

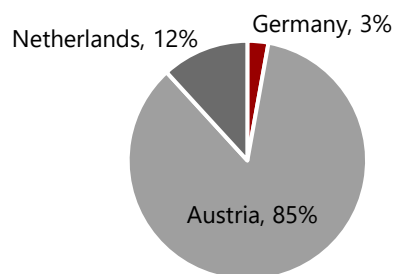
# **Green Finance Portfolio Update**

March 2022

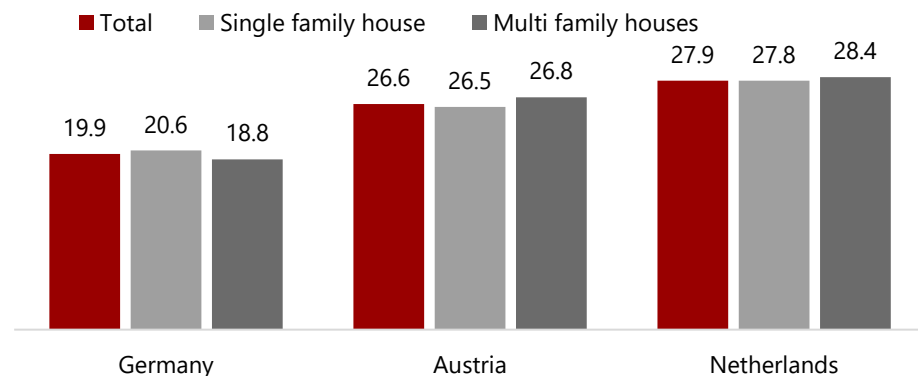
# Green buildings portfolio and impact

- The assets included within the portfolio are within the top 15% of most energy efficient properties within Germany & Austria, & all properties within the Netherlands portfolio are EPC rated A or better – this aligns the Green Finance portfolio with the latest EU taxonomy delegated act 2021
- BAWAG has identified over €3.0b of green assets within its portfolio with an average remaining legal term between 18.8 – 28.4 years
- In line with BAWAG’s strategic focus on retail banking in the DACH/NL region, the portfolio contains only residential mortgages in Austria, Germany and the Netherlands, >75% Single Family Houses
- The current portfolio has 67 ths. tCO<sub>2</sub>/year<sup>3</sup> annual CO<sub>2</sub> emissions avoidance and annual final energy savings of 463 ths. MWh/year<sup>4</sup>

## Portfolio location split<sup>2</sup> by region



## Average portfolio lifetime<sup>1</sup> (years)



1. Average remaining legal term of Green Bond loan within the total portfolio
2. Based on legally committed signed amount by the issuer for the portfolio or portfolio components eligible for green bond financing
3. Greenhouse gas emissions avoidance determined by multiplying the final energy savings with the carbon emissions intensity
4. Final energy savings calculated using the difference between the top 15% and the national building stock benchmarks

Source: Drees & Sommer

<b>Austria</b>	Vienna / Lower Austria	€1,175m
	Styria / Carinthia	€757m
	Upper Austria	€340m
	Tirol / Vorarlberg	€108m
	Burgenland	€138m
	Salzburg	€73m
	<b>Total AT</b>	<b>€2,591m</b>
<b>Germany</b>	<b>Total DE</b>	<b>€86m</b>
<b>Netherlands</b>	<b>Total NL</b>	<b>€358m</b>
<b>TOTAL</b>		<b>€3,035m</b>

# Green buildings portfolio and its impact

- BAWAG's Green building portfolio is formed **100% of low carbon buildings**, with a total signed amount over €3bn from over 16,766 buildings as of 31 December 2021

	Low carbon buildings	Signed amount (€m) <sup>1</sup>	Annual energy savings (MWh/year) <sup>5</sup>	Annual CO2 emissions avoidance (tCO2/year) <sup>6</sup>	Number of buildings
<b>Austria</b>	Single family houses – AT	1,961	389,751	54,740	9,770
	Multi family houses – AT	630	50,080	7,034	3,350
	<b>Total Austria</b>	<b>2,591</b>	<b>439,831</b>	<b>61,774</b>	<b>13,120</b>
<b>Germany</b>	Single family houses – DE	57	11,001	2,468	548
	Multi family houses – DE	29	4,244	952	328
	<b>Total Germany</b>	<b>86</b>	<b>15,246</b>	<b>3,420</b>	<b>876</b>
<b>Netherlands</b>	Single family houses – NL	304	7,118	1,881	2,335
	Multi family houses – NL	54	966	255	435
	<b>Total Netherlands</b>	<b>358</b>	<b>8,084</b>	<b>2,136</b>	<b>2,770</b>
	<b>Total</b>	<b>3,035</b>	<b>463,161</b>	<b>67,330</b>	<b>16,766</b>

1. Legally committed signed amount by the issuer for the portfolio or portfolio components eligible for green bond financing
2. Portion of the total portfolio cost that is financed by the issuer
3. Portion of the total portfolio cost that is eligible for Green Bond
4. Average remaining term of Green Bond loan within the total portfolio
5. Final energy savings calculated using the difference between the top 15% and the national building stock benchmarks
6. Greenhouse gas emissions avoidance determined by multiplying the final energy savings with the carbon emissions intensity

Source: Drees & Sommer



**IMPORTANT DISCLAIMER:** This presentation is prepared solely for the purpose of providing general information about BAWAG Group, Wiedner Gürtel 11, 1100 Wien. The information does not constitute investment or other advice or any solicitation to participate in investment business. This presentation does not constitute an offer or recommendation to purchase any securities or other investments or financial products. In respect of any information provided past performances do not permit reliable conclusion to be drawn as to the future performances. BAWAG Group does not make any representation, express or implied, as to the accuracy, reliability or completeness of the information contained in this presentation. BAWAG Group disclaims all warranties, both express and implied, with regard to the information contained in this presentation. This presentation contains forward-looking statements relating to the business, financial performance and results of BAWAG Group or the industry in which BAWAG Group operates. These statements may be identified by words such as "expectation", "belief", "estimate", "plan", "target" or "forecast" and similar expressions, or by their context. These statements are made on the basis of current knowledge and assumptions and involve risks and uncertainties. Various factors could cause actual future results, performance or events to differ materially from those described in these statements and neither BAWAG Group nor any other person accepts any responsibility for the accuracy of the opinions expressed in this presentation or the underlying assumptions. No obligation is assumed to update any forward-looking statements. In no event shall BAWAG Group be liable for any loss, damages, costs or other expenses of any kind (including, but not limited to, direct, indirect, consequential or special loss or loss of profit) arising out of or in connection with any use of, or any action taken in reliance on, any information contained in this presentation. BAWAG Group assumes no obligation for updating the provided information in this presentation. The content in this presentation are not to be relied upon as a substitute for professional advice. This presentation shall not be forwarded to any third party.