

BAWAG Group

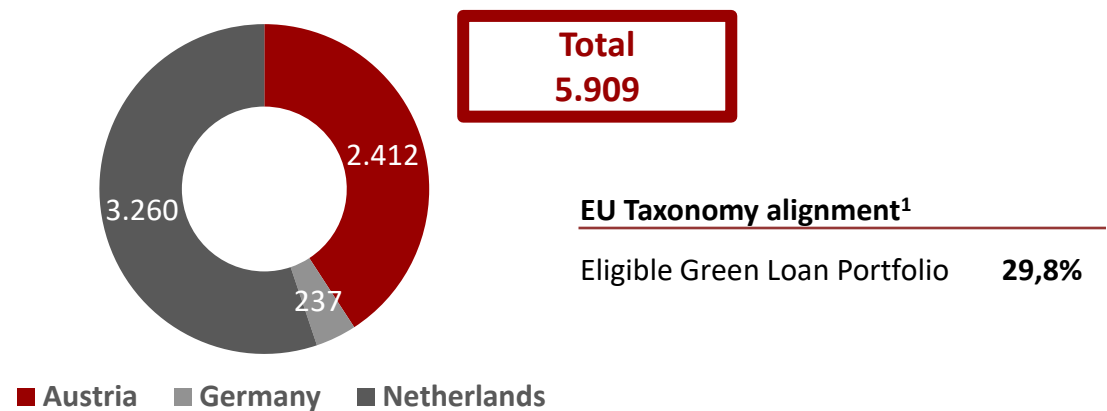
Green Finance Report 2024

Green Finance Portfolio

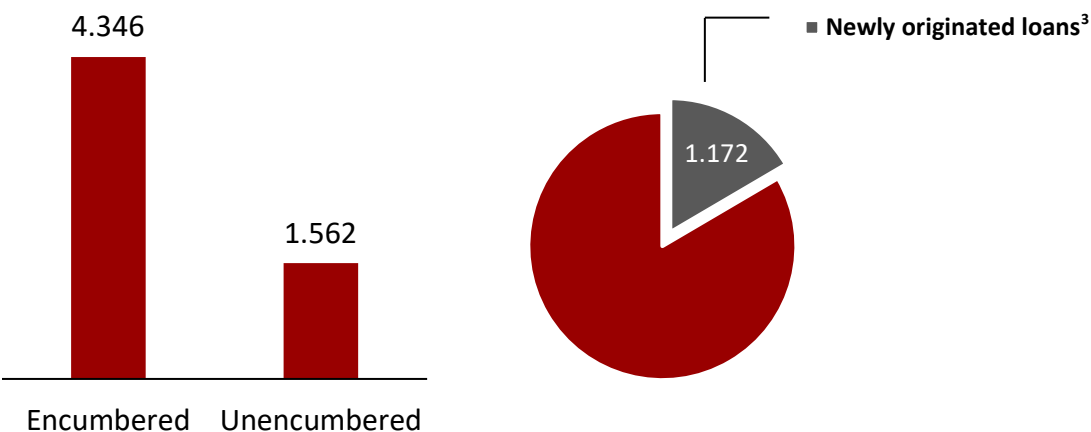
as of 31-12-2024



100% residential housing loans



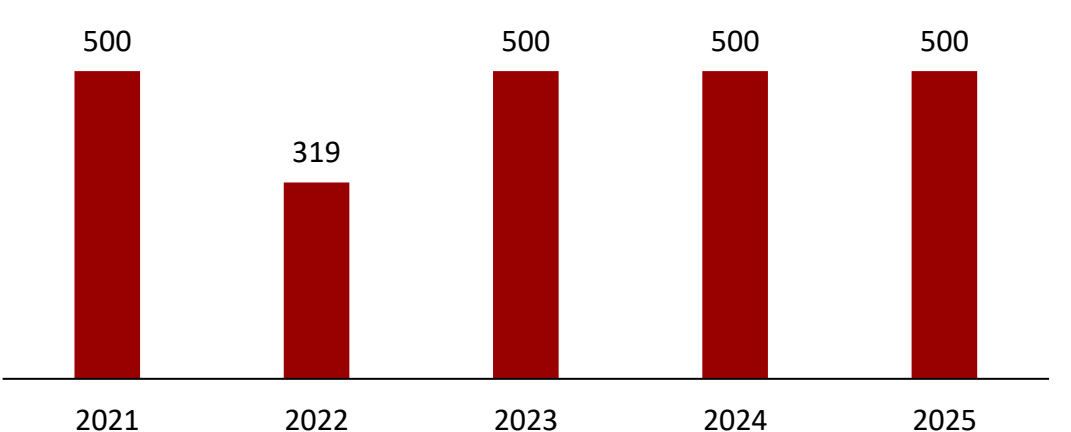
Green finance portfolio decomposition



Issued Green bonds

XS2380748439	500
CH1216400049	133
CH1214797214	186
XS2531479462	500
XS2851605886	500
XS2981978989 ²	500
Total	2.319

Allocation of Green bond use of proceeds (immediately)



All Figures in EUR million.

¹ % of loans included in calculation of BAWAG's Green Asset Ratio (see next page for further details)

² issued on 21 January 2025

³ year of construction 2022, 2023, 2024



1. EU Taxonomy alignment: BAWAG Group published the Green Asset Ratio (GAR) consisting of EUT aligned assets in the 2024 BAWAG Group Annual Report. The residential buildings reported in this allocation report are in line with BAWAG Group YE2024 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.