commitment to ensuring that all employees are treated equally and given the same opportunities regardless of gender, gender identity, origin, religion, age, sexual orientation, or disability • Respect for human rights by integrating human rights principles into our operations and processes • Compliance with the labor law framework that applies in each of the countries in which we operate • Fair working conditions ensuring a healthy and secure work environment for all employees • Guaranteed freedom of trade unions and association as well as the right to collective bargaining <p>Create a work environment grounded in mutual respect, exceptional commitment, and the protection of human rights and dignity. Monitoring progress through feedback via complaint management, feedback from employees, feedback from the Works Council and consequences under employment law in the event of violations as well as whistleblowing tools.</p>
Achievement	The Human Rights Policy contributes to a culture of diversity, inclusion and human rights by ensuring equal opportunities for all employees.
Contribution to the fulfillment of the policies	
Scope	All employees
Availability of policies	The Human Rights Policy is published on the internet as well as the intranet.
Most senior role accountable	Management Board

Diversity and Inclusion Policy	
Key impacts, risks and opportunities covered	The Diversity and Inclusion Policy promotes an inclusive work environment that respects and values diversity. We are committed to creating a work environment that is free from discrimination and provides equal opportunities for all employees, regardless of gender, gender identity, age, ethnicity, sexual orientation, religion, or physical disability. This policy promotes a positive working environment by encouraging diverse perspectives and experiences. The Recruiting Policy also emphasizes equal opportunities and diversity, while our plan for the advancement of women in BAWAG Group is a binding framework for promoting gender equality at all levels. It also refers to the women’s empowerment plan as well as the women’s initiatives, which can make a contribution.
Achievement	Create a work environment with equal opportunities
Contribution to the fulfillment of the policies	The Diversity and Inclusion Policy provides the framework for providing all employees with equal opportunities. Monitoring aspects are provided via the complaint process, employee surveys, and feedback talks, for example. The Management Board is responsible for the implementation, and it is reviewed annually.
Scope	All employees
Availability of policies	The Diversity and Inclusion Policy is published on the internet as well as the intranet.
Most senior role accountable	Management Board

Human Resources (HR) strategy	
Key impacts, risks and opportunities covered	The HR strategy aims to enhance employee satisfaction, foster a positive company culture, and improve hiring success. It addresses potential topics like fluctuation and talent/expert shortages while promoting opportunities through talent development, ongoing training, employer branding, and improved retention. Feedback from employees, e.g. through dialogue sessions with the Management Board, feedback and exit interviews, and feedback from the Works Council is included in the considerations.
Achievement	Create an attractive work environment for all employees and new hires and strengthen BAWAG’s position as an employer.
Contribution to the fulfillment of the policies	The HR strategy supports the company’s goals and aligns with all related HR policies. The Management Board is responsible for the implementation, and it is reviewed annually.
Scope	All employees
Availability of policies	The HR strategy is published on the intranet.
Most senior role accountable	CEO

S1-1.20,20a: Respect for human rights

We recognize human rights as universal standards and consider them the foundation of our business practices. Our corporate culture is built on mutual respect, commitment and customer focus, in alignment with the UN Guiding Principles on Business and Human Rights, the OECD Guidelines for Multinational Enterprises, the UN Global Compact Women’s Empowerment Principles and the employee rights defined by the International Labour Organization (ILO). Our Code of Conduct outlines the ethical principles we adhere to, while our Human Rights Policy - whose implementation is overseen by the Management Board - is reviewed annually and defines our guidelines and principles for addressing human rights. We integrate these principles into our daily operations and strive to create a working environment that respects and promotes the well-being and dignity of all employees. Human rights considerations are part of our ongoing efforts to maintain responsible practices.

Monitoring and feedback are crucial to this process, including the Grievance Policy, feedback from employees and the Works Council, as well as employment law measures for violations.

In addition to the internal Human Rights Policy, the company is committed to complying with the labor law framework in all countries in which it operates and to promoting diversity and equal opportunities as key success factors, with all employees treated equally and fairly. We support the freedom of trade unions and associations as well as the collective bargaining rights of employees.

S1-1.20b: Engagement with people in our workforce

The procedures outlined in S1-2 for involving employees and employee representatives in relation to impacts can also be used by employees to address and discuss human rights issues with BAWAG Group or related entities.

S1-1.20c: Measures to provide and/or enable remedy for human rights impacts

The procedures outlined in S1-3 for addressing adverse impacts and channels through which employees can raise concerns can also be used to address impacts on employees' human rights, where appropriate.

S1-1.21: Alignment with internationally recognized instruments

For the respect of human rights in relation to its own workforce, BAWAG Group adheres to internationally recognized human rights frameworks, including the OECD Guidelines for Multinational Enterprises, the UN Guiding Principles on Business and Human Rights, and the standards set by the International Labor Organization (ILO).

S1-1.22: Trafficking, forced or compulsory labor and child labor

BAWAG Group operates in countries which human trafficking, forced or compulsory labor, and child labor are prohibited by law. While this is also stated in the Human Rights Policy, we view this as a fundamental prerequisite for us and for our business partners.

S1-1.23: Workplace accident prevention policy or management system

BAWAG Group places great emphasis on preventing workplace accidents through comprehensive safety guidelines and regular inspections. These guidelines are based on external regulations and laws, accessible to employees via the intranet and internal manuals. Compliance with these guidelines is ensured through internal audits and reviews.

S1-1.24: Policies aimed at eliminating discrimination and advancing diversity and inclusion

24a	BAWAG Group has specific policies aimed at the elimination of discrimination (including harassment), promoting equal opportunities and other ways to advance diversity and inclusion	YES
24b	The following grounds for discrimination are specifically covered in the policies:	
	Racial and ethnic origin	YES
	Color	YES
	Sex	YES
	Sexual orientation	YES
	Gender identity	YES
	Disability	YES
	Age	YES
	Religion	YES
	Political opinion	YES
	National extraction or social origin	YES
	Other forms of discrimination covered by Union regulations and national law	YES

S1-1.24c: Policy commitments for people from groups at particular risk

BAWAG Group has no additional policies in place.

S1-1.24d: Procedures to ensure discrimination is prevented, mitigated, and acted upon as well as to advance diversity and inclusion

To prevent, contain and combat discrimination, it is key to raise awareness and provide further training for employees where discrimination can occur, e.g. through training programs and awareness raising during the recruitment process etc. Our policies are published on the intranet and managers are informed about and trained in these policies as part of their leadership development. The policies are regularly reviewed and updated to ensure they meet current requirements and best practices.

Our culture and values are defined by accountability and embracing change. We value managers who are dynamic, lead with uncompromising integrity, have a strong work ethic and do not shy away from making hard decisions. Our corporate culture therefore focuses on achieving our common goals. At BAWAG Group, people from over 60 nations, from all age groups, with different sexual orientations, with limitations and with different faiths work together every day. Diversity and equal opportunity for all employees are key success factors for the Group and are the responsibility of the management, implemented operationally by Human Resources, and put into practice by all managers and employees of the company.

S1-2: Processes for engaging with own workforce and workers’ representatives about impacts

S1-2.25, 27a: Engagement with employees

An open feedback culture is of central importance to BAWAG Group. Ideas, new opportunities, and feedback on how we can improve are not only essential for the further development of our organization but also serve as a channel to enhance teamwork and better serve our stakeholders. Engagement occurs both directly with employees and through regular dialogue across hierarchies with representatives of the Works Council.

S1-2.27b: Stage(s), type, and frequency of employee engagement

BAWAG Group has established different formats for engaging with employees:

- feedback talks with direct leading supervisors on at least once per year
- regular town hall meetings followed by Q&A

- Listen & Learn sessions/dialogue sessions with members of the Management Board
- other formats like lunch talks and dedicated events that also provide the opportunity to directly interact with our Management Board and Senior Leadership Team

We place great importance on transparent and constructive communication with our employees. Therefore, several engagement channels have been established at different management levels in the organization:

- Semi-annual meetings are held between representatives of the Management Board and the Works Council to discuss strategic topics.
- The chairperson of the Works Council has regular meetings with the CEO, who is responsible for Human Resources.
- Regular meetings between the Works Council and Human Resources take place to address employee concerns.

Employee feedback is considered as part of our continuous improvement efforts, with the involvement of the Works Council. Employees are informed via town hall meetings and intranet articles.

S1-2.27c: Operational responsibility

The Management Board and Human Resources are responsible for ensuring ongoing employee engagement measures. Among the Management Board members, the CEO oversees Human Resources and related activities. For example, feedback is collected through various dialogue rounds with employees on key topics and is reviewed and discussed at the Management Board level.

S1-2.27d: Global framework agreement

Company-specific agreements are negotiated and concluded between BAWAG or related entities and the Works Council as the representative of the employees' interests. This process ensures that the views and interests of the employees are considered. Agreements govern issues including occupational health and safety, health protection including mental health, and social and other benefits. We employ a staggered approach for agreements: For certain areas, we aim to achieve globally aligned agreements (e.g. the share purchase program), while agreements are country-specific for other issues (e.g. health protection).

S1-2.27e: Effectiveness of engagement with the workforce

To understand employee sentiment, we utilize multiple feedback channels to assess BAWAG Group as an employer and identify areas for improvement. We have ongoing HR initiatives to translate feedback from our employees into concrete actions and address priority topics. We maintain an ongoing dialogue through town hall meetings, dialogue sessions like "Listen & Learn" with Management Board members and focused discussion rounds. Country-specific quick checks are conducted occasionally for specific purposes. Based on our employees' feedback, we dedicate financial, time and personnel resources to strengthen engagement and collaboration through initiatives such as breakfast weeks, after-work events, leadership workshops, BAWAG insights and community days. In addition, we foster development and talent attraction through mentoring programs, internships, and participation in recruiting events and student fairs.

S1-2.28: Vulnerable groups

We ensure that representatives of people with disabilities are appointed to the Works Council. These issues are addressed on a country-specific basis to meet special needs.

We also promote equal opportunities for women, strengthen the exchange of experience and knowledge, and encourage networking within and outside the company. Specific events are organized such as lunch talks with top female managers from other companies and the joint development of specific women's workshops in collaboration with Human Resources.

Job applicants from abroad are actively supported by Human Resources throughout the complex process of obtaining a work visa and relocating. This ensures that our commitment to diversity within the company is upheld and that this group of applicants has equal opportunity in the hiring process.

S1-3: Processes to remediate negative impacts and channels for own workforce to raise concerns

S1-3.30, 32a: Approach to and processes for providing and contributing to remedy where the company has caused or contributed to material negative impact

Remediation of material impacts has priority, as it helps to increase employee motivation, avoid resignations through preventative measures, use complaints to implement quality improvement initiatives, and promote a positive corporate culture. The procedure for handling complaints initially emphasizes informal discussions between the complainant and the direct superior. All managers are required to address complaints and to respect data protection and anonymity. If an informal resolution is not possible, a formal grievance can be submitted to Human Resources. Remedial actions are taken efficiently and the Works Council is involved, depending on the specific case. These guidelines for the grievance mechanisms are designed to create an environment in which employees can feel safe to raise their concerns and in which complaints are dealt with efficiently and fairly.

S1-3.32b: Channels in place to raise concerns or needs

We appreciate an environment where employees are welcome to voice their concerns and see this as an opportunity to continuously improve and further develop our processes, customer service, and entire organization. Therefore, we have established the following channels where employees can address concerns through direct engagement but also anonymously. The channels are provided by the company itself or as part of participation in third-party mechanisms, e.g. the external whistleblower tool.

- Regular feedback talks between employees and managers provide a suitable and confidential platform for raising concerns.
- Human Resources
- Dialogue rounds with Management Board
- Works Council
- Whistleblower tool

In line with our general business approach, we aim to address developments, whether positive or negative, proactively. While some impacts can be remediated within a shorter period, there are others that require structural changes. We

aim to continuously strengthen positive impacts within the organization. Therefore, we anticipate that these impacts will be reduced over the medium-term. The effectiveness of the chosen measures is tracked and reviewed across management functions, e.g. the female leadership quota, training hours, and feedback talks.

S1-3.32c: Grievance/complaints handling

BAWAG Group's Grievance Policy sets out how employees can report concerns and complaints regarding their working conditions, discrimination, or other employee-related issues. This policy ensures a fair and transparent process for investigating and resolving complaints and promotes a supportive work environment to ensure the well-being of employees.

S1-3.32d: Processes through which the undertaking supports the availability of the mentioned channels

The Grievance Policy as well as the contact details for the Works Council are available on the intranet and accessible to all employees. This information is published on the intranet.

S1-3.32e: Tracking and monitoring of issues raised and addressed and effectiveness of the channels

The channels through which employees can express their concerns and needs are firmly established and well-known. Dialogue with managers takes place regularly. Due to the determined rhythm of these formats, measures taken to address employee concerns are regularly monitored and assessed. Monitoring is described in the Grievance Policy.

S1-3.33: Assessment of awareness within own workforce of structures and processes for raising concerns

Employee awareness of the structure and processes in place to raise concerns is promoted through regular communication via the intranet, training, and feedback mechanisms. With the Works Council, employees have an independent point of contact where they can raise concerns. The Works Council regularly informs employees about their rights and any other developments. Therefore, BAWAG Group believes that there is adequate awareness among employees. For the protection of individuals raising concerns, please refer to G1-1.

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

S1-4.38a,b,d: Actions taken, planned or underway to prevent or mitigate material negative impacts on our workforce

Advancement of women	
Measure	BAWAG Women’s Initiative Women’s workshops specific Mentoring program Lunch talks with top female managers Information sessions for expectant mothers and those returning from parental leave Part-time leadership roles Ensuring a balanced gender ratio in training programs Raising awareness among hiring managers on the topic of recruiting Women’s Advancement Plan
Achievement	Create an equitable culture where all individuals have equal opportunities to advance their careers, regardless of gender.
Contribution of the fulfillment of policies	Our advancement of women aims to increase their visibility and strengthen engagement. In order to evaluate the effectiveness of our measures, we regularly ask for feedback in our training sessions and workshops. In addition, employees can use a dedicated email address to submit questions regarding feedback on initiatives and general suggestions.
Scope	All employees
Time horizon	Initiatives are ongoing
Target	2025 (target set before the two strategic acquisitions): Achieve 33% female representation in the Senior Leadership Team 2027: Achieve 30% female representation in the Senior Leadership Team (based on the enlarged group of companies)
Progress	2025: 28% female representation in the Senior Leadership Team compared to 15% in 2020 at the time of target setting. The 2025 target was set before BAWAG made two strategic acquisitions in 2024 and 2025. The target for 2027 was set on the basis of the enlarged group of companies.

S1-4.38c,d: Achieving positive material impacts for the own workforce

Becoming an attractive employer with attractive benefit schemes to foster ownership mentality

Measure	Part of the corporate culture is the ownership mentality, which also drives the continuous improvement mindset. A new system of employee benefits was introduced in 2023, including: BAWAG employee participation program: Employees receive one share per month of service, which is transferred to their securities account every three years BAWAG "3+1" matching program: In years without a share transfer, we offer a matching program under which employees receive one share free of charge (matching share) for every three BAWAG Group shares they acquire, with a maximum amount of €3,000 in matching shares. BAWAG (cash) profit participation: The first payout, based on the financial year 2023, was made in July 2024 at a rate of €1 per €1 million of BAWAG Group's net profit in the previous year, and the second payment was made analogously in 2025.
Achievement	Fostering the ownership mentality and having our employees participate in the company's success.
Contribution to the fulfillment of the policies	Our employee benefits program promotes employee participation and increases our attractiveness as an employer.
Scope	The benefit program is generally available to all employees with an active employment contract. For our new colleagues in Hamburg, this is currently in negotiation.
Time horizon	The benefits are available on an ongoing basis.
Progress	The program was established in 2023. The annual payout of the third part, the BAWAG profit participation, started in 2024.

Being an attractive employer with flexible work models

Measure	We offer efficient and employee-friendly working hours, with flexible working time models and remote work available to employees in specific countries where this is possible in relation to their assigned tasks.
Achievement	Contribute to a better work-life balance for our employees.
Contribution to the fulfillment of the policies	The flexible work models (working hours, remote work) are perceived positively by the employees. BAWAG Group offers flexible work models to employees in all countries, with exceptions like in branches. In addition, the company offers working time models that can be quickly and flexibly adapted to the respective activity and the private needs of the employees. In crisis situations, the company supports employees in a wide variety of ways in caring for family members, for example. We continuously monitor whether adjustments are necessary.
Scope	
Time horizon	The flexible work models are available on an ongoing basis.
Progress	Flexible work models, such as flexible hours and remote work, will remain an integral part of how we collaborate. To further strengthen communication and collaboration while preserving our corporate culture, remote work arrangements will be balanced from 2026 onwards.

Since 2013, BAWAG P.S.K. (Austria) has been participating in the *berufundfamilie* (Work and Family) audit conducted by the Austrian Federal Ministry of Economy, Family and Youth. This award is valid for three years and certifies that the company has undergone the full auditing process and has developed further goals and measures to implement a family-conscious Human Resources Policy. In the course of the last re-audit, we also participated in the new "Home Office/Mobile Working" certification and successfully received this award on the basis of the corresponding FlexOffice Guide.

As part of the re-audit for the *berufundfamilie* audit, new targets and measures were again developed to improve the compatibility of family and career. With the signing of the target agreement in September 2024, the company is once again working on the implementation of defined measures such as active employer branding as a family-friendly company, revision of the parental leave management process, and management training and awareness raising. The current "*berufundfamilie*" certificate is valid until 2027.

S1-4.38c,d: Additional actions or initiatives in place with the primary purpose to deliver positive impacts

Continuous training for our employees

Measure	<p>Employee training and development is an essential building block for the continued success of BAWAG Group. We promote the professional and personal development of employees by offering an extensive internal training program combined with external training offerings. We also promote and encourage our employees to take part in industry- and topic-specific conferences. Development is based on three pillars:</p> <ul style="list-style-type: none"> • career-enhancing working environment • target group-specific programs • individual development measures, with a special focus on a balanced gender ratio. <p>The training programs and initiatives ensure effective employee life-cycle training, starting from entry in BAWAG Group, specific leadership training, a specific BAWAG Academy, trainee programs, individual coaching etc. In order to evaluate the effectiveness of our measures, we regularly conduct employee surveys on training measures and courses. To identify any negative impacts, we gather feedback from our employees and management team, and receive input from the Works Council and Human Resources. This feedback enables us to effectively address issues and implement necessary improvements.</p>
Achievement	<p>By offering a wide variety of training programs, BAWAG actively fosters and strengthens employee satisfaction. We have our own BAWAG Academy (run by internal senior experts), where every employee can take part in training measures. Sufficient financial resources are provided to enable both internal and external training. This includes external trainers for various programs that employees can complete. In addition, employees have access to a purchased international high end tool (Goodhabitzz) for individual learning. All employees are given adequate time resources to attend and complete training sessions. Furthermore, there are internal trainers available to conduct lectures and workshops. In addition, there are also HR employees who handle the organization of training sessions and the development of training and development programs for employees.</p>
Contribution to the fulfillment of policies	<p>The measures contribute to our target of being an attractive employer and ensuring that our employees enhance their skills and knowledge. This is part of the HR strategy.</p>
Scope	<p>The training measures are generally available to all employees, however specific programs are tailor-made for a dedicated target group of our employees.</p>
Time horizon	<p>The training offerings are available on an ongoing basis and can be amended based on the training needs.</p>
Progress	<p>Human Resources reviews the training offerings on a regular basis.</p>

S1-4.39: Disclosure of the process to identify what action is needed in response to negative impacts

To identify any negative impacts, we gather feedback from our employees and management team as well as feedback from the Works Council and Human Resources. Following the identification of actual or potential negative impacts, we employ a systematic evaluation process to determine the severity and scope of these impacts. We then assess what specific corrective or preventive measures are necessary and proportionate to effectively address each identified impact. This includes prioritizing actions, allocating resources, and establishing implementation timelines based on the urgency and significance of the negative impacts.

S1-4.40a,b: Measures to address significant impacts on our workforce and the effectiveness of these measures

The company is committed to be an attractive employer. To create a positive working environment, enable employee development, foster diversity and support employee well-being, the Bank focuses on a range of measures, including tailored training programs, a Women’s Advancement Plan, flexible work arrangements, initiatives to improve work-life balance, part-time leadership opportunities and a strong commitment to diversity. The effectiveness of these initiatives is evaluated in practice through employee feedback, regular employee conversations, surveys, and close collaboration with the Works Council.

These actions also support the goal of achieving a 30% female representation in the Senior Leadership Team (as of year-end 2025: 28%). By fostering inclusiveness and diversity in the Senior Leadership Team, BAWAG Group strengthens innovation, decision-making, and its position as an attractive employer.

S1-4.41: Taking measures to significantly impact our own workforce and the effectiveness of these measures

To ensure that our own practices do not have a significant negative impact on our employees, there are the following dialogue formats:

- In Austria, Germany, and the Netherlands, where 95% of employees are based, the Works Council is also involved in fundamental decisions. Regular meetings are held between representatives of the Management Board (e.g. twice a year as part of Austria-wide employee representative meetings) to discuss strategic issues. In addition, the chairs of the Works Council have regular meetings with the Management Board member responsible for human resources issues and there are regular exchanges and meetings between the Works Council and Human Resources. Additionally, the chair of the European Works Council participates in the regular meetings of the European Works Council and also engages in discussions with members of the Management Board and Human Resources to bring forward employee-related matters and developments at the European level.
- All employees have direct channels of communication with management, including Q&A sessions at town hall meetings, local town hall meetings, and various initiatives and executive board tours at all locations for personal exchange.

These measures ensure that all employee concerns are dealt with constructively and can be integrated into the company's strategic planning.

S1-4.43: Taking measures to mitigate impacts

BAWAG Group has implemented training programs for all employees and offers also targeted specialized trainings. We foster professional and personal development through various offers and take a proactive approach to continuous skills development.

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

S1-5.44a, 45, 46: Targets related to the management of material impacts, risks and opportunities

Our human capital is one of the most important pillars for executing on our strategy and building the BAWAG Group of tomorrow. Therefore, it is key for us to retain talent, attract and develop new staff and offer an attractive work environment. Investing in our team's competencies and personal and professional growth are the focus areas of our human resources initiatives.

Our targets align with national, EU or international policy goals. To set targets aligned with national, EU, or international policy goals, we identify relevant policies, define clear and measurable objectives, develop actions, monitor progress and conduct reviews on a regular basis. The effectiveness of those concepts and measures for which no targets have yet been defined is ensured through the evaluation of participants and the implementation process.

In 2025, the focus was on integrating all employees from the last acquisitions and strengthening collaboration across the organization, aligning processes and structures, and encouraging open communication. The goal is to grow together as a team, work side by side on a daily basis, and build good interpersonal connections.

In order to address the disparity of the share of female and male representation in leadership roles, we set the following target in 2021 and expanded due to the acquisitions:

	2027
Target	Increase the female share to 30% in the Senior Leadership Team.
Target-supporting objective of policy	The target is part of the ESG strategy and is supported by the Diversity and Inclusion Policy.
Target definition	Our Senior Leadership Team (SLT) has led our transformation over the past decade. It is comprised of Management Board members Members of the Executive Council Senior leaders Specialists.
Scope	See target definition
Base year	2020: 15% share of female representation in the SLT
Target year	2025: 33% share of female representation in the SLT (This target was defined before the acquisitions.) 2027: Following the two strategic acquisitions in 2024 and 2025, we aim to achieve a 30% share of female representation in the Senior Leadership Team.
Involvement of employees	The interests of employees were considered during the initial target-setting process as part of the engagement with representatives of the Works Council as well as representatives of female working groups.
Changes of the targets	A new 2027 target was set following two strategic acquisitions in 2024 and 2025.
Current status	123 employees as of year-end 2025 were members of the SLT, including Management Board members. The share of women was 28%.

S1-5.47a: Process for target setting – involvement of employees or representatives

Employees are not directly involved in the target setting, however the targets are outcomes of employee feedback. Listening to feedback of the underrepresented gender supports us in setting the right initiatives.

S1-5.47b: Performance tracking

Progress towards the targets is reported at least semi-annually to the Management Board as well as the Supervisory Board, where the Works Council is also represented. In addition, the head of Human Resources has regular meetings with the chair of the Works Council, where performance tracking of measures is part of the conversations.

S1-5.47c: Process for target setting – identifications of lessons or improvement potential based on performance

Feedback is gathered from managers, employees and the Works Council to gain insights and identify areas for improvement.

S1-6: Characteristics of our workforce¹

The increase in employees in Germany reflects the acquisition of Barclays Consumer Bank Europe (rebranded to easybank) in February 2025. Apart from this development the number of employees declined slightly.

S1-6.50: Workforce overview

S1-6.50a: Number of employees (head count) by gender

Gender	2025	2024 ¹
Male	1,797	1,580
Female	2,245	2,039
Other	—	—
Not reported	—	—
Total employees	4,042	3,619

S1-6.50a: Number of employees (head count) by country

Country	2025	2024 ¹
Austria	2,575	2,650
Germany	828	276
Netherlands	457	519
Ireland	16	13
Switzerland	34	36
UK	27	24
USA	105	101
Group	4,042	3,619

S1-6.50a,b: Split of number of employees

	2025					2024 ¹				
	Female	Male	Other	Not Reported	Total	Female	Male	Other	Not Reported	Total
Number of permanent employees										
Head count	2,214	1,783	—	—	3,997	1,942	1,488	—	—	3,430
FTE	1,889	1,714	—	—	3,603	1,645	1,427	—	—	3,072
Number of temporary employees										
Head count	30	14	—	—	44	97	92	—	—	189
FTE	13	10	—	—	23	67	84	—	—	151
Number of non-guaranteed hours employees										
Head count	1	—	—	—	1	—	—	—	—	—
FTE	—	—	—	—	—	—	—	—	—	—
Number of full-time employees										
Head count	1,230	1,561	—	—	2,791	1,105	1,372	—	—	2,477
FTE	1,230	1,561	—	—	2,791	1,105	1,372	—	—	2,477
Number of part-time employees										
Head count	1,015	236	—	—	1,251	934	208	—	—	1,142
FTE	672	163	—	—	835	607	139	—	—	746

¹ In the previous year's report, the Board of Management was counted among the employees. The values for 2024 are now exclusive of the Management Board, so 6 FTEs and 6 Heads were deducted overall and for the permanent employees, as well as full-time employees.

S1-6.50c: Employee turnover

End of period	2025	2024
Number of employee who left the undertaking in the period annualized	628	348
Percentage of employee turnover	15.2 %	10.9 %

The increase in exits is primarily due to the acquisitions. As part of the integration, central functions will be largely merged. The number of exits and the turnover rate is reported based on headcounts and based on actual numbers.

S1-6.50d: Methodologies

All data are presented as a point-in-time view as of year-end 2025. The data is collected via SAP (BAWAG, start:bausparkasse, easyleasing, easybank Germany), Perbit (Südwestbank, Health AG, BFL) and manual employee lists (Zahnärztekasse AG, Idaho First Bank, Knab). Subsequently all data are combined in one Excel file and the KPIs are calculated with pivot tables. Based on the consolidated figures, the KPIs are calculated and verified via the dual control principle, but no external bodies verify them.

If figures are shown as FTE, the following definition is used: Employees working more than 38.5 hours (Knab: 38 hours, easybank Germany: 39 hours) per week are considered as 1 FTE; if employees work less than 38.5 hours (Knab: 38 hours, easybank Germany: 39 hours) per week, their weekly working hours are divided by their normal weekly working time on a full-time basis to obtain their FTE.

S1-6.50e: Fluctuation

Fluctuation is reported as a total of employees leaving the company. In order to set initiatives more adequately to retain employees, we monitor the share of employees leaving the BAWAG Group.

S1-6.50f: Reference to financial statements

Employees are stated section 65 of the notes.

AR-58 Interpretation of part-time employees

We track how many part-time employees work in parental part time, how many part-time employees work in our call center and in other departments and we also track how many part-time employees leave our company. By monitoring these key metrics across different types of part time employment, we can demonstrate that part-time employees enjoy employment security and are not subject to discrimination.

S1.6-52a,b: Headcount by permanent/non-guaranteed/temporary by country

S1.6-52a,b Headcount by permanent/non-guaranteed/temporary by country		
	2025	2024 ¹
Number of employees	4,042	3,619
Austria	2,575	2,650
Germany	828	276
Switzerland	34	36
Netherlands	457	519
United Kingdom	27	24
United States	105	101
Ireland	16	13
Number of permanent employees	3,997	3,430
Austria	2,532	2,587
Germany	828	276
Switzerland	34	36
Netherlands	456	393
United Kingdom	27	24
United States	104	101
Ireland	16	13
Number of temporary employees	44	189
Austria	43	63
Germany	–	–
Switzerland	–	–
Netherlands	1	126
United Kingdom	–	–
United States	–	–
Ireland	–	–
Number of non-guaranteed hours employees	1	–
Austria	–	–
Germany	–	–
Switzerland	–	–
Netherlands	–	–
United Kingdom	–	–
United States	1	–
Ireland	–	–
Number of full-time employees	2,791	2,477
Austria	1,681	1,749
Germany	615	200
Switzerland	18	19
Netherlands	341	384
United Kingdom	26	23
United States	94	89
Ireland	16	13
Number of part-time employees	1,251	1,142
Austria	894	901
Germany	213	76
Switzerland	16	17
Netherlands	116	135
United Kingdom	1	1
United States	11	12
Ireland	–	–

S1-7: Non-employees in own workforce

Through the acquisition of Knab at the end of 2024, BAWAG Group had 256 non-employees operating onsite in Amsterdam. At the end of 2025, this number had fallen to 56 non-employees. The data concerning them is reported to us by Knab via an Excel file. We then calculate the KPI via a pivot table and cross-check it using the dual-control principle, but no external bodies verify the data.

Through the acquisition of Barclays Consumer Bank (easybank Germany), BAWAG Group had 95 non-employees operating onsite in Germany. At year-end 2025, we had 0 non-employees working at easybank Germany.

These developments in connection with the recent acquisitions are in line with BAWAG's strategic priorities of having the knowledge in-house, building key functions and not being dependent on third parties.

The non-employees are only shown in the KPIs explicitly concerning non-employees — they are not included in any other KPIs in this report.

S1-8: Collective bargaining coverage and social dialogue

S1-8.60a-c and 63a: Collective bargaining agreement coverage and social dialogue

2025				2024 ¹			
Coverage rate	Collective bargaining coverage		Social dialogue	Coverage rate	Collective bargaining coverage		Social dialogue
	Employees – EEA	Employees – non-EEA	Workplace representation (EEA only)		Employees – EEA	Employees – non-EEA	Workplace representation (EEA only)
0-19%	Switzerland (–%) Ireland (–%)	United Kingdom (11.1%) United States (1.0%)	Netherlands (–%) Switzerland (–%)	0-19%	Switzerland (–%) Ireland (–%) Netherlands (0.6%)	United Kingdom (12.5%) United States (0.9%)	Netherlands (–%) Switzerland (–%)
20-39%				20-39%			
40-59%				40-59%			
60-79%	Germany (78.6%)			60-79%	Germany (40.9%)		
80-100%	Austria (97.0%) Netherlands (99.6%)		Austria (99.2%) Germany (99.0%)	80-100%	Austria (96.9%)		Austria (99.5%) Germany (97.5%)
Total	89.3%		83.5%	Total	74.1%		80.1%

¹ In last year's report, the zero values in the total were not taken into account at this point. The value in this table also includes countries without collective bargaining coverage and social dialogue. The overall percentage has decreased from 87% to 74.1%, and the percentage for social dialogue has fallen from 98% to 80.1%. Furthermore, the proportion of UK employees changed from 12% to 12.5%, and the figure for social dialogue in Austria increased from 99.4% to 99.5%.

S1-8.63b: Employee representation

Workers' representatives do not cover leading employees under the applicable national legislation. For employee representation and matters in Europe, BAWAG Group has a European Works Council.

S1-8.60,63: Methodologies

The data are collected via tools and manual lists. Afterwards, all data are consolidated and the respective KPIs are calculated. Based on the consolidated figures, the KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-9: Diversity metrics

S1-9.66a: Gender distribution at top management level

	2025		2024	
	absolute	in %	absolute	in %
Female	35	28.5%	31	33.7%
Male	88	71.5%	61	66.3%
Other	—	—%	—	—%
Not reported	—	—%	—	—%
Total	123	100.0%	92	100.0%

At the top management level we have a gender distribution of 28% female employees and 72% male employees. The change in gender distribution compared to the previous year is primarily attributable to the acquisitions made in 2024 and 2025 and the subsequent appointments to the Senior Leadership Team.

S1-9.66b: Gender distribution by age group

	2025			2024		
	<30	35-50	>50	<30	35-50	>50
Male	336	891	570	317	742	521
Female	428	1,192	625	431	1,053	555
Total age group	764	2,083	1,195	748	1,795	1,076
Total			4,042			3,619

Our Senior Leadership Team (SLT) has led our transformation over the past decade. It is composed of Management Board members, Executive Council members, senior leaders and specialists.

The data are collected via tools and manual lists. Once consolidated, the respective KPIs are calculated and controlled via the dual-control principle, but no external bodies verify the data.

S1-10: Adequate wages

All our employees get paid adequate wages, with minimum wages being equal to or above statutory minimum wages in the respective country. BAWAG Group also offers additional benefits to promote the well-being of employees and to support them during exceptional events, such as the pandemic or periods of high inflation.

S1-11: Social protection

Employees are covered by social protection through public programs or private programs against loss of income due to:

		Yes	No
74a	Illness	YES	
74b	Unemployment	YES	
74c	Workplace injury and acquired disability	YES	
74d	Parental leave	YES	
74e	Retirement	YES	

S1-12: Persons with disabilities

S1-12.79: Persons with disabilities

	2025	2024
S1-12.79: Employees with disabilities in %	2.5%	2.3%

S1-12.79: Persons with disabilities by gender

	2025	2024
Male	2.2%	2.0%
Female	2.7%	2.5%
Total	2.5%	2.3%

Employees are counted as employees with a disability as soon as they furnish a disability ID card, regardless of their degree of disability.

The data are collected via tools and manual lists. Once consolidated, the KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-13: Training and skills development metrics

S1-13.83a: Regular performance and career development reviews

S1-13.83a: Percentage of employees that participated in regular performance and career development reviews

Total (in %)	2025	2024
Male	88%	74%
Female	92%	82%
Other	-	-
Not reported	-	-

AR 77a: Employees that participated in regular performance and career development reviews

Total (absolute)	2025	2024
Male	1,589	1,304
Female	2,069	1,518
Other	-	-
Not reported	-	-

The data are collected via our Learning Management System and manual lists. For the KPIs, that are based on training hours of the completed trainings, the data are broken down by gender, management level and employee status. Once consolidated, the KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-13.83b: Average training hours per employee and by gender

S1-13.83b: Average training hours by gender

Total (absolute)	2025	2024
Female	21	24
Male	25	28
Other	-	-
Not disclosed	-	-

S1-13.83b: Training hours by gender

	2025	2024
Female	49,184	45,766
Male	47,400	39,768
Total	96,584	85,534

S1-13.83b: Training hours by gender and position

	2025	2024
Management	13,408	11,905
Female	4,704	4,537
Male	8,704	7,368
Employees	83,176	73,629
Female	42,152	41,229
Male	41,024	32,400
Total	96,584	85,534

Management in this definition includes all employees with a managing function.

S1-14: Health and safety metrics

Health protection and safety are not a material issue. Due to the interest of external stakeholders, this data is also disclosed. The data are collected via manual lists. Once consolidated, the KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-14.88a: Workforce members covered by health and safety management system

	Employees		Non-employees	
	2025	2024	2025	2024
S1-14.88a: Percentage of people in the undertaking's own workforce who are covered by a health and safety management system based on legal requirements and (or) recognized standards or guidelines	100%	100%	100%	100%

S1-14.88b: Number of fatalities due to work-related injuries and ill health

There have been no reported fatalities resulting from work-related injuries or ill health.

S1-14.88c: Work-related accidents

	Employees		Non-employees	
	2025	2024	2025	2024
Number of recordable work-related accidents for own workforce	16	8	—	—
Rate of recordable work-related accidents for own workforce	0.4%	—%	—%	—%

S1-14.88d: Work-related ill health, subject to legal restrictions on the collection of data

There have been no reported cases of work-related ill health, subject to legal restrictions on data collection.

S1-14.88e: Days lost to work-related accidents and fatalities

	Employees		Non-employees	
	2025	2024	2025	2024
Number of days lost to work-related injuries and fatalities from work-related accidents, work-related ill health and fatalities from ill health	179	242	—	—

S1-15: Work-life balance metrics

S1-15.93a: Employees entitled to take family-related leave

All of our employees are entitled to take family-related leave. In addition to the social framework in the countries we operate in, BAWAG offers additional days for family related purposes.

	2025	2024
Employees entitled to take family-related leave	100%	100%

S1-15.93b: Employees taking family-related leave

	2025	2024 ¹
Employees taking family-related leave	17%	20%
Female	74%	74%
Male	26%	26%
Total (in days)	44,667	41,709

¹ In the previous year's report, the value for Q4 2024 was given at this point, the value in this table covers the full year 2024, only data for austrian entities was available, therefore assumptions were made for 2024 for non-available data. The figures from the previous year were therefore corrected: 6% of employees became 20%, 10% of female employees became 74%, 2% of men became 26%, and the total number of days rose from 7,097 to 41,709.

The data is collected via tools and manual lists. Once consolidated, the respective KPIs are calculated and verified based on the dual-control principle, but no external bodies verify the data.

S1-16: Remuneration metrics

S1-16.97a: Gender pay gap

S1-16.97a: Gender pay gap, defined as the difference of average hourly pay levels between female and male employees, expressed as percentage of the average hourly pay level of male employees (excl. MB1 and incl. bonus payments)

	2025	2024
	Mean	Mean
Group	32%	32%

	2025		2024	
	AT	DE	AT	DE
ExCo	-6%	100%	-184%	n.a.
SLT	40%	42%	30%	n.a.
Manager	16 %	26 %	21%	36%
Staff	9%	21%	11%	27%
Total	25 %	28 %	23%	30%

The gender pay gap represents the difference in the hourly remuneration between women and men, irrespective of the type of work they do. The calculation excludes the Management Board members, ExCo are the executive council members (again excluding the Management Board member), so they are excluded in the SLT summary here. The Exco is a select number of senior leaders in key functions. In the calculation of the hourly base remuneration the overtime allowances are included as their exact hours and all-in allowances are included as 20 hours per month. For the calculation of the hourly bonus payments the working hours without overtime or all-in allowances were used. The hourly base remuneration and the hourly bonus payments were then added up to obtain the final average gross hourly pay. While more than 50% of recruitments are female, fewer women hold senior management positions than men. The gender pay gap was calculated as the difference in the average gross hourly pay of male and female employees, as a percentage of the male employees' remuneration. The calculation includes all active employees and employees on parental leave.

The data for all remuneration-related KPIs are collected via tools and manual lists. Once consolidated, the respective KPIs are calculated and verified based on the dual-control principle, but no external bodies verify the data.

The data are broken down into Austria and Germany because these are the two countries with the highest number of employees.

BAWAG Group has initiated several measures to address the disparity in seniority levels between female and male employees. Our goal is to develop leaders internally through our development programs, which include specific initiatives for women. Our 2027 target is to achieve a 30% female representation in our Senior Leadership Team (as of year-end 2025: 28%). We anticipate that these measures will contribute to reducing the gender pay gap in the mid-term. Due to our recent acquisitions, which have added a total of approximately 637 employees to our Group, we will reassess our initiatives in 2026.

S1-16.97b: Ratio of total annual remuneration of highest-paid individual to median annual remuneration of all employees

S1-16.97b: Ratio of median salary to highest salary (excl. MB1 and incl. bonus payments)

	2025	2024
Median salary of all employees excluding the highest paid person:	€ 70,000	€ 75,748
Ratio of highest salary to median salary (highest salary / median salary)	184	144

1) The ratio of the highest salary to median salary was corrected for 2024. The reported 2024 value was 132.

The calculation of the median salary is based on the base salary including bonus payments of all active employees and employees on parental leave of BAWAG Group including Management Board members but excluding the highest paid employee. The salary of the highest-paid employee is then divided by the median salary of all employees.

For all remuneration-related KPIs, the data are collected via tools and manual lists. Once all data is consolidated, the respective KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-17: Incidents, complaints and severe human rights impacts

All reported cases are consolidated at the Group-level. The metrics are validated by the auditor, but not by an additional external body. All data are collected via manual lists. Once all data is consolidated, the respective KPIs are calculated and verified via the dual-control principle, but no external bodies verify the data.

S1-17.103: Incidents of discrimination or harassment

	2025	2024
S1-17.103a: Reported number of incidents of discrimination or harassment	—	—
S1-17.103b: Number of complaints filed through channels for people in own workforce to raise concerns	—	—
S1-17.103b: Number of complaints filed to National Contact Points for OECD Multinational Enterprises	—	—
S1-17.103c: Amount of material fines, penalties, and compensation for damages as result of violations regarding social and human rights factors	—	—

S1-17.104: Severe human rights incidents

	2025	2024
S1-17.104a: Number of severe human rights issues and incidents connected to own workforce	—	—
S1-17.104a: Number of severe human rights issues and incidents connected to own workforce that are cases of non respect of UN Guiding Principles and OECD Guidelines for Multinational Enterprises	—	—
S1-17.104b: Amount of material fines, penalties, and compensation for damages for severe human rights issues and incidents connected to own workforce	—	—
S1-17.AR 106: Number of severe human rights cases where undertaking played role securing remedy for those affected	—	—

S4 Consumers and end-users

Strategy

Customers are looking for a more rewarding and engaging experience with targeted products and services while having 24/7 access to manage their financial lives. We aim to fulfill these needs and to better leverage new and existing technologies to enhance the overall customer experience. We are building a multi-channel and multi-brand Retail & SME franchise from branches-to-partners-to-brokers-to-platforms leveraging digital products and technology across our entire customer value chain. Our products are designed to be simple, and intuitive.

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

S4-SBM 3.9: Strategy and business model

As a financial institution, BAWAG has to deal with a high number of customer interactions and works with sensitive data. This implies impacts, risks but also opportunities related to data processing, financial education and responsibility towards our customers. We have not identified any impacts or risks which require a change in strategy, but we have policies and initiatives in place to manage them.

S4-SBM 3.10: Scope of consumers and/or end-users materially impacted

At the end of the financial year 2025, BAWAG Group served more than four million customers with a primary focus on Retail & SME. While the majority of impacts, risks, and opportunities addressed in this standard are relevant to all customers, certain topics are relevant to specific customer groups. These specific instances are clearly identified in the respective disclosure standards.

S4-SBM 3.10a: Description of the types of consumers and/or end-users subject to material impacts from the undertaking's activities or its value chain

The types of consumers and/or end-users that are subject to material impacts include those using services that may negatively impact their rights to privacy, the protection of personal data, freedom of expression and non-discrimination. While not a material impact, we disclose information due to interest of stakeholders for consumers and/or end-users who are dependent on accurate and accessible product-or service-

related information, such as manuals and product labels, to avoid potentially harmful use of a product and those who may be impacted by marketing and sales strategies. All types of customers can be impacted by the potential impacts.

S4-SBM 3.10b: Information about material negative impacts, if there are any:

The negative impacts are related to individual incidents.

S4-SBM 3.10c: Description of activities that result in material positive impacts, if there are any

In order to foster financial education, BAWAG Group has entered into a collaboration with the Children's Office at the University of Vienna. The Children's Office at the University of Vienna brings together children from all social backgrounds and encourage lifelong curiosity.

As defined in our business strategy, we want to provide our customers 24/7 banking access through a multi-channel and multi-brand commercial banking platform. Over the last couple of years, we diversified our Retail & SME business away from branches, thereby increasing the accessibility of our products and services. While our branch footprint was reduced in response to changing customer behavior, we entered into partnerships, worked with brokers, and continuously enhanced our online/digital access.

S4-SBM 3.10d: Disclosure of material risks and opportunities arising from impacts and dependencies on consumers and/or end-users

The protection of information, data and IT systems as well as the protection of the interests and privacy of our customers, employees, suppliers and other stakeholders are of great importance to BAWAG Group. Protecting customer data is a top priority for BAWAG Group, which is why we have implemented a data protection strategy.

To promote awareness, BAWAG has established a policy for responsible sales and marketing.

S4-SBM 3.11: Understanding how consumers with particular characteristics, or those using particular products may be at a greater risk

We assess the different types of customers as well as locations, brands etc. We protect the characteristics of our customers through a variety of measures, including strong

data privacy. We develop this understanding through aspects including a risk-based segment and journey view, combined with product- and channel-related analyses (e.g., loan products, digital banking services, payment transactions) and the ongoing evaluation of feedback, fraud and security indicators, and indications of financial difficulties. The findings are incorporated into product and process design, understandable customer information, protection and support measures (including escalation channels); at the same time, we secure customer characteristics and data through strong data protection and information security measures (including data minimization, purpose limitation, role-based access and privacy by design).

S4-SBM 3.12: Understanding for how consumers with particular characteristics, or those using particular products may be at a greater risk

We do not see a differentiation and consider the specifics of customer groups as part of our product development and our product offering.

Impact, risk and opportunity management

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

S4-1.15: Policies adopted to manage material impacts, risks and opportunities related to consumers and/or end-users

Code of conduct	See also G1
Key impacts, risks and opportunities covered	The Code of Conduct sets forth the understanding of banking and conduct ethics at BAWAG Group. It was updated in 2025 and approved by the Management Board. The Code of Conduct defines the ethical standards and behavioral guidelines that all employees, managers, and business partners must adhere to. It serves as a guide for integrity, fairness, and honesty in all business activities and interactions. The code promotes a sense of responsibility and helps to strengthen stakeholder confidence in our business practices. Respect is a basic prerequisite for mutual trust, a good working atmosphere, and the willingness to make decisions. We consider the respectful interaction among employees as well as among supervisors and employees to be a fundamental aspect of collaboration and therefore an integral component of our modern management training. We expect open and fair interaction among all employees. Furthermore, we act with respect, appreciation and fairness towards our customers, business partners, and competitors, as well as towards the media and the financial community. A violation of the Code of Conduct may lead to disciplinary consequences. Monitoring occurs through the Securities Compliance Office, and feedback is obtained via Complaint Management and Internal Audit.
Achievement	Setting the general framework on how we do business.
Contribution to the fulfillment of policies	Alongside additional internal policies, the Code of Conduct reduces the risk of negative behavior, while at the same time promoting a positive attitude towards how we operate. The responsibility for implementation lies with the Management Board as well as the respective direct supervisors who serve as ethical role models. It is reviewed annually.
Scope	All employees
Availability of the policy	The Code of Conduct is available on the internet as well as the intranet.

Data Protection Policy	
Key impacts, risks and opportunities covered	Data protection - protecting our customers' data
Achievement	<p>Through the implementation of the Data Protection Policy we ensure responsible use of customer data and strengthen trust in the companies of BAWAG Group. This policy lays down rules relating to the protection of natural persons with regard to the processing of personal data and rules relating to the free movement of personal data. This policy protects fundamental rights and freedoms of natural persons and in particular their right to the protection of personal data.</p> <ul style="list-style-type: none"> • Regular updating of the Data Protection Policy to fulfill legal requirements and transparently explain the processing of personal data and customer rights. • Use of state-of-the-art security measures, to ensure the confidentiality, integrity and availability of customer data, including encryption technologies, access controls and regular security checks. • Transparent information for customers about the type and manner of data processing. • Evaluation and monitoring of data protection risks and implementation of suitable measures. • Performance of data protection assessments and impact assessments for (new) projects, products and services to identify potential risks and take security measures. • Taking into account data protection principles during the development of products and services. This includes data minimization, implementation of data-protection friendly default settings, and data protection through design. • Regular data protection training for employees to create awareness for the protection of personal data and to ensure that employees know and comply with the applicable Data Protection Policy. • Appointment of a data protection officer who is responsible for monitoring compliance with data protection regulations and acts as a contact person for data protection concerns. • Regular reporting about data protection activities and measures to the Management Board. • Definition of procedures for dealing with data breaches including the notification of affected persons and authorities according to the legal requirements. Through the implementation of the Data Protection Policy we ensure responsible use of customer data and strengthen trust in the companies of BAWAG Group.
Key contents of the policy	The implementation of and compliance with the guidelines is regularly monitored by internal checks and audits.
Scope	Customers, employees, suppliers and other stakeholders
Third-party standard	
Availability of policy	The policy is published on the intranet and internet.
Most senior accountable	Management Board

IT Security Policy	
Key impacts, risks and opportunities covered	Data protection — IT security
Achievement	<p>BAWAG Group’s Chief Information Security Office and the IT Security Operations Team are committed to protecting the information, ICT systems and interests of customers, employees and other stakeholders in terms of confidentiality, integrity and availability. BAWAG Group has implemented a comprehensive set of security policies and controls covering both general and specific security topics such as identification management and access management.</p> <p>The security policy document is regularly adapted to address current challenges (e.g. regarding increasing social media and collaboration tool usage) and comprehensively expanded. State-of-the-art technologies and services are used to achieve the expected high level of internal and external security. A set of tools is deployed to detect and mitigate vulnerabilities. For detection, the experts utilize AI supported monitoring tools to identify anomalies across the entire technical estate. For mitigation, the experts deploy an automated framework for quick problem detection and resolution. In addition, organizational measures are implemented such as regular security awareness training for employees, security training on demand, security information blogs and security alerts for employees and customers (on our public BAWAG security portal).</p> <p>The security measures defined in collaboration between the CISO and technical experts are executed by certified security experts – both in the CISO and in the Security Operations Center Team. A special security focus has been placed on the development, implementation, operation, use and maintenance of ICT solutions in order to identify emerging security risks at an early stage and achieve compliance with new regulatory requirements.</p>
Key contents of the policy	
Scope	Customers, employees, and other stakeholders
Third-party standard	
Availability of the policy	The policy is published on the intranet and excerpts are published on the internet.
Most senior accountable	CISO, CEO

Responsible Sales and Marketing Policy	
Key impacts, risks and opportunities covered	No material impact, but to address interest of stakeholders: Responsible marketing practices — Responsible Sales and Marketing Policy
Achievement	<p>Responsible and respectful dealings with our customers are a priority to us and are laid down in various guidelines (including the Code of Conduct). We comply with the pertinent legal regulations and also set strict internal guidelines for ourselves. In this way, we aim to ensure that at every point in the company, the needs of our customers are put at the forefront. In 2020, we introduced the Group-wide Responsible Sales and Marketing Policy and communicated it to the employees who are directly responsible for its implementation. The policy serves as a strategic Code of Conduct for responsible behavior in marketing and sales and for building trust with our customers.</p> <p>The guideline’s fundamental principles include a commitment to legally compliant, respectful and ethical behavior, confidential handling of information, non-discrimination, expanding analytical capabilities, removing barriers and profitable and responsible growth. The guidelines in marketing include a commitment to transparent and clear language in communication measures, fair pricing, diversity in advertising and a respectful approach to all customer groups. In sales, we are committed to appropriate recommendations for our customers, ongoing training for our sales staff, continuous quality controls and a focus on our core competencies.</p>
Key contents of the policy	
Scope	Customers, employees
Third-party standard	
Availability of the policy	The policy is published on the intranet and internet.
Most senior accountable	Head of Digital channels

We do not have a policy for the financial education of children, as this is part of our overall corporate volunteering initiatives.

S4-1.16: Description of human rights policy commitments that are relevant to consumers and/or end-users, including the general approach to:

S4-1.16a: Respect for the human rights of consumers and/or end-users

In alignment with recognized international standards, including the UN Guiding Principles on Business and Human Rights, BAWAG Group upholds the dignity, rights, and fair treatment of consumers and end-users across all its operations. This commitment is reinforced through comprehensive policies, ongoing oversight and stakeholder engagement, ensuring that fairness, equality and respect remain at the core of its products, services and relationships.

S4-1.16b: Engagement with consumers and/or end-users

BAWAG Group maintains proactive engagement with consumers and end-users through open communication channels and regular consultations. This approach enables the Bank to identify concerns, tailor services, and continuously improve overall experiences, reflecting its commitment to responsible and inclusive banking.

S4-1.16c: Measures to provide and/or enable remedy for human rights impacts

BAWAG Group has established transparent grievance mechanisms to address potential human rights impacts promptly and effectively. These measures ensure stakeholders have access to fair and timely resolution, reinforcing BAWAG's commitment to accountability and continuous improvement.

S4-1.17: Disclosure of whether and how the undertaking's policies are aligned with internationally recognised standards

BAWAG Group regularly reviews its policies against internationally recognized standards, such as the UN Guiding Principles on Business and Human Rights, to ensure ongoing alignment and relevance. The Code of Conduct forms the basis for this, providing transparency and accountability to stakeholders. Through annual reviews and stakeholder engagement we ensure that any new developments are accounted for. BAWAG Group received no complaints regarding non-compliance.

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

S4-2.20: How perspectives of consumers and/or end-users inform decisions/actions aimed at managing impacts on consumers and/or end-users

S4-2.20a: Whether the engagement occurs directly or with credible proxies

We operate with a multi-brand and multi-channel approach tailored to geography, product offerings, and market segments. In alignment with this, we also employ a differentiated strategy for engaging with our customers. We aim to generally engage directly with our customers, in order to gather feedback.

S4-2.20b: Stage(s) of occurrence, type, and frequency of the engagement

BAWAG utilizes the customer satisfaction index to monitor the effectiveness of its customer engagement. This allows us to implement mitigating actions in the event of adverse developments and to assess the impact of any customer-related initiatives. Given our diverse customer segments and touchpoints, we differentiate both where and how we measure customer satisfaction. The index takes into account feedback from digital, branch, and service center touchpoints.

S4-2.20c: Function and most senior role in the undertaking that is responsible for ensuring this engagement happens (see also AR 15-16)

The most senior role responsible for engagement with retail customers is the Management Board member in charge of Retail & SME.

S4-2.20d: Where applicable, how the undertaking assesses effectiveness of the engagement, where relevant, including agreements or outcomes where relevant

In order to track the effectiveness of customer engagement, we monitor a customer satisfaction index on a monthly basis for our largest brands. This index was expanded during 2025 to include the newly acquired businesses in Germany and the Netherlands. This allows us to assess the effectiveness of our initiatives and respond to any adverse developments. The index is reported to the responsible Management Board member on a monthly basis and to the Management Board and Supervisory Board at least on a semi-annual basis.

S4-2.21: Disclosure of the steps taken to gain insight into the perspectives of consumers and/or end-users that may be particularly vulnerable to impacts and/or marginalized

See standard S4-2.20d.

S4-3 – Processes to remediate negative impacts and channels for consumers and end-users to raise concerns

S4-3.25a: General approach and process for providing remedy, including how the effectiveness of the provided remedy is assessed

BAWAG Group received feedback as potential for improvement. We provide several ways to remediate negative impacts and diverse channels for customers to raise concerns. As part of the ongoing interaction, customers can contact the relationship manager, the branches, the service hotline etc. For data related impacts, BAWAG has a data protection officer who deals with such enquiries.

In order to track the development of impacts, risks and opportunities in relation to consumers and/or end-users, BAWAG has measurable indicators in place that are tracked on a regular basis and reported in the defined framework, in line with the identified topic.

S4-3.25b: Channels in place for consumers and/or end-users to raise their concerns

Consumers and end-users have various channels to raise their concerns. In addition to our regular manner of engaging with our customers through the customer relationship manager, service center etc., BAWAG provides the following ways to raise concerns:

Complaint management

BAWAG's Complaint Management Policy ensures organizational and legal compliance in handling complaints. Our goal is to address complaints responsibly, restore customer satisfaction and enhance service quality. Complaints can be submitted by phone, via web forms, at branches, or by mail. All complaints are registered, and customers receive a receipt confirmation if the issue is not immediately resolved. Complaint Management coordinates further actions, involving specialist departments when necessary. Customers are informed about the resolution process and can also contact arbitration bodies for alternative dispute resolution under the Alternative Dispute Resolution Act (AStG). The law also stipulates that proceedings must be conducted swiftly. The Joint Conciliation Board of the Austrian Banking Industry (bankenschlichtung.at) has been established for the out-of-court settlement of disputes relating to certain customer complaints in the banking industry.

For contracts concluded online, the consumer also has the option of contacting the dispute resolution platform set up by the European Commission (ec.europa.eu/odr).

The Internet Ombudsman (ombudsmann.at) is responsible for the out-of-court settlement of disputes relating to contracts concluded over the internet or other issues of e-commerce, Internet law, data protection, copyright and trademark law in connection with the internet. Consumer Mediation Austria (www.verbraucherschlichtung.at) is the competent body for complaints relating to foreign currency loans. Consumers are already expressly informed of the possibility of appealing to these arbitration bodies in the contract documents. The Complaint Management department continuously analyzes the data and information received and, on the basis of this, formulates suggestions for improvements to products and internal processes.

Data protection officer

The data protection officer is responsible for monitoring compliance with data protection regulations and acts as a contact person for data protection concerns.

S4-3.25c: How the undertaking supports the availability of such channels through its business relationships

BAWAG values feedback as a means to understand if and where processes, products, or service offerings can be improved. In order to track customer requests better, we built an in-house tool where service requests are tracked.

S4-3.25d: Tracking and monitoring, and how the effectiveness of channels is ensured

Reports on the development of negative impacts are submitted quarterly to the Non-Financial Risk Committee and discussed in this meeting. Our customers are involved in tailored approaches when addressing the impacts. In some cases, these approaches are specifically designed for the individual customer — for example, in the event of a data breach, the customer is included in the remediation process. When we seek feedback from our customers in connection with developments in customer satisfaction, we aim for a broader-based solution.

S4-3.26: Whether and how consumers' and/or end-users' awareness of and trust in these processes are assessed

This is described in S4-3.25b.

BAWAG's complaint management guideline defines how customer complaints are handled and how this is set up in an organizational and legally compliant manner.

Customers have access to the respective contact details via the websites.

S4-4 — Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions

S4-4.30: Disclosure of actions and resources related to consumers and/or end-users

S4-4.31: Disclosures in relation to material impacts

S4-4.31a: Actions taken, planned or underway to prevent or mitigate material negative impacts

S4-4.34: Own practices do not cause or contribute to material negative impacts for consumers and/or end-users

BAWAG is committed to protecting the information, ICT systems and interests of customers, employees and other stakeholders in terms of confidentiality, integrity and availability. BAWAG is committed to an ongoing process of continuously adapting our practices to stay on top of evolving regulations and standards, recognizing this as a continuous commitment without a defined end-date.

The protection of customer data is a high priority. BAWAG has therefore established a data protection strategy which contains the following:

→ **Data security:** Use of state-of-the-art security measures, to ensure the confidentiality, integrity and availability of customer data, including encryption technologies, access controls and regular security checks. For all internal systems, BAWAG Group performs ongoing vulnerability scans to identify inadequacies in the internal IT landscape. Detected vulnerabilities are dealt with in a timely manner according to their criticality. In addition, BAWAG Group regularly performs penetration tests for all systems, especially for customer-facing and internet-connected systems (such as our digital banking solutions). The regular performance of penetration tests is required in BAWAG Group not only by financial market regulations, but also by the internal Penetration Testing Standard policy. The results of the penetration tests are used to further strengthen the security of the tested systems. To validate our comprehensive cybersecurity approach, we use a renowned cybersecurity rating service, to check the security status of all our internet connected systems and services. The rating reflects a strong cybersecurity posture of BAWAG Group (including all subsidiaries) in the financial sector.

- **Transparency and disclosure of information:** Transparent information for customers about the type and manner of data processing.
- **Risk management:** Evaluation and monitoring of data protection risks and implementation of suitable measures.
- **Data protection assessments and data protection impact assessments:** Performance of data protection assessments and impact assessments for (new) projects, products and services to identify potential risks and take security measures.
- **Data protection through privacy by design and privacy by default:** Taking into account data protection principles during the development of products and services. This includes data minimization, implementation of data protection default settings and data protection-friendly through design.
- **Training and awareness-raising:** Regular data protection training for employees to create awareness for the protection of personal data and to ensure that employees know and comply with the applicable Data Protection Policy.
- **Data breaches:** Definition of procedures for dealing with data breaches, including the notification of affected persons and authorities according to the legal requirements.

Through the implementation of the data protection strategy we ensure the responsible use of customer data and strengthen trust in the companies of BAWAG Group.

S4-4.31b: Actions taken to achieve positive material impacts for consumers and/or end-users

S4-4.33: Disclosures in relation to material risks and opportunities

S4-4.33a: Actions planned or underway to mitigate material risks

BAWAG is committed to driving transformational customer-centric initiatives, leveraging digital solutions and service excellence to enhance accessibility and promote inclusive banking experiences.

We are also committed to delivering comprehensive product innovations and robust customer protection mechanisms aligned with our mission to foster long-term relationships with our customers. We continuously optimize our omnichannel delivery platforms while maintaining rigorous standards for transparency, data governance and regulatory compliance.

We are committed to ensuring that customer satisfaction remains at the forefront of our value creation, supporting economic empowerment and contributing to the broader transition toward a more sustainable financial ecosystem.

S4-4.31c: Additional actions or initiatives in place to deliver positive impacts for consumers and/or end-users

In order to protect children and promote their financial knowledge, BAWAG has strengthened its commitment to financial education by collaborating with the Children's Office at the University of Vienna. This initiative brings children from diverse backgrounds together and encourages lifelong curiosity. Education empowers individuals to make informed decisions and positively influences financial management. Supporting exceptional educational projects is a priority for us. We support this through dedicated employee volunteering days and by providing financial support.

S4-4.31d: How the undertaking tracks and assesses the effectiveness of these actions and initiatives

We have dedicated processes in place to track the effectiveness of our actions and initiatives. Fundamentally, we track our initiatives through the customer satisfaction index. This covers BAWAG's largest brands and most important sales channels. The index stood at 88.4 at the end of December 2025. For the first time, the figure also includes the Barclays Consumer Bank Europe and Knab brands. The comparative figure from the previous year, which focused exclusively on Austria, was 90.5.

S4-4.32a: Process to identify what action is needed in response to negative impacts

The various feedback touchpoints, including complaint management and surveys, provide input for understanding if an impact arises more often and if so, how this can be resolved.

S4-4.32b: Approaches to taking action

BAWAG prioritizes the actions based on materiality and scope. The respective policies for managing the impacts are described in section S4.1.

S4-4.32c: How it is ensured that processes to provide or enable remedy are effective

See S4-4.31d. The effectiveness of these channels is evaluated by consistently monitoring and tracking the issues that are raised and resolved. Defined procedures support responsiveness to customers.

S4-4.35: Disclosure of whether severe human rights issues and incidents connected to consumers and/or end-users have been reported and related information, if applicable

No severe human rights issues were reported during 2025 nor 2024.

S4-4.37: Disclosure of what resources are allocated to the management of material impacts and how they are managed

BAWAG Group has dedicated teams to address negative impacts on consumers and/or end-users. Therefore, personnel and financial resources are allocated for both areas. Complaint management is described in S4-3.25b. For data-related topics,

the data protection office has been set up and a Chief Information Security Officer appointed.

Metrics and Targets Relating to Consumers and End-Users

S4-5 – Targets

S4-5.38a, c: Targets reducing negative impacts or for managing material risks and opportunities

BAWAG has not set a target in these categories.

S4-5.38b: Promoting positive impacts on consumers and/or end-users

S4-5.41a, b: Targets and performance

Access to products and services	
Target	100% fully digitized retail products by 2026
Target-supporting objective of policy	The target is part of the tech/ops strategy.
Target definition	With the shift towards more digital engagement as a response to a change in customer behavior, we have adjusted our business towards advisory services in our branch network, while shifting more straightforward day-to-day tasks to our digital/online channels. Fundamental to that development is the continuous enhancement of our digital product offering. Customers increasingly expect traditional branch services to be available on e-banking and mobile platforms.
Scope	BAWAG
Base year	2021: 75% of retail products
Target year	2026: 100% of retail products
Involvement of customers	The interests of customers were considered as part of the change in customer behavior for banking products and services.
Changes of the targets	No changes during the reporting period
Current status	Harmonizing online and branch processes allowed us to digitize roughly ~90% of retail products by 2025.

BAWAG has not set further targets in relation to consumers and end-users. We do our utmost to protect customer data and have initiated respective initiatives and measures to do so.

In data protection, the aim is to keep the number of data breaches as low as possible. In 2025, BAWAG had 243 data breaches at the Group level, compared to 110 in 2024. The increase resulted from the acquisitions.

Governance

Business conduct

Operating in a highly regulated sector, we embrace governance as a means to protect our franchise and not as a burden imposed upon us. We strongly believe that maintaining a strong governance structure protects our stakeholders - namely, our customers, shareholders and our employees - and by the same token enables and strengthens our business. Our corporate culture, a combination of our long-dated history combined with entrepreneurship mentality and meritocracy, allows us to execute our strategy and proactively address future challenges.

In line with our strategy, we focus on three strategic pillars when looking at corporate governance:

GROWTH

It is key to have a strong corporate governance framework in place which ensures a healthy business and supports our growth, e.g. when entering new markets.

EFFICIENCY

Corporate governance simplification includes the following:

- Simplification through branchification, i.e. intra-group mergers, which enhances Group oversight and reduces the overhead of managing separate regulated entities.
- Simplification through integration/centralization, to the extent legally permissible and commercially prudent by enhancing Group oversight and leveraging Group functions.

SAFE AND SECURE

BAWAG Group's business model and strategy limit certain risk areas (e.g. by virtue of defining its core markets, which characteristically have strong and stable legal systems) and are additionally strengthened by a clear governance approach through centralization of functions and setting consistent standards, clear ownership of responsibilities and reporting lines, and embedding our corporate culture.

ESRS 2 GOV-1: Governance

The administrative, management, and supervisory bodies are responsible for the implementation of an efficient governance structure and therefore take part in implementing these topics, approving respective policies, and monitoring and deciding on related initiatives. They receive quarterly updates on the anti-corruption management system, including changes to policies and processes as well as actions taken. Both the Management Board and Supervisory Board receive specific, targeted training. This training covers the definition of terms, the legal basis, compliance monitoring activities and regulations on the acceptance and granting of benefits and the related prohibitions. The responsibility for the management of business conduct matters lies with the Chief Compliance Officer, who has a direct reporting line to the full Management Board.

ESRS 2 IRO-1: Material impacts, risks and opportunities

Through our materiality assessment, we identified our corporate culture, bribery and corruption prevention, protection of whistleblowers, securities compliance, and anti-money laundering as material. The detailed process is disclosed in the ESRS 2 standard describing the materiality assessment process.

ESRS G1-1: Business conduct policies and corporate culture

G1-1.10a: Establishment, development, promotion and evaluation of corporate culture

Corporate culture defines our values, how we work together, how we interact with our stakeholders and how we make decisions. It combines the best parts of our legacy as a trade union bank focused on serving local communities with a modern approach to business exemplified by entrepreneurship, accountability, meritocracy, diversity and inclusion.

Through our corporate culture, we create an environment that promotes high performance, a continuous improvement mindset and a prudent approach to risk. Our Code of Conduct incorporates our corporate culture and overall strategy. It contains the principles that provide guidance on appropriate

conduct in all our daily business, including for anti-corruption, suppliers and unlawful behavior.

Promoting and evaluating corporate culture

We view our corporate culture as an important intangible asset. We measure the success of our corporate culture based on several factors, including our financial performance – with BAWAG Group having become one of the most profitable and efficient banks in Europe. We also consider compliance and ethics, and aim to minimize the risk of violations to the greatest extent possible, while promoting the ethical behavior of our employees. Employee surveys enable us to measure the satisfaction of our employees and identify areas for improvement, to remain an attractive employer and grow together with our employees. Our corporate culture also prioritizes diversity and inclusion as an opportunity for the organization.

Code of Conduct

BAWAG Group's Code of Conduct sets forth the understanding of banking and conduct ethics that is applied in BAWAG Group. It defines the standards of conduct that are expected of every member of BAWAG Group and describes BAWAG Group's responsibility towards people and the environment. The Code of Conduct relates to all identified material impacts, risks and opportunities, namely corporate culture, bribery and corruption prevention, protection of whistleblowers, and anti-money laundering. In addition, the Code of Conduct defines material impacts, risks and opportunities in other areas, like human rights and the environment.

Employees are required to understand and follow the code of conduct, and undergo training to this end at least every two years. As part of the training, employees are familiarized with aspects of business ethics, anti-corruption rules, compliance and tax compliance and also gain an understanding of the general principles of conduct that apply in day-to-day business. The Code of Conduct also applies to members of the Management Board and Supervisory Board.

The responsibility for implementation lies with the Management Board as well as the respective direct supervisors, who serve as ethical role models. The Securities Compliance Office is responsible for monitoring compliance with the Code of Conduct through regular reviews and reports any findings to the Management Board and Supervisory Board.

The Code of Conduct includes BAWAG Group's commitment to applying the current provisions of the Austrian Code of Corporate Governance. Furthermore, BAWAG Group has committed to the ten Principles of the UN Global Compact, the seven UN Global Compact Women's Empowerment Principles, the UN Sustainable Development Goals, and the OECD guidelines.

Supplier Code of Conduct

The Supplier Code of Conduct defines our expectations towards our business partners, ensuring they adhere to our standards of ethically correct and legally compliant behavior, environmental protection (including biodiversity), human rights, and the health and safety of employees. This includes complying with the applicable laws of the respective jurisdiction and refraining from actions that could unlawfully influence the decisions of government representatives and public bodies or authorities. It prohibits the acceptance of gifts and gratuities by employees in connection with their work and duties, in excess of customary gifts or other benefits. Suppliers are required to sign the Supplier Code of Conduct, as stipulated in the Group-wide Corporate Procurement Policy. This applies to all entities of BAWAG Group. The

implementation of the Supplier Code of Conduct is under the responsibility of the Management Board.

Unlawful behavior

BAWAG Group does not tolerate financial crime or any kind of unlawful behavior. This includes any abuse of power, position, or resources in order to gain a personal advantage or an advantage for third parties, or to influence the behavior of the recipient in a particular direction.

We make every effort to ensure that we are not misused for illegal or dubious business practices, such as money laundering, terrorist financing, or financial crime. We clearly establish the identity of our customers and obtain sufficient information about their creditworthiness and business activities. We report suspicious transactions to the appropriate authorities, including the department responsible for anti-money laundering.

We work to prevent any form of market abuse, such as insider trading and market manipulation. We also maintain comprehensive conflict of interest guidelines that contain examples and behavioral rules, to ensure that personal self-interests do not conflict with our obligations to BAWAG Group and to our customers. Any potential conflict of interest must be reported to the Securities Compliance Office immediately.

Anti-Corruption Policy

Our Anti Corruption Policy covers allowances, gifts, sponsorships, charitable donations and public officials. It details the levels of specific benefits that can be accepted up to certain thresholds and that are subject to documentation, approval, and reporting. It also defines benefits that are prohibited under all circumstances. The Anti Corruption Policy relates to bribery and corruption prevention.

All business areas of BAWAG Group are monitored as part of an annual risk assessment by the Securities Compliance Office. Departments that are particularly at risk are regularly informed of their obligations during compliance audits. In addition, compliance SPOCs (single points of contact) across the organization help raise awareness of the need to handle benefits in accordance with the rules. Based on the training that every employee receives, BAWAG Group expects its employees to act responsibly concerning anti-corruption and bribery. The responsibility for implementation lies with the Management Board.

The rules set out in this policy are based on both legal principles and market standards that comply with the United Nations Convention against Corruption. In order to comply with the legal framework, the rules in this policy are based on the ISO 37001 standards and also comply with the Business Principles for Countering Bribery by Transparency International.

G1-1.10c: Whistleblower protection

Employees can report suspicious circumstances to their managers at any time as part of the open dialogue promoted between employees and managers. Employees can also submit reports anonymously and confidentially via a web-based whistleblowing system operated by an independent provider and certified under European data protection law. The implementation of whistleblower protection is under the responsibility of the Management Board.

The whistleblowing process is intended to ensure that information in connection with fraud, corruption or violations of laws, data protection and network or information security can be submitted anonymously and confidentially and will be investigated without exception. It also ensures that the whistleblower is protected at all times.

The whistleblowing process is part of the Compliance and Conduct self-learning training program for employees. Detailed information on the process is defined in the Group-wide Whistleblowing Policy, which is available to employees in German and English on the intranet. The regulations are intended to ensure that all reports of legal violations across the Group are followed up on in accordance with the Whistleblower Protection Act in Austria, the Whistleblower Protection Act in

Germany, and other laws that provide for whistleblowing, as well as violations of the Supplier Code of Conduct.

In order to protect whistleblowers, BAWAG Group applies the following protective measures of the Whistleblower Protection Act applicable in Austria (HSchG) and the Whistleblower Protection Act applicable in Germany (HinSchG): exemption from liability, exemption from the burden of proof, exemption from confidentiality obligations and protection against retaliation. Furthermore, BAWAG Group adopts protective measures from other laws that provide for whistleblowing (e.g. Section 99 g Banking Act (BWG) in Austria). These protective measures also cover whistleblowers who report a violation of the Supplier Code of Conduct.

G1-1.10e: Investigating business conduct

The Securities Compliance Office monitors anti-corruption regulations in accordance with the Supplier Code of Conduct, for our business relationships with suppliers. Adherence to the Anti-Corruption Policy is assessed during compliance reviews. Further details on BAWAG Group's approach towards ethics and anti-corruption can be found in the Anti-Corruption Policy and Business Ethics Guidelines, published on our Sustainability website as well as the download center (<https://www.bawaggroup.com>).

G1-1.10g: Internal business conduct training policy

Our organization conducts regular training on business conduct, targeting all employees of BAWAG Group and covering a wide range of topics such as anti-corruption, ethical business practices, and corporate social responsibility. This training takes place every two years and is designed to deepen the understanding and implementation of our business conduct policies. The Securities Compliance Office monitors the participation of all employees. In addition, the Securities Compliance Office conducts further training measures such as reviews, webinars and specialized training courses. The responsibility for implementation lies with the Management Board.

This topic relates to the identified material impacts, risks or opportunities of corporate culture and bribery and corruption prevention.

G1-1.10h: At-risk departments

Functions most at risk in respect of corruption and bribery are those with external downstream and upstream business relationships, such as Procurement, Sales & Marketing, Supply Chain Management, and finance and business units.

G1-3: Prevention and detection of corruption or bribery

G1-3.18a: Preventing, detecting and addressing allegations or incidents of corruption and bribery

We take responsibility for helping to protect the broader financial system and consequently the economy, with zero tolerance for corruption, financial crime, and bribery. Before taking measures for prevention, we start by minimizing the risk of corruption and bribery. This approach defines our strategy in terms of the markets we operate in and the kind of business we do.

The implementation and monitoring of regulations in regard to corruption and bribery is the responsibility of the Securities Compliance Office. This unit is independent from the operating business. To be able to fulfill our responsibilities and minimize the risks for the bank, we continuously improve our processes, controls, and policies based on advances in technology and better knowledge. We have established various procedures to prevent, detect and address potential cases of corruption and bribery, be it internally or externally. The Anti-Corruption Policy defines our framework for managing the risk of corruption from employees, clients, us as an organization, and other third parties, and applies to all subsidiaries and branches of the Group.

Other policies such as the Code of Conduct, support this framework. It raises awareness of the fact that all attempts at bribery or other unlawful gratuities, such as facilitation payments, must be refused. All our employees are obligated to sign and follow the Code of Conduct.

Benefits must be documented after the approval process by supervisors to enable subsequent review and ensure transparency. Benefits and their approval by supervisors are recorded in good time before a benefit is accepted or given in the Group-wide Compliance Portal, which is accessible to all employees. In addition to documenting benefits, the Compliance Portal also enables benefits to be reviewed and finally approved by the Securities Compliance Office.

Based on an annual risk assessment, the Securities Compliance Office also conducts audits of selected organizational units at least once a year to address anti-corruption and ethics issues.

G1-3.18b: Committee separate from the chain of management involved in the matter

BAWAG Group established a whistleblowing system for the anonymous receipt and processing of information tips as early as 2013. The third-party system is an internet-based system accepting tip-offs concerning acts of economic crime in German and English. In addition, employees can report suspected cases confidentially to the Securities Compliance Office, which investigates independently and separately from the chain of management.

G1-3.18c: Reporting of outcomes to the administrative, management and supervisory bodies

Every violation of the Anti-Corruption Policy by our employees or third parties and any major risk stemming from clients is reported to the Securities Compliance Office and, in the event that it materializes, also to the respective regulatory bodies. We refrain from entering into client relationships where we see potential issues. In the case of existing clients, any unacceptable risk can lead to the termination of the business relationship.

G1-3.20: Communication of policies

The Anti-Corruption Policy is available in the intranet, both in German and English. In addition, a guide summarizing the most important anti-corruption obligations of employees is provided.

G1-3.21a,c: Nature, scope and depth of anti-corruption and anti-bribery training programs

All employees (including part-time) of BAWAG Group complete tailored training on ethics and anti-corruption at least every two years, including a mandatory test. In addition, ad hoc training may be conducted following specific incidents or as a result of a regular anti-corruption risk assessment. Ad hoc training can be specifically designed for individuals or departments or provided as information for the entire organization.

Members of the Management Board and the Supervisory Board also receive specific training on ethics and anti-corruption without a mandatory test.

In 2025, BAWAG Group provided training (e.g., self-learning programs) to its employees. For at-risk functions, the training is mandatory.

	At-risk functions	Managers	Administrative, management and supervisory body.	Other own workers
Training coverage				
Total employees receiving training	100%	100%	100%	98%
Delivery method and duration				
Classroom training (hours)	—	—	1	—
Computer-based training (hours)	1	1	—	1
Voluntary computer-based training (hours)	—	—	—	—
Frequency				
How often training is required (in years)	Every 2 years	Every 2 years	Every 2 years	Every 2 years
Topics covered				
Definition of corruption	YES	YES	YES	YES
Explanation: benefits and consequences of violations	YES	YES	YES	YES
Differences between benefits in the private and public sector	YES	YES	YES	YES
Public administration	YES	YES	YES	YES
Procedures in the event of suspicion/detection	YES	YES	YES	YES

G1-3.21b: Percentage of at-risk functions covered by training programs

100% of the at-risk functions (which are Procurement, Sales and Marketing, Supply Chain Management, and finance and sales units) are covered by the training programs.

G1-4: Incidents of corruption

G1-4.24: Incidents of corruption or bribery

Incidents of corruption or bribery	2025	2024
Number of convictions for violation of anti-corruption and anti- bribery laws	—	—
Amount of fines for violation of anti-corruption and anti- bribery laws	—	—

These data are derived from a list of incidents that the Securities Compliance Office maintains and updates continuously. As there were no incidents of corruption or bribery in 2025, no external validation was carried out.

Securities compliance

The topic of securities compliance was identified as relevant in the materiality analysis, but does not meet the thresholds for classification as an impact, risk, or opportunity (IRO) according to ESRS. Nevertheless, the topic is addressed in the sustainability reporting due to its significance for corporate governance and stakeholder confidence in the company's business activities. Reporting is voluntary in order to create transparency about the relevant management approaches and activities.

Securities Compliance is a group-wide second-line function responsible for ensuring compliance with all material legal and regulatory requirements in the securities business and for maintaining an effective control environment to prevent market abuse (in particular insider trading and market manipulation) and to avoid and manage conflicts of interest. The function operates across the Group's key securities-related activities, including product development, advisory services, sales, trading, and settlement, and addresses in particular functions and employee groups with increased risk or access to information in sensitive areas. Overall responsibility for the effectiveness of this framework lies with the Management Board; Securities Compliance reports regularly to the Management Board and relevant governance bodies.

The securities compliance framework is implemented through binding Group-wide guidelines and process standards, which are available on the intranet and provide employees with clear, mandatory guidelines on securities-related conduct, control obligations, and escalation procedures. In terms of content, this framework includes organizational information barriers (permanent and temporary confidentiality areas) based on the need-to-know principle, the management of watch lists and restricted lists and rule-based trading restrictions during sensitive periods (e.g., around quarterly, half-yearly, and annual financial statements). For defined groups of persons, there are also pre-clearance obligations prior to transactions in group financial instruments. In addition, reporting and control obligations for employee transactions have been implemented, including regulations on third-party securities accounts and declarations of completeness, in order to make external securities transactions transparent and controllable. In suspicious cases, there are defined escalation and reporting processes, up to and including regulatory communication.

Securities Compliance uses a combination of ongoing and periodic measures to implement and monitor this framework. These include system-based controls of employee transactions and securities transactions, including documented alert and

review handling, ongoing maintenance of confidentiality areas and watch/restricted mechanisms, implementation and monitoring of pre-clearance processes, and control of external securities accounts and annual completeness reports. For prevention and detection purposes, relevant communication channels are also monitored and evaluated. The effectiveness of the measures is reviewed through annual compliance reviews and risk-based audits; corrective measures, retraining, and, if necessary, sanctions derived from these reviews are documented and tracked. Overall, this approach serves to continuously improve compliance processes and ensure consistent, group-wide standards.

The target management of the securities compliance framework is geared towards complete coverage of key prevention and control mechanisms. First, the aim is for 100% of the defined target groups to complete the mandatory securities compliance training within the specified time limits and for compliance to be monitored regularly. Second, the plan is for 100% of the verifications specified in the annual securities compliance controlling and review plan to be carried out; any deviations are documented and addressed through compensating measures. Third, the timely processing of findings from reviews and audits is managed by closing a defined proportion of the findings within a specified time frame, including proof of implementation of corrective measures. Fourth, the bank's timely alignment with new or amended regulatory requirements is managed by transposing such requirements into guidelines, processes, and control mechanisms within a defined period after they come into force or become applicable, and by documenting them in a traceable manner.

Anti-money laundering and combating terrorism financing

The topic of combating money laundering and terrorist financing was classified as an insignificant IRO (impact, risk, or opportunity) in accordance with ESRS as part of the materiality analysis and therefore does not meet the defined thresholds for mandatory reporting. However, due to the high importance of this topic for rating agencies and external stakeholders, voluntary reporting is carried out in order to create transparency about the existing compliance structures and management approaches. The company has not currently defined any specific sustainability targets for this non-material IRO, as the existing regulatory requirements and internal compliance processes are considered sufficient

We are committed to combating financial crime and ensuring that accounts held at our organization are not misused for illegal activities, such as money laundering or terrorism financing. We have implemented Group-wide policies, processes, and controls concerning anti-money laundering (AML) and combating terrorism financing (CTF). These policies are based on the applicable legal frameworks, such as the Austrian Financial Market Money Laundering Act and the applicable EU regulations

Our AML/CTF strategy is closely aligned with the defined ESG risks and aims for customers with a low AML/CTF risk profile. The strategy defines any prohibited and restricted countries, customers, industries and products and it sets the minimum requirements for know your customer (KYC), customer due diligence (CDD) and enhanced due diligence (EDD). We fully support international and national authorities in combating illicit activities, including terrorism financing, tax fraud, and other illegal activities.

AML/CTF prevention is supported by risk classification, customer transaction screening, and by an automated monitoring system that screens customers against internationally recognized lists. Transactions are monitored in real-time (for sanctions and CTF) and ex-post via specific AML/CTF scenarios and defined thresholds, depending on the customer risk class.

BAWAG Group has internal control systems in line with applicable laws. These systems ensure efficient and high-quality processes, with potential customer cases and transactions reported on a regular basis to BAWAG Group's AML & CTF Office; any anomalous findings are reported immediately.

Our AML/CTF policies provide for clear instructions and guidance for employees on all AML, CTF- and sanctions-related topics, with mandatory, designated training conducted via self-learning programs and via face-to-face training by compliance officers or external companies.

Adherence to the guidelines is reviewed by the AML & CTF Office in compliance reviews, which are conducted in line with a risk-analysis-based annual plan approved by the Audit and Compliance Committee of the Supervisory Board. These reviews also include subsidiaries of BAWAG Group. Further details on BAWAG Group's approach towards AML and CTF can be found in the Anti-Money Laundering Policy, which is published on our Sustainability website <https://www.bawaggroup.com/en/downloads>.

Vienna, 25 February 2026
The Management Board

Anas Abuzaakouk m.p.
Chief Executive Officer

Enver Sirucic m.p.
Member of the Management Board

Andrew Wise m.p.
Member of the Management Board

David O'Leary m.p.
Member of the Management Board

Sat Shah m.p.
Member of the Management Board

Guido Jestädt m.p.
Member of the Management Board

Independent assurance report on the non-financial reporting pursuant to Section 267a UGB

We have conducted an audit to obtain limited assurance on the consolidated non-financial report of BAWAG Group AG (hereinafter “the company”) for the fiscal year ending December 31, 2025.

Summary Assessment based on an Audit with Limited Assurance

Based on the audit procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the consolidated non-financial report is not, in all material respects, in accordance with the requirements of § 267a UGB (NaDiVeG), including

- compliance with the voluntarily applied European Sustainability Reporting Standards (hereinafter ESRS),
- implementation of the procedure for identifying information to be reported according to ESRS (hereinafter "Materiality Assessment Process") and its presentation in the chapter “Impact, risk and opportunity management”,
- compliance with the reporting requirements according to Art. 8 of the Taxonomy Regulation (EU) 2020/852. (hereinafter EU-Taxonomy Regulation).

Basis for the Summary Assessment

We conducted our audit with limited assurance in accordance with the legal provisions and relevant Austrian professional standards for other assurance engagements and supplementary statements, as well as with the International Standard on Assurance Engagements (ISAE 3000 (Revised)) applicable to such engagements. An engagement with limited assurance involves less extensive assurance procedures than an engagement with reasonable assurance, thereby resulting in a lower level of assurance.

Our responsibilities under these regulations and standards are further described in the section "Responsibilities of the Auditor of the Consolidated Non-Financial Report" of our assurance report.

We are independent of the group in accordance with the Austrian professional standards and Art. 22 ff. AP-RL, and we

have fulfilled our other professional duties in accordance with these requirements.

Our audit firm is subject to the provisions of the KSW-PRL 2022, which essentially correspond to the requirements of ISQM 1, and applies a comprehensive quality management system, including documented policies and procedures to comply with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the audit evidence we have obtained up to the date of the assurance report is sufficient and appropriate to provide a basis for our summary assessment as of that date.

Reference to another matter

We point out that the prior year's comparative information was not part of our limited assurance and is therefore not covered by our summary assessment.

Other Information

The legal representatives are responsible for the other information. The other information comprises all information in the group annual report for the financial year 2025 of the company, except for the consolidated non-financial report and our assurance report.

Our summary assessment of the consolidated non-financial report does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the consolidated non-financial report, our responsibility is to read the other information and, in doing so, consider whether it is material inconsistent with the consolidated non-financial report or with our knowledge obtained during the engagement with limited assurance or otherwise appears to be materially misstated. If, based on the work we performed, we conclude that a material misstatement of the other information exists, we are required to report that fact. We have nothing to report in this regard

Responsibilities of the Legal Representatives and the Supervisory Board

The legal representatives are responsible for preparing a consolidated non-financial report, including developing and implementing the Materiality Assessment Process in accordance with applicable requirements and voluntarily applied standards. This responsibility includes

- identifying actual and potential impacts, risks, and opportunities related to sustainability aspects and assessing the materiality of these impacts, risks, and opportunities,
- preparing the consolidated non-financial report in compliance with the requirements of § 267a UGB (NaDiVeG),
- including information in the consolidated non-financial report in accordance with the EU-Taxonomy Regulation and
- designing, implementing, and maintaining internal controls determined necessary by the legal representatives to enable the preparation of the consolidated non-financial report that is free from material misstatement, whether due to fraud or error, and conducting the Materiality Assessment Process in accordance with ESRS requirements.

This responsibility also includes selecting and applying appropriate methods for consolidated non-financial reporting and making assumptions and estimates about individual sustainability information, which are reasonable under the given circumstances.

The supervisory board is responsible for overseeing the Materiality Assessment Process and the preparation of the consolidated non-financial report.

Inherent limitations in the Preparation of the Consolidated Non-Financial Report

When reporting on future-oriented information, the group is required to prepare this future-oriented information based on disclosed assumptions about events that may occur in the future, as well as possible future actions of the group. Deviations are likely as expected events often do not occur as assumed.

When determining information in accordance with the EU Taxonomy Regulation, the legal representatives are obliged to interpret ambiguous legal terms. These terms can be subject to various interpretations, including their legal compliance and are therefore subject to uncertainties.

Responsibilities of the Auditor of the Consolidated Non-Financial Report

Our objectives are to plan and conduct an audit to obtain limited assurance as to whether the consolidated non-financial report, including the Materiality Assessment Process presented therein and the reporting according to the EU Taxonomy Regulation is free from material misstatement, whether due to fraud or error, and to issue a report that includes our summary assessment. Misstatements can result from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of intended users taken on the basis of the consolidated non-financial report.

Throughout the engagement with limited assurance, we exercise professional judgment and maintain professional skepticism

Our responsibilities include

- performing risk-based procedures to identify and assess the risks of material misstatement in the consolidated non-financial report, whether due to fraud or error, and obtaining sufficient appropriate evidence to address those risks, but not for the purpose of expressing an opinion on the effectiveness of the group's internal controls, and;
- developing and performing audit procedures related to information in the consolidated non-financial report, where material misstatements are likely. The risk of not detecting material misstatements resulting from fraud is higher than those resulting from errors, as fraudulent activities may involve collusion, forgery, intentional omissions, misleading representations, or the override of internal controls.

Summary of the Work Performed

An engagement with limited assurance involves performing procedures to obtain evidence about the consolidated non-financial report. The nature, timing, and extent of the procedures selected depend on professional judgment, including identifying information in the consolidated non-financial report where material misstatements could occur, whether due to fraud or error.

In performing our audit to obtain limited assurance regarding the consolidated non-financial report, we proceed as follows:

- We gain an understanding of the company's procedures relevant to the preparation of the consolidated non-financial report.
- We assess whether all relevant information identified in the Materiality Assessment Process is included in the consolidated non-financial report.
- We assess whether the structure and presentation of the consolidated non-financial report are in accordance with ESRS.
- We conduct inquiries with relevant personnel and analytical audit procedures on selected information in the consolidated non-financial report.
- We perform sample-based outcome-oriented audit procedures on selected information in the consolidated non-financial report.
- We reconcile selected information in the consolidated non-financial report with corresponding information in the group financial reports and other sections of the group annual report.
- We obtain evidence on the methods used to develop estimates and forward-looking information.
- We gain an understanding of the process for identifying taxonomy-eligible and taxonomy-aligned business activities and preparing the corresponding information in the consolidated non-financial report.

Limitation of Liability and Publication

The audit to obtain limited assurance of the consolidated non-financial report is a voluntary assurance engagement.

We issue this assurance report based on the engagement letter concluded with the Company, which also applies to third parties on the basis of the General Conditions of Contract for the Public Accounting Professions (AAB 2018). The AAB 2018 can be accessed online on the website of the Chamber of Tax Advisors and Auditors (KSW - Kammer der Steuerberater:innen und Wirtschaftsprüfer:innen, under the section Berufsrecht / Mandatsverhältnis).

Concerning our responsibilities and liability arising from the engagement relationship, point 7 of the AAB 2018 applies. Consequently, our liability for slight negligence is excluded. In the case of gross negligence, the maximum liability for the company and third parties is five times the received fee, but is limited to a maximum of ten times the minimum insurance sum of the professional liability insurance according to § 11

Wirtschaftstreuhandberufsgesetz 2017 (WTBG 2017). This amount constitutes the maximum liability limit, applicable only once, even in the event of multiple claimants or grounds for claims. Compensation claims for damages is restricted to actual damage. We are liable for lost profits only in cases of intent or gross negligence, to the extent permitted by law. We are not liable for unforeseeable or atypical damages that we could not have anticipated.

The assurance report may only be disclosed to third parties in conjunction with the consolidated non-financial report and must be provided in its entirety and without any abridgement.

Responsible Auditor

The auditor responsible for the audit of the consolidated non-financial report is Mag. Alfred Ripka.

Vienna, February 25, 2026

Deloitte Audit Wirtschaftsprüfungs GmbH

Mag. Alfred Ripka
Certified Public Accountant

Mag. Wolfgang Wurm
Certified Public Accountant

The publication or distribution of the consolidated non-financial report 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 non-financial report. This report is a translation of the assurance report and is presented for the convenience of the reader only. The German wording of the assurance report is solely valid and is the only legally binding version.

UN GLOBAL COMPACT COMMUNICATION ON PROGRESS (COP)

Communication on Progress (COP)

As a signatory to the UN Global Compact, BAWAG Group is committed to complying with the ten principles focusing on labor rights, human rights, environmental protection and anti-corruption and, since signing the UN Global Compact Women's Empowerment Principles (WEP) in 2015, to complying with the

seven WEP. This CSR Report 2025 is thus also a report in the sense of the annual "Communication on Progress" (COP). For each principle, examples have been given of how they have been and are being implemented at BAWAG Group.

The ten principles of the UN Global Compact and examples of implementation

The ten principles	Examples of implementation
Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights within their sphere of influence. (COP 1)	p. 304, 344, 345 General/principles/guidelines: Code of Conduct, Supplier Code of Conduct, Human Rights Policy
Principle 2: Businesses should make sure that they are not complicit in human rights abuses. (COP 2)	p. 304, 344, 345 General/principles/guidelines: Code of Conduct, Supplier Code of Conduct, Human Rights Policy
Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining. (COP 3)	p. 305 General/principles/guidelines: Freedom of association and the registration of trade unions are enshrined in law in our core markets. There is an ongoing exchange of information between management and the Works Council, and new works agreements are concluded regularly.
Principle 4: Businesses should uphold the elimination of all forms of forced and compulsory labor. (COP 4)	p. 345 General/principles/guidelines: Supplier Code of Conduct; the majority of our suppliers come from the DACH region. The topics of freedom of negotiation, forced labor, working hours and wages are part of the Supplier Code of Conduct item 3 "Respect for fundamental rights, health and safety of employees."
Principle 5: Businesses should uphold the effective abolition of child labor. (COP 5)	p. 345 General/principles/guidelines: Supplier Code of Conduct
Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation. (COP 6)	p. 304, 310, 344, 345 General/principles/guidelines: Code of Conduct, Supplier Code of Conduct, recruiting policies, Women's Advancement Plan, Mentoring Program
Principle 7: Businesses should support a precautionary approach to environmental challenges. (COP 7)	p. 243, 285 Energy efficiency, financing of renewable energy, sustainable activities
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility. (COP 8)	p. 243, 285 Energy efficiency, financing of renewable energy, sustainable activities
Principle 9: Businesses should encourage the development and diffusion of environmentally-friendly technologies (COP 9).	p. 243 Financing of renewable energy and sustainable projects
Principle 10: Businesses should work against corruption in all its forms, including~ extortion and bribery. (COP 10)	p. 344, 345, 346 General/principles/guidelines: Code of Conduct, Supplier Code of Conduct, anti-corruption and gift acceptance policy, conflict of interests policy.

The seven principles of the UN Global Compact Women’s Empowerment Program and examples of implementation

The seven principles	Examples of implementation
Principle 1: Establish high-level corporate leadership for gender equality (WEP 1)	p. 311, 312 Women’s Advancement Plan, Women’s Mentoring Program, flexible working time models, focus topic in management programs
Principle 2: Treat all women and men fairly at work – respect and support human rights and nondiscrimination (WEP 2)	p. 311, 312, 306, 345, 312, Recruiting policy, Diversity & Inclusion Policy, Code of Conduct, flexible working time models, Supplier Code of Conduct, Human Rights Policy, Women’s Advancement Plan, parental part-time work, paternity leave
Principle 3: Ensure the health, safety and well-being of all women and men workers (WEP 3)	p. 311, 312 Work and family audit, workplace health promotion, occupational health services; information events for expectant parents, welcome events for parents returning from parental leave, company daycare centers, workplace health promotion, occupational health services
Principle 4: Promote education, training and professional development for women (WEP 4)	p. 311, 312 Women’s Advancement Plan, Mentoring Program
Principle 5: Implement enterprise development, supply chain and marketing practices that empower women (WEP 5)	p. 311 Women’s Initiative
Principle 6: Promote equality through community initiatives and advocacy (WEP7)	p. 311, 312 Women’s Initiative, Diversity & Inclusion Policy
Principle 7: Measure and publicly report on progress to achieve gender equality (WEP7)	p. 311 Report on measures, objectives and target achievement as part of the annual CSR Report and the Communication on Progress (COP); proportion of female managers; ESG target related to Women’s quota in SLT