



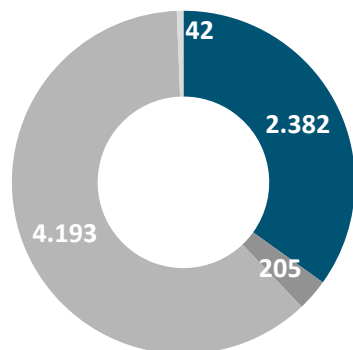
BAWAG GROUP

Green Finance Report 2025

Green Finance Portfolio

as of 31-12-2025

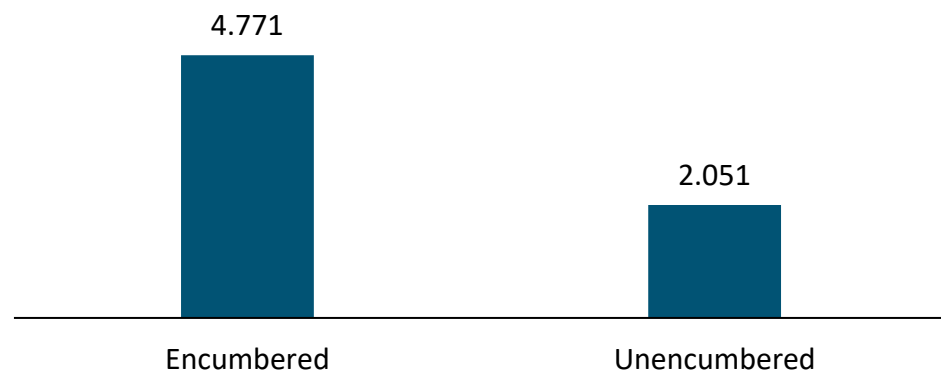
100% residential housing loans



**Total
6.822**

■ Austria ■ Germany ■ Netherlands ■ Ireland

Green finance portfolio decomposition



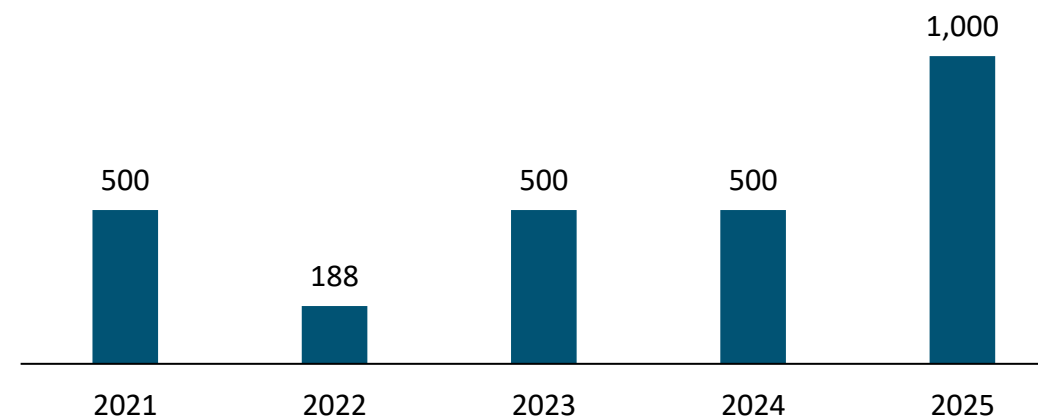
Issued Green bonds

XS3170898723	500
XS2981978989	500
XS2851605886	500
XS2531479462	500
XS2380748439	500
CH1214797214	188

Total

2.688

Allocation of Green bond use of proceeds (immediately)





1. EU Taxonomy alignment: BAWAG Group published the Green Asset Ratio (GAR) consisting of EUT aligned assets in the 2025 BAWAG Group Annual Report. The residential buildings reported in this allocation report are in line with BAWAG Group YE2025 GAR reporting. For additional reference, BAWAG Group has appointed Sustainalytics as the Second Party Opinion Provider (SPO) to assess the EUT alignment of all categories in the Framework, please refer to the SPO for further information. The EUT alignment percentage under the BAWAG Group Green Finance Framework is not a commitment and may decrease or otherwise change in the future due to the change in portfolio structure, regulatory developments or otherwise at BAWAG Group's discretion. There is no guarantee that BAWAG Group's current or future GAR percentage, its products or services will meet applicable ESG-related regulatory requirements, customer preferences or investor expectations. Each stakeholder shall conduct its own due diligence and assessment of the ESG-related criteria for their portfolios and/or for the purposes of their disclosure requirements. In terms of further information on GAR, please refer to our Annual Report.