



Let's make
it possible.

A background image showing a person's hand reaching over a body of water towards the sunset. The sun is low on the horizon, creating a bright lens flare and reflecting on the water. In the distance, there are mountains and some reeds on the right side.

Sustainability Report
2025

Contents

Contents	1
1. General information	2
Preamble.....	2
ESRS 2 General disclosures.....	4
Basic principles for preparation	4
Governance.....	15
Strategy.....	27
Management of the impacts, risks and opportunities.....	55
Disclosure requirement IRO-2 – Disclosure requirements in ESRS covered by the undertaking’s sustainability statement.....	60
2. Environmental information	72
Information on compliance with the EU taxonomy for sustainable economic activities pursuant to (EU) 2020/852	72
ESRS E1 Climate change	78
Governance	78
Strategy.....	78
Resilience analysis.....	81
Management of the impacts, risks and opportunities.....	82
Parameters.....	93
3. Social information	100
ESRS S1 Own workforce.....	100
Strategy.....	100
Management of the impacts, risks and opportunities.....	103
Parameters and objectives.....	118
4. Governance information	125
ESRS G1 Business conduct	125
Governance.....	127
Management of the impacts, risks and opportunities.....	127
Parameters and objectives.....	146
Auditor’s Report	151
Legal notice.....	157
Appendix – Tables in accordance with the EU Taxonomy Regulation	158

1. General information

Preamble

A clear focus on environment, social and governance (ESG) issues has been part of our corporate strategy for over 20 years. With sustainability firmly embedded in our core business, sustainability reporting is also an integral component of our comprehensive corporate communications.

This vital importance is likewise reflected in the vision that we formulated as a collective effort for all staff in the OeKB Group to work towards: 'As a strong partner for the economy, we enable success for companies and people. In this way, we are shaping a liveable future for generations together.'

At a time of increasing environmental, social and regulatory requirements, we in the OeKB Group are embracing our responsibility even more proactively. For example, our revised ESG strategy for 2025–2030 was fully integrated into our ESG Policy in May 2025 and is being implemented based on a tangible plan of action whose progress is being measured and reviewed at regular intervals.

OeKB and the Austrian Federal Ministry of Finance (BMF) agreed an export initiative in November 2025 to strengthen Austria as a place to do business and provide targeted support to the export industry as it returns to a path of growth. This includes funding for start-ups and acquisitions and additional financing for very fast-growing exporters covering operating materials and inventories. Austria joined the Export Finance for Future (E3F) coalition in December. Amongst other things, its member countries undertake to facilitate investments in green technologies and support industry with innovations that will decarbonise the energy sector as well as monitoring their progress and reporting annually on the transparency of their portfolio.

OeKB issued its second sustainability bond in Australian dollars in March 2025. This means that six such instruments have now been launched since October 2019, raising around €2.1 billion in all on the international capital markets for financing environmental and welfare projects. OeKB handled all the federal government's monthly auctions in its capacity as auction agent for Austrian government bonds and treasury bills. In 2025, these included one green government bond and six green Austrian treasury bills with a total issue volume of some €11.36 billion.

The OeKB > ESG Data Hub, which was launched in 2022, continued to be developed further in 2025 in partnership with the banks that use it, with work focusing on broadening the scope of the ESG questionnaire, making it more customer-friendly and bringing new companies on board.

OeKB CSD GmbH's issuer platform went live in November 2022 and has been very well received for new deliveries right from day one. Ever since then – and especially

in 2025 – even existing deliveries on paper ('physical global certificates') have been successfully converted into digital global certificates. This has allowed physical vaults to be withdrawn, leaving only a few securities stored in hardcopy form, chiefly shares that cannot be converted for legal reasons.


Oesterreichische Entwicklungsbank AG (OeEB – The Development Bank of Austria) worked rigorously during the reporting year to put its 'Facing our shared future' strategy into action and operationalised it further through in-depth policy papers covering additionality, technical assistance, the Paris Agreement and human rights. Making an active contribution to climate change mitigation and gender equality is amongst its main priorities, and its first flagship project was successfully unveiled in 2025 in the form of participation in the Global Gender Smart Fund (GGSF). OeEB also mobilises private capital for private-sector projects in a targeted way through its financing instruments. Building on the success of the Gutmann OeEB Impact Fund, the ACP OeEB Climate Impact Fund was launched in 2024. It achieved its first closing in 2025 and will be investing in climate-related projects in emerging markets.

Sustainability has also become an indispensable part of the tourism industry and forms a key framework for its future development. Österreichische Hotel- und Tourismusbank GmbH (OeHT) aims to help businesses to combine economic stability with environmental responsibility and social impact. Its targeted financing products, support programmes and consulting services can drive the transformation towards greater climate and resource protection, innovative strength and value creation at regional level. Thus it is actively contributing to the sustainable development of tourism in Austria.

As we head into 2026, the companies of the OeKB Group will continue to do all they can to enable companies and people to be successful and thus shape a liveable future for generations together.



Peter Bernkopf



Angelika Sommer-Hemetsberger



Sabine Gaber



Steffen Suhany



Peter Felsinger



Georg Zinner



Matthias Matzer



Andrea Sassen-Abfalder

Vienna, 6 March 2026

ESRS 2 General disclosures

Basic principles for preparation

BP-1, 5a, 5b, 5c, 5d, 5e

Disclosure requirement BP-1 – Basic principles for preparation of the sustainability statement

This Sustainability Report covers Oesterreichische Kontrollbank AG (OeKB) along with its fully consolidated subsidiaries Oesterreichische Entwicklungsbank AG (OeEB – The Development Bank of Austria), OeKB CSD GmbH (OeKB CSD) and Österreichische Hotel- und Tourismusbank GmbH (OeHT), referred to as the OeKB bank group (OeKB Group). The above companies are located at Strauchgasse 3 and Am Hof 4 in the 1st district of Vienna.

The OeKB Group's Annual Financial Report covers the same scope of consolidation (OeKB and fully consolidated subsidiaries) as the Sustainability Report (Annual Financial Report Note 38).

This Sustainability Report for the 2025 financial year was prepared in accordance with the European Sustainability Reporting Standards (ESRS – in the original version applicable at the time of reporting). The OeKB Group is fulfilling the requirements under § 267a Austrian Commercial Code (UGB) (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) with this report. The report was subjected to an external audit with limited assurance by Ernst & Young with regard to sustainability reporting in accordance with NaDiVeG, the requirements under Article 8 of the EU Taxonomy Regulation and compliance with the European Sustainability Reporting Standards. The Annual Financial Report, which in the same way as the Sustainability Report covers the 2025 calendar year, was not subject to the audit. Reporting on the EU taxonomy is also provided in this report. The current as well as previous reports are available on the OeKB website at www.oekb.at.

Issues related to the NaDiVeG have been labelled with icons. These are shown in the marginal notes for the respective data point. An overview can be found in the index in IRO-2.

This Sustainability Report covers the upstream and downstream value chain. The materiality analysis includes both the upstream value chain (our suppliers) and the downstream value chain (our supported projects). We report our impacts, risks and opportunities under SBM-3, 48a and on biodiversity and workers in the value chain under BP-2, 17, and describe which impacts occur where in the value chain and the measures that we are implementing. Our value chain is presented under SBM-1, 42.

We do not exercise the option in this report of omitting any specific information relating to intellectual property, knowledge and expertise or results of innovations.

Equally, we do not exercise the option of omitting forthcoming developments or matters that are in negotiation.

Disclosure requirement BP-2 – Disclosures related to specific circumstances

There was a deviation from the ESRS time horizons (one year, one to five years and longer than five years) when preparing the financial materiality analysis, as the materiality analysis follows the requirements of the EBA guideline. The following time horizons were applied: short-term: 1-3 years, medium-term: 3-10 years, long-term: >10 years. A detailed description is provided in E1 under the data point ESRS 2 SBM-3, 18.

BP-2, 9a, 9b

There were no data estimates made along the value chain.

BP-2, 10a, 10b, 10c, 10d

There are no uncertainties regarding the results.

BP-2, 11a, 11b

This report for the 2025 financial year is prepared in compliance with the European Sustainability Reporting Standards. The OeKB Group is subject to the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) – see also BP-1, 5 – and is fulfilling the obligations under § 267a Austrian Commercial Code (UGB) with this report.

BP-2, 13a, 13b, 13c







The Scope 3 reporting is omitted in the reporting year as the figures are not yet available in their entirety. Scope 1 and Scope 2 reporting is provided. There was a deviation in the time horizons used in the financial impact chain analysis as described in BP-2, 9 a, b.

Adjustments were made in the reporting year to the calculation for energy consumption and for greenhouse gas emissions. More precise information can be found in E1 in the section on Parameters. IROs were summarised, supplemented or deleted as part of the process of revising the materiality analysis. This did not result in any material changes compared to the previous year. In addition, all adjustments resulting from changes in the relevant regulations over the past year were made in both the calculation and presentation of the key figures for the green asset ratio in accordance with the EU taxonomy.

BP-2, 14a, 14b, 14c

This report fulfils the obligations pursuant to § 267a Austrian Commercial Code (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) – see BP-1, 5. The issues related to the NaDiVeG are assigned under IRO-2, 56. The issues are identified using the following icons in this report.

BBP-2, 15

Environment		Anti-corruption and bribery	
Social matters		Human rights	
Employees		Diversity	

The disclosures in accordance with Article 8 of the EU Taxonomy Regulation of the European Parliament and of the Council and in accordance with the Commission Delegated Regulations, in which the content and other procedures of these disclosures are defined, form the content of this sustainability statement. The relevant disclosures can be found under item 2) Environmental information.

No information is provided by way of reference in this report.

BP-2, 16

For the topics of biodiversity and workers in the value chain, we exercise the phase-in option in accordance with the European Commission Delegated Regulation of 11 July 2025 as regards the postponement of the date of application of the disclosure requirements for certain undertakings (quick-fix ESRS undertakings in Wave 1) and report under BP-2, 17. ESRS E4 and ESRS S2, which were categorised as material, are not therefore reported in detail.

BP-2, 17a, 17b, 17c, 17d, 17e



We comment on E4 Biodiversity and S2 Workers in the value chain in the following sections:

E4 Biodiversity and S2 Workers in the value chain:

The following table provides an overview of the impacts, risks and opportunities for both of the topic-related standards:

E4 Biodiversity

Impacts, risks and opportunities	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
Direct impact on the loss of biodiversity			
<p>(-) Projects supported adversely affect the habitats of species and harm the environment (e.g. through sealing of the soil surface within the scope of construction activities, environmental pollution or interference with the water cycle).</p> <p>GHG emissions from the projects supported result in temperature increases with a negative impact on biodiversity.</p>	<p>downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD (Organisation for Economic Co-operation and Development), we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 40g).</p> <p>The legal bases for OeEB's business activities are essentially laid down in the Austrian Export Guarantee Act (AusfFG, § 9). In accordance with its business model, OeEB is obliged to conduct environmental and social audits for all projects in line with national and international standards, in particular the globally recognised IFC Performance Standards. As part of the association of European development banks known as the European Development Finance Institutions (EDFI), OeEB applies the Principles for Responsible Financing that were adopted jointly.</p>	<p>The projects supported by OeKB or OeEB are often associated with activities that can act as a burden on biodiversity, e.g. through increased GHG emissions. One of the aims of our environmental assessment process is to identify these activities and to mitigate their impact as much as possible by the companies implementing the projects. We will build up comprehensive expertise on the topic of biodiversity methodologies in line with our sustainability strategy (for details, see SBM-1, 40g).</p>	<ul style="list-style-type: none"> — Knowledge and expertise and a common understanding of the subject area and methodologies in the field of biodiversity have been developed within the Group. — An impact-based database is being developed in the area of biodiversity based on international standards and best or good practice methods. — Strategic objective is defined in the area of biodiversity.
<p>(-) Sealing of the soil surface through support for projects in the tourism sector.</p>	<p>downstream</p> <p>Based on OeHT's business model, it is obliged to fulfil factual requirements in accordance with the guidelines.</p>	<p>In the guidelines for commercial tourism promotion that have been in force since 2023, the project implementation may only result in a maximum additional sealing of the soil surface of 25% compared to the situation before the investment, taking into account any compensatory measures.</p>	<ul style="list-style-type: none"> — Knowledge and expertise and a common understanding of the subject area and methodologies in the field of biodiversity have been developed within the Group. — An impact-based database is being developed in the area of biodiversity based on international standards and best or good practice methods. — Strategic objective is defined in the area of biodiversity.

S2 Workers in the value chain

Impacts, risks and opportunities	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
Equal treatment and equal opportunities for all			
(-) Contribution to discrimination based on gender, ethnic origin, culture, religion, age, etc., e.g. in recruitment and/or promotion (violation of the right to privacy, e.g. pregnancy, health condition, care status, LGBTQIA*, etc.) and harassment of employees in the value chain	<p>downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability.</p> <p>As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. The safeguards are subject to the OECD Common Approaches. An escalation process ensures that the scope of the audit is adjusted as necessary in line with the respective risk to mitigate potential risks as effectively as possible.</p> <p>The legal basis for OeEB's business activities is essentially laid down in the Austrian Export Guarantee Act (AusfFG, § 9). In accordance with its business model, OeEB is obliged to conduct environmental and social audits for all projects in line with national and international standards, in particular the globally recognised IFC Performance Standards. As part of the association of European development banks known as the European Development Finance Institutions (EDFI), OeEB applies the Principles for Responsible Financing that were adopted jointly.</p>	<p>Gender discrimination still occurs, including in developed countries. If we ever become aware of this in connection with the projects supported by us, we use our leverage to counteract this situation.</p> <p>For our new strategic period, we have scheduled an analysis of export companies that are led by women or that offer products/services that are particularly important in terms of DEI in order to develop new innovative products and measure the impact of these.</p> <p>A Human Rights Policy was adopted in the past year for the OeKB Group and this was linked to an action plan, which among other things includes screening existing customers and monitoring high-risk sectors. Details on this can be found under Policies in this section. OeEB combats discrimination by promoting equality. Gender equality is a focal point of OeEB's strategy, which undergoes continuous development as part of the OeEB Gender Action Plan. Details on this can be found in the Gender Action Plan. In addition to demand-based gender projects, the aim is to implement gender-based flagship projects that take predefined approaches into account as part of the implementation process.</p>	<ul style="list-style-type: none"> — We have analysed DEI in our value chain using a risk-based approach and either integrated the topic into existing processes or established new ones. — We have identified and assessed the negative impact on human rights in our value chain using a risk-based approach. — A Supplier Code of Conduct has been adopted and implementation processes have been put in place.
(-) The presence of a gender pay gap leads to inequality between men and women in the value chain	See above		

Impacts, risks and opportunities	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
Training and development of skills			
(+) Improving skills and knowledge transfer along the value chain by providing technical assistance (training package of the exporter or consultant)	downstream OeKB's role is to contribute towards economic growth and to increase Austria's competitiveness in a global environment. It grants financing on concessional terms / soft loans in this context aimed at supporting countries in the Global South on behalf of the Federal Ministry of Finance. These are earmarked for sustainable projects that are implemented by Austrian companies and benefit the general public in less developed countries.	In the case of soft loan projects in particular, there is a strong focus on ensuring that the projects supported benefit the local population and can be utilised for as long as possible. Knowledge transfer within the scope of extensive training by employees of the exporting companies or external consultants as well as maintenance packages make a significant contribution towards ensuring the positive impact of the projects on a sustainable basis.	
Working conditions			
(-) Risk to employees in the value chain due to a lack of financial security, lack of freedom of expression, precarious working conditions in the projects supported and in the upstream value chain	upstream and downstream In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 40g). As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible.	Precarious working conditions and a lack of financial security for employees can arise in projects financed by OeKB and OeEB. Preventive measures are already being put in place, such as screening of existing customers and monitoring of high-risk sectors. A Human Rights Policy adopted in 2025 forms the framework for our measures. If we ever become aware of this in connection with the projects supported by us, we use our leverage to counteract this situation. A Supplier Code of Conduct, which includes a monitoring process, has been established in the upstream value chain. See G1-1, 7 for details	<ul style="list-style-type: none"> — We have analysed DEI in our value chain using a risk-based approach and either integrated the topic into existing processes or established new ones. — We have identified and assessed the negative impact on human rights in our value chain using a risk-based approach. — A Supplier Code of Conduct has been adopted and implementation processes have been put in place.
(-) Psychological and physical stress due to working time pressures to complete orders on time in the absence of legal regulations on employment protection in the respective countries or industries	See above	Measures are implemented in advance in accordance with our Human Rights Policy. If we become aware of psychological or physical stress in the downstream value chain, we use our leverage within the scope of the audit process to counteract this situation. A Supplier Code of Conduct, which includes a monitoring process, has been established in the upstream value chain. See G1-1, 7 for details	

Impacts, risks and opportunities	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
<p>(+) Fair treatment and financial security through remuneration that is standard in the industry for services provided. Contribution towards creating secure jobs through legally compliant service contracts, supply agreements and service agreements</p>	<p>upstream and downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure. (For details, see SBM-1, 4Og). As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. An escalation process ensures that the scope of the audit is adjusted as necessary to mitigate potential risks as effectively as possible.</p> <p>OeEB uses the Performance Standards on environmental and social sustainability from the International Finance Corporation (IFC) (IFC Performance Standards) and the Environmental, Health and Safety Guidelines from the World Bank Group (EHS Guidelines) as our primary environmental and social standards. In line with the Three-Year Programme on Austrian Development Policy, OeEB has also undertaken to comply with international human rights standards as set out in the 'Universal Declaration of Human Rights', the 'UN Convention on the Elimination of All Forms of Discrimination against Women', the International Labour Organization (ILO) Declaration on 'Fundamental Principles and Rights at Work', the ILO Conventions on Working Time, the establishment of procedures for setting a minimum wage, the setting of a minimum wage and occupational safety and health and the working environment as well as the UN Guiding Principles on Business and Human Rights and the OECD Guidelines for Multinational Enterprises.</p>	<p>Secure jobs are promoted through legally compliant contracts, with major emphasis placed on gender equality and freedom from discrimination. All contracts are reviewed to ensure that they comply with the law. Projects fulfil national and international environmental and social standards, including the IFC Performance Standards, EHS Guidelines of the World Bank Group and ILO Conventions, as well as international human rights standards. Details regarding our environmental and social standards can be found on the OeKB and OeEB websites.</p> <p>The OeKB Group's Code of Conduct describes our core values and standards for ethical business conduct. It serves as a guideline in everyday business and in dealing with internal and external stakeholders and is intended to support independent action as well as promote an open, respectful and responsible working environment in the process.</p> <p>A Supplier Code of Conduct, which includes a monitoring process, has been established in the upstream value chain. See G1-1, 7 for details</p>	

The objectives and measures as well as the progress report for our 2025–2030 strategic period for topics E4 and S2 are shown in the following table.

The baseline year for the objectives set as part of the OeKB Group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

MDR-T, MDR-A

The objectives are not based on any scientific findings.

A stakeholder consultation was held in 2024 within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

Ongoing monitoring takes place to ensure that the objectives are met. The status is presented to the Group ESG Board every quarter. Achieving the objectives also represents a strategic KPI in the remuneration policy. Achievement of the objectives is also reviewed once per year as part of the external audit and every two years as part of an internal audit. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives. The position of these in the value chain is identical to the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made in the reporting year to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures. The progress made in achieving the objectives can also be seen in the following table.

Policies

The Human Rights Policy was revised and an action plan was drawn up during the reporting year; details can be found in S1-1. A Supplier Code of Conduct was also developed and the process for this implemented. A complaints mechanism in connection with the Human Rights Policy is currently being developed and this will come into force in 2026. Details on the Supplier Code of Conduct and the complaints mechanism can be found in G1-1. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
E4 Biodiversity								
Knowledge and expertise and a common understanding of the subject area and methodologies in the field of biodiversity have been developed within the Group. (downstream)	Qualitative	No corresponding analyses have been carried out yet.	ESG Policy	2025–2028	Expand climate team to include the topic of biodiversity. (own operations)	2025	Employee Task Force and ESG Team	The Climate Team was expanded in Q2 2025 to include the topic of biodiversity and was renamed the 'Task Force for environmental and social Affairs'.
					Evaluate methods and standards and assess implementation of these within the OeKB Group.	2026		Implementation of the measure scheduled for 2026
					Establish basic knowledge as part of mandatory ESG training for all employees and intensify this as part of workshops for specialised employees. (own operations)	2027		Implementation of the measure scheduled for 2027
An impact-based database is being developed in the area of biodiversity based on international standards and best or good practice methods. (downstream)	Qualitative	Developments and requirements due to EU regulations.	ESG Policy	2025–2030	Implement a biodiversity-related tool in the area of environmental and social affairs assessment for OeKB and OeEB and document initial experiences. (own operations)	2025	Employee environmental and social assessment	The IBAT tool is used in the area of environmental and social assessment and was presented to the 'Task Force for environmental and social Affairs'.
					Implement research on further tools and discussion with peers on relevant biodiversity data (banks). (own operations)	2025	ESG Team, Banks, ECAs (Export Credit Agencies)	Initial research on and exchanges of relevant biodiversity data took place, including with the WWF and EY denkstatt. Efforts to intensify this are planned for 2026.
					Review the possibility of expanding our own database with data from tools that are accessible publicly, such as ENCORE or WWF Biodiversity Risk Filter, and implement where appropriate. (own operations)	2026	ESG Team; employee environmental and social assessments	Implementation of the measure scheduled for 2026

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
					Complete data analysis in order to develop possible measures. (own operations)	2027	ESG Team	Implementation of the measure scheduled for 2027
Strategic objective is defined around biodiversity. (downstream)	qualitative	Developments and requirements due to EU regulations.	ESG Policy	2025–2030	Objectives and measures from the 2025–2030 findings and data will be incorporated into the new strategy and target definitions to be drawn up in 2030.	2030	ESG Team; management at the OeKB Group	Implementation of the measure scheduled by 2030
S2 Workers in the value chain								
We have analysed DEI in our value chain using a risk-based approach and either integrated the topic into existing processes or established new ones. (upstream, downstream)	qualitative	No corresponding analyses have been carried out yet.	Human Rights Policy	2025–2030	Develop a concept for implementation of the measure (definition of the scope, methodology, analysis of the data basis). (downstream)	2026	ESG Team	Implementation of the measure scheduled for 2026
					Analyse export companies that are managed by women or that offer products/services that are particularly important for DEI in order to develop new, innovative products and measure the impact of these. (downstream)	2026	ESG Team, export companies in the downstream value chain	Implementation of the measure scheduled for 2026
					Integration of the results into the Supplier Code of Conduct process. (upstream)	2026	ESG Team; central Purchasing	Implementation of the measure scheduled for 2026
We have identified and assessed the negative impact on human rights in our value chain using a risk-based approach. (upstream, downstream)	qualitative	Developments and requirements due to EU regulations.	Human Rights Policy	2025–2028	Complete specific further training in the Group Communications & ESG department. (own operations)	2025	ESG Team	The 'Business & Human Rights' training course under the UN Global Compact was passed successfully and completed with a certificate.
					Analyse human rights impact in our own company and along the value chain and develop a human rights concept. (upstream, own operations, downstream)	2025	ESG Team	Measures were derived based on the analysis of the impacts and these were documented in the Human Rights Action Plan. The assessment of the

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
								severity and probability of occurrence was presented using a heat map.
A Supplier Code of Conduct has been adopted and implementation processes have been put in place. (upstream)	qualitative	Developments and requirements due to EU regulations.	n/a as own policy	2025-2030	Develop a Supplier Code of Conduct.	2025	ESG Team	A Supplier Code of Conduct has been published.
					Define processes and integrate these into process management.	2026	ESG Team	Implementation of the measure scheduled for 2026
					Integrate the Supplier Code of Conduct into the mandatory ESG training for all employees. (own operations)	2027	ESG Team	Implementation of the measure scheduled for 2027

Governance

Disclosure requirement GOV-1 – The role of the administrative, management and supervisory bodies

G1 GOV-1, 5a



The companies of the OeKB Group are managed in each case by a Management Board (OeKB and OeEB) or an executive management team (OeKB CSD and OeHT). They inform their respective Supervisory Boards about all relevant issues of business development on a regular, timely and comprehensive basis, including the risk situation, risk management and current sustainability topics in their company or in the material Group Companies in accordance with the Austrian Stock Corporation Act (AktG) or the Austrian Limited Liability Companies Act (GmbHG). The Management Boards and executive management teams in the OeKB Group are responsible for managing the companies in accordance with the principles of good corporate governance. This is ensured through clear allocation of management and leadership tasks, internal controls by Internal Audit and comprehensive risk management as described in detail in GOV2 and IRO1 among other places as well as in the Annual Financial Report (Note 37). The Supervisory Board meets at least four times per financial year. It supervises the Management Board and the management teams and supports these in managing the company, in particular with regard to decisions of fundamental importance in accordance with the provisions of the Austrian Stock Corporation Act and the Austrian Limited Liability Companies Act and the respective rules of procedure of the companies in the OeKB Group.

The Management Board of OeKB manages the company under its own responsibility and consists of two members. The business divisions are clearly divided into front office (under the responsibility of Helmut Bernkopf) and back office (under the responsibility of Angelika Sommer-Hemetsberger) in order to meet the latest market and regulatory requirements in the current challenging economic environment. The chart shows the current breakdown of business divisions:



The Management Board adopts its resolutions in compliance with all relevant legal regulations, the provisions of the Articles of Association and its rules of procedure. The breakdown of the business divisions and the cooperation of the Management Board are governed in the rules of procedure. This is also the case with the Development Bank of Austria (Oesterreichische Entwicklungsbank AG (OeEB)), OeKB CSD GmbH (OeKB CSD) and Oesterreichische Hotel- und Tourismusbank GmbH (OeHT).

Overview of the executive and non-executive bodies in the OeKB Group

GOV-1, 21a, 21b

OeKB Group	Number
Number of executive members	8
Number of non-executive members	39



Information on the executive bodies at OeKB AG

Members of the Management Board

Name	Term of the contract	
	Start	End
Helmut Bernkopf	1 August 2016	31 July 2028
Angelika Sommer-Hemetsberger	1 January 2014	31 December 2028

Members of the Supervisory Board

Position	Name	Term of mandate	
		from	until
Chairperson (since 23 May 2025)	Dieter Hengl	25 May 2011	GM 2026
First Deputy Chairperson	Sabine Brunner	20 March 2024	GM 2027
Second Deputy Chairperson	Ilinka Kajgana	18 December 2024	GM 2027
Member	Sabine Abfalter	25 May 2022	GM 2027
Member	Rainer Borns	27 May 2024	GM 2027
Member	Rainer Hackl	23 May 2025	GM 2026
Member	Christine Hartlieb-Götz	23 May 2025	GM 2029
Member	Robert Konrad	23 May 2025	GM 2026
Member	Marion Kristen	24 May 2023	GM 2028
Member	Herbert Pichler	27 May 2020	GM 2030
Member	Friedrich Spandl	20 May 2021	GM 2026
Member	Herta Stockbauer	21 May 2014	GM 2029
Member	Robert Wieselmayer	19 May 2016	GM 2026
Member	Janine Wukovits	25 May 2022	GM 2027
Chairperson	Robert Zadrazil	19 May 2009	23 May 2025
Member	Mary-Ann Hayes	29 May 2019	23 May 2025
Member	Reinhard Karl	27 May 2024	23 May 2025
Member	Hans Unterdorfer	28 September 2022	passed away on 25 September 2025

GM = General Meeting

Nominated by the Staff Council

Position	Name	from	Term of office until
Chairperson	Martin Krull	14 March 2002	27 November 2029
Deputy Chairperson	Christina Schadauer	14 March 2023	27 November 2029
Member	Elisabeth Halys	1 July 2013	27 November 2029
Member	Suzana Minic	1 January 2026	27 November 2029
Member	Christoph Seper	14 March 2014	27 November 2029
Member	Markus Tichy	1 July 2011	27 November 2029
Member	Evelyn Ulrich-Hell	1 June 2024	27 November 2029
Member	Sophie Clemente-Palma	28 November 2024	31 December 2025

Working Committee

Position	Name
Chairperson (since 23 May 2025)	Dieter Hengl
Member	Sabine Abfalter
Member	Martin Krull
Chairperson (until 23 May 2025)	Robert Zadrazil

Risk Committee

Position	Name
Chairperson	Herta Stockbauer
Member (since 23 May 2025)	Dieter Hengl
Member	Martin Krull
Member (until 23 May 2025)	Robert Zadrazil

Nomination Committee

Position	Name
Chairperson (since 23 May 2025)	Dieter Hengl
Member (since 23 May 2025)	Sabine Abfalter
Member	Christina Schadauer
Chairperson (until 23 May 2025)	Robert Zadrazil
Member (until 23 May 2025)	Marie Valerie Brunner

Remuneration Committee

Position	Name
Chairperson	Robert Wieselmayer
Member	Sabine Abfalter
Member (since 23 May 2025)	Dieter Hengl
Member	Ilinka Kajgana
Member	Martin Krull
Member	Christina Schadauer
Member (until 23 May 2025)	Robert Zadrazil

Audit Committee

Position	Name
Chairperson	Sabine Abfalter
Member	Robert Wieselmayer
Member	Martin Krull

Government Commissioners

	Name	Start of term of office
Government Commissioner	Harald Waiglein	1 July 2012
Deputy Government Commissioner	Johann Kinast	1 March 2006

The Government Commissioners pursuant to § 76 of the Austrian Banking Act (BWG) are also authorised representatives of the Federal Minister of Finance pursuant to § 6 of the Austrian Export Financing Guarantees Act (AFFG).

All members of the Supervisory Board and Management Board have many years of experience in leading roles in strategic management in the banking sector. The divisions include Export Financing and Project Business, Corporate Customers, Strategic Risk Management, Finance, Legal and Compliance, Corporate and Investment Banking, Treasury Management and Capital Markets. They therefore have extensive knowledge of banking products and have extensive knowledge of OeKB's business model and products based on their experience in the banking sector. Most of the members of the Supervisory Board nominated by the Staff Council have been working at OeKB for several years. Some of them also have experience from other banks. All members of the Management Board or the executive management teams as well as the Supervisory Boards of the companies in the OeKB Group were subject to an internal review of the 'Fit & Proper' requirements in accordance with the OeKB Group's Fit & Proper Policy before taking up their mandates. The individual suitability and the suitability on a collective basis is evaluated and reviewed annually. The suitability of the members of the Staff Council appointed to the OeKB Supervisory Board is reviewed by the Staff Council. The OeKB Group's Fit & Proper Policy takes into account the statutory and regulatory requirements with regard to the suitability assessment of managing directors, members of the Supervisory Board and holders of key functions in accordance with the Austrian Banking Act (BWG) and the FMA circular on the suitability assessment for managing directors, members of the Supervisory Board and holders of key functions dated March 2023 and is also based on the sample policy of the Association of Banks.

GOV-1, 21c
G1 GOV-1, 5b



The proportion of women on the Supervisory Board and executive management teams can be found in the following tables.

GOV-1, 21d



OeKB Group	female	male	Proportion of women in %
Management Board/executive management team	3	5	37.5%
Supervisory Board	22	21	51.2%
Management Board/executive management team, Supervisory Board (including members of the Staff Council)	25	26	49%

The percentages of impartial members of the supervisory bodies are shown in the table.

GOV-1, 21e



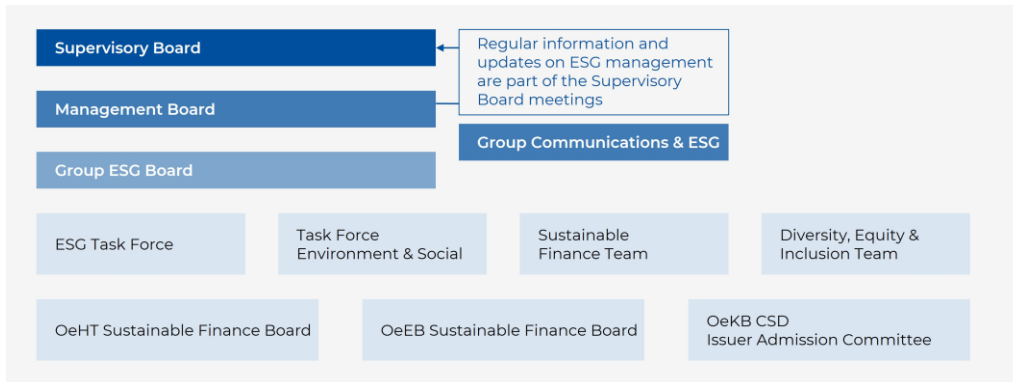
Undertaking	OeKB	OeEB	OeHT	OeKB CSD GmbH
Number of shareholders represented	15	4	7	4
Of which impartial	5	1	1	2
in %	33.34%	25%	14.3%	50%

GOV-1, 22a, 22b, 22c, 22d, AR 3, AR 4

Roles and responsibilities of the administrative, management and supervisory bodies

Impacts, risks and opportunities in the area of sustainability are monitored by the **Group Communications & ESG** department, which reports to Mr Bernkopf, member of the Management Board of OeKB. Until mid-2025, ESG was managed by the Group ESG Office, which was run as a staff unit. The head of the staff unit was appointed to head the Group Communications & ESG department effective 1 July 2025. ESG is managed in this department. The strategy and actions are developed together with the subsidiaries and departments of OeKB, the implementation status is monitored and the internal flow of information is ensured. The management of impacts, risks and opportunities is therefore initiated in the Group Communications & ESG department and implemented decentrally. The decentralised implementation takes place in four focus teams and in the subsidiaries (see chart). The head of the department and the relevant member of the Management Board are responsible for centralised management and monitoring. The responsibilities for implementing the individual measures are defined in the line or project organisation.

Achievement of the strategic objectives and the measures contributing towards these are reported to the Management Board and executive management teams at the OeKB Group and the management team of OeKB AG on a regular basis in the Group ESG Board. The Group Communications & ESG department monitors the status in achieving the objectives on a regular basis. The strategic objectives and the development of actions are among other things derived from the impacts, risks and opportunities that have been identified. The Group ESG Board takes decisions on strategy, priorities, governance and KPIs as well as policies. In the reporting year for instance, 26 measures defined to achieve the 2025-2030 strategy were concluded out of a total of 58. The Human Rights Policy and the Supplier Code of Conduct were adopted. Details on the measures in our strategy and progress with these can be found under the respective topic standards. Internal Audit regularly reviews the underlying processes and the status of implementation in its role as the third line of defence.



The **Management Board**, consisting of two members, Helmut Bernkopf and Angelika Sommer-Hemetsberger, provides information and updates on ESG management to the **Supervisory Board** on a regular basis within the scope of Supervisory Board meetings. The ESG strategy is adopted by the Management Board and reported to the Supervisory Board. The management bodies use the risk policy and strategy of the OeKB Group for the purposes of explicitly addressing the issue of sustainability risks and the process for handling these in the context of risk management. Sustainability risks are considered in this regard to be factors that are incorporated into the assessment and management of the various risk types and as such are discussed by the relevant Risk Management Committee (RMC). The head of the Group Communications & ESG department is represented as a member of the RMC with a right to vote. The results and findings from the development of the key topics, as well as the impacts, risks and opportunities that were identified, were also shared in this same body.

GOV-1, 23a, 23b

The Management Board, management team and key staff have the professional expertise required based on their many years of individual experience in the banking sector. Most members of the Management Board and Supervisory Board have a high level of expertise in the ESG area. Based on their own self-assessment, seven shareholder representatives have a high level of knowledge when it comes to sustainability, seven shareholder representatives have a moderate level of knowledge and one shareholder representative has a low level of knowledge.

The Management Board and management team were informed of the results of the materiality analysis and the impacts, risks and opportunities identified, and/or key staff worked directly in the evaluation workshops. The results were incorporated into the development of the strategy. The skills required to implement the objectives set out in the strategy in relation to the impacts, risks and opportunities identified are either available within the company or are developed through training.

Training takes place constantly on expertise in the ESG area. Regulatory topics including sustainability topics are covered for the Supervisory Board, the management team and key staff within the scope of the annual OeKB Group training plan. The plan is based around the FMA circular on the suitability test for management, Supervisory Board and key staff, which has been incorporated accordingly into the OeKB Group's Fit & Proper Policy. Sustainability topics form part of regular Fit & Proper training sessions (including with involvement from an external consultant).

Two Fit & Proper training sessions were held in the reporting year for the Supervisory Board and key staff, along with two 'regulatory radar' training sessions for the key staff.

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

GOV-2, 26a, 26b

The impacts, risks and opportunities identified in the materiality analysis have been incorporated into the strategy development process. This has resulted in the ESG Strategy 2025–2030, which was decided by the Group ESG Board (consisting of all Management Board members and managing directors of the OeKB Group and the heads of department at OeKB). The Management Board submitted the strategy for the attention of the Supervisory Board, including the results of the materiality analysis as well as the impacts, risks and opportunities upon which the strategic objectives are based. Objectives have been defined for the new strategic period and these are reported in this report under the respective topic standards. We also report here on the progress made in achieving the objectives. The Group Communications & ESG department is responsible for tracking the objectives in collaboration with all relevant departments and/or subsidiaries. The implementation progress is reported to the Group ESG Board as well as to the Supervisory Board on a regular basis. No adjustments to the contents of the strategy were decided in 2025. This was recorded in a Management Board resolution.

A risk assessment regarding sustainability risks is carried out quarterly by the head of the Group Communications & ESG department. This head is also a member of the OeKB Risk Management Committee (RMC) with a right to vote. Sustainability risks are seen as factors that are incorporated into the assessment and management of the various risk types and as such are discussed within the framework of OeKB AG's Risk Management Committee. Regular climate meeting days are also scheduled with the Management Board and the relevant department heads plus selected employees at OeEB to provide information on climate-related topics and developments. Half-yearly risk reports which also cover sustainability risks are provided to the management and the Supervisory Board at OeHT. As part of OeHT's business model (requirements of the client, the Federal Ministry for Economic Affairs, Energy and Tourism, for granting a green tourism loan or sustainability bonus), customer relationships are analysed and reviewed based on sustainability criteria, with the management also involved in this process. The Sustainability Officer at OeKB CSD discusses sustainability issues with the management as part of their weekly scheduled meeting. As OeKB CSD's business model does not permit selection based on sustainability criteria, there is no separate evaluation of business cases or customer relationships.

Sustainability risks constitute a fixed component of the risk report to the Risk Committee within OeKB's Supervisory Board. The Group Asset Liability Committee (ALCO), which meets quarterly, also discusses ESG topics in relation to the company's own portfolio, e.g. in order to evaluate the ESG bond component in the company's own investments.

A large number of impacts, risks and opportunities were taken into account during the materiality analysis process. The material impacts, risks and opportunities are described in detail in the respective topic standards.

GOV-2, 26c

Disclosure requirement GOV-3 – Integration of sustainability-related performance in incentive schemes

Remuneration policy	
Key contents and objectives	The remuneration policy governs the fixed and variable remuneration for the Management Board/executive management team and employees of OeKB and the OeKB Group
Reference to IROs	Ensuring fair treatment, financial security and an appropriate standard of living for employees
Monitoring	A review is carried out once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.
Scope of application	The remuneration policy applies to the whole of the OeKB Group; the subsidiaries additionally have their own remuneration policies.
Responsibilities	OeKB's Management Board defines the remuneration policy at OeKB, which represents a guideline for the entire OeKB Group. This fulfils the requirements of the Austrian Banking Act and the corresponding circular from the Austrian Financial Market Authority (FMA). A Remuneration Committee has been set up within the Supervisory Board at OeKB, with the remuneration policy submitted for approval to this Committee, which monitors compliance and reports on this to the Supervisory Board. The Remuneration Committee is also responsible for measuring performance according to the key indicators defined in the remuneration policy and in line with the strategic objectives and for allocating variable remuneration to the Management Board.
Reference to other standards or initiatives	A link to third-party standards or initiatives is not relevant in this context.
Interests of the key stakeholders	Experts from external consultancies were repeatedly consulted when determining the remuneration policy and for various reviews.
Publication for stakeholders	The remuneration policy is available to all employees on the intranet. Sections of this are available to all interested stakeholders on the website .

GOV-3, 29a, 29b, 29c, 29d, 29e
MDR-P

The design for the variable remuneration policy ensures that the incentives set are in line with the long-term interests of the OeKB Group. Variable remuneration is only

applied if certain minimum requirements are met for a bonus pool to be calculated (e.g. a positive consolidated profit or a certain minimum duration for the survival period). The variable remuneration represents an appropriate proportion of the total remuneration and is based on individual performance as well as on one-year and multi-year performance parameters for the company and the Group.

The variable remuneration of the executive management team is calculated based on the key indicators of consolidated profit, cost/income ratio, risk-bearing capacity and achievement of agreed strategic objectives. The strategic objectives are set in advance for the respective year by the Remuneration Committee and are weighted at 20% for 2025. Sustainability-related objectives make up a share of 8% of variable remuneration.

The individual parameters are as follows:

- Implementation of regulatory reporting including ESG statistics & reporting – implementation of the sustainability report in accordance with ESRS including an external audit
- Implementation of the ESG strategy and measures as per the milestone plan
- ESG investment at OeKB AG (the share of ESG in the portfolio is greater than 40%, for new investments the share of ESG is at least 50%)
- Reinforcing leadership and culture and enhancing the attractiveness of the employer in the aim of establishing the OeKB Group as a 'great place to be' (high level of job satisfaction and high level of employees who are willing to recommend the company)



Equal treatment, inclusion and diversity are also taken into account from a quality perspective.

Development effectiveness for the projects financed is measured at the subsidiary OeEB using the Development Effectiveness Rating (DERa), which accounts for 20% of the Management Board's variable remuneration. The sustainability-related targets that have been agreed at OeHT include in particular the financing of sustainable tourism projects, taking sustainability factors into account when lending, as well as implementation of data management for the group sustainability report. These are taken into account in the variable remuneration for executive management and account for a total of around 7%.

In the case of management, the individual variable remuneration is limited to 100% of the fixed annual salary. From the second level (head of department), the variable component amounts to a maximum of 50% of fixed remuneration. If the variable remuneration exceeds certain materiality thresholds, staggered payments are applied in order to comply with the regulatory requirements of sustainability and risk orientation, with 40% (or 60% in the case of particularly high amounts) of the variable remuneration being paid out over a period of five years. The beneficiary only has a non-binding entitlement to the deferred amount until the payment is actually

made. The proportion of the entitlement to the retained bonus that is due annually is subject to a new valuation each year.

No variable remuneration is provided in the form of shares as OeKB is not a publicly held company and only has registered common shares that are subject to restrictions on transfer. No use has been made either of equity-linked payments in view of the costs associated with these and the low proportion of variable remuneration in relation to the total remuneration.

The fixed salary represents the main component in the total remuneration for senior management, with the result that a flexible remuneration policy is possible in every respect in terms of the variable remuneration and payment of the variable component can also be waived in its entirety if necessary. The ratio between fixed and variable remuneration as described ensures that no one is encouraged to take risks that exceed the desired risk appetite or the extent tolerated in the interests of sound and effective risk management.

Guaranteed variable remuneration which includes a sign-on bonus is not compatible with the principle of performance-related remuneration in the OeKB Group and is therefore not applied. If OeKB assumes contractual penalties with the recruitment of new employees, these payments must be in line with the Bank's long-term interests.

Standard market pension fund agreements are entered into for members of the executive management team as an addendum to their employment contract. Payments related to termination of a contract reflect long-term success and are designed to avoid rewarding failure.

S1-16, 97b

The key indicators are taken into account in a slightly modified form in the subsidiaries OeEB, OeKB CSD and OeHT, with separate strategic objectives agreed.

In the event of an unfavourable or negative financial performance and earnings position, the executive management and/or the Supervisory Board (Remuneration Committee) reserves the right to reduce the variable remuneration and the deferred bonus payments, which may also be cancelled altogether in accordance with the statutory regulations (malus/clawback rule). Corresponding clawback provisions have been agreed with the members of the executive management team for special circumstances involving non-sustainable performance or serious misconduct, such as material breaches of the law or actions that have resulted in a specific risk to the company's economic position.

Disclosure requirement GOV-4 – Statement on due diligence

The table shows the mapping to those points in the sustainability statement that describe fulfilment of the due diligence requirement.

GOV-4, 30, 32

List of information provided on the process for fulfilling the due diligence requirement

Core elements in due diligence		Page reference
a) Integration of due diligence into governance, strategy and the business model	ESRS 2, GOV-1, 22a-d;	19 f
	ESRS 2, GOV 2, 26,	21 f
	ESRS 2, GOV 3, 29	22 ff
	ESRS 2, SBM 3, 48a, b, c	53
b) Involvement of the affected stakeholders in all important stages of due diligence	ESRS 2, SBM-2, 45a-d	48 ff
	ESRS 2, IRO 1, 53b	55 ff
c) Determination and assessment of negative impacts	ESRS 2, IRO 1, 53	55 ff
d) Actions to counteract these negative impacts	ESRS 2, BP-2, 17;	6 ff
	E1, S1, G1 in each case	78 ff, 100 ff,
	under SBM-3, 48a	125 ff
e) Tracking the effectiveness of these efforts and communication	GOV-1, 22	19 f

- a) An integrated model as described in GOV-1, 22 is used to incorporate due diligence into governance, strategy and the business model. GOV-2, 26 is also used to report on the sustainability aspects that the administrative, management and supervisory bodies deal with, how the strategy was developed and how sustainability risks are managed. In GOV-3, 29 we report on the sustainable indicators that are used to assess the performance of the management bodies. In SBM-3, 48 a, b, c, we describe our negative and positive impacts along the value chain and the interaction of these with our business model and risk management.
- b) Involvement of all affected stakeholders: stakeholder involvement took place within the scope of the materiality analysis as described in IRO-1, 53b. In SBM-2, 45a we report on how we engage in dialogue with the various stakeholder groups in the aim of utilising their opinions and input for decision-making processes related to strategy and the business model. In 45b-d we address stakeholder participation in the context of the materiality analysis.
- c) Determination and assessment of negative impacts: negative impacts were determined and assessed as part of the materiality analysis, which is described in detail in IRO-1, 53.
- d) Actions aimed at counteracting negative impacts are described at the beginning of each of the topic standards in E1, S1 and G1 and in BP-2, 17 under SBM-3, 48a for E4 and S1. The objectives for the 2025–2030 strategic period which we plan to use to mitigate negative impacts and enhance positive impacts can also be found in the respective topic standards.

- e) The effectiveness of our efforts is tracked continuously by the teams established for this purpose (see GOV-1, 22) and at regular intervals by Internal Audit. Communication takes place via the annual sustainability report.

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

The sustainability report reflects the OeKB Group's commitment to sustainable business practices, a corporate culture that is lived out in practice and institutionalised governance and ethics processes with support from the members of the Management Board and management teams. Centralised business processes, transparent workflows and collaboration between experts enable reporting that complies with the regulatory framework. This report documents the OeKB Group's continuous engagement with the multidimensional challenges in the sustainability area.

GOV-5, 36a, 36b, 36c, 36d, 36e

The process of non-financial reporting is part of process management and is mapped in the process map in ARIS. Responsibility for reporting, content accuracy and compliance with deadlines lies with ESG Management, which forms part of the Group Communications & ESG department. This ensures that all the information required for disclosure is provided by the specialist departments and subsidiaries and is agreed and coordinated with them. Roles and responsibilities are clearly defined. Communication channels involve regular meetings and committees (e.g. ESG Task Force, Group ESG Board), the intranet and special tools for evaluation of objectives. All members of the Management Board and executives in the OeKB Group are made aware of the sustainability report and approve the report before it is approved by the Supervisory Board.

The ICS processes are evaluated annually. Reporting in accordance with the ESRS was first outlined in the process map in 2025 and is not currently an ICS process.

The following section describes the risks identified in connection with sustainability reporting and how these are mitigated.

- Transmission errors and data collection errors: a dual control principle has been established for all data collection processes.
- Data accuracy: Data limitations are highlighted and undergo continuous evaluation to determine whether more precise data collection is possible.
- Timeliness / the time frame between data availability and recording or verification in the sustainability report is a short one: greater attention is being paid to effective time management by all employees involved in the process; tools are used for tracking purposes.
- Reputational risk in connection with greenwashing: all employees involved in the process receive regular training, and the issue of greenwashing is covered at recurring meetings.
- Limited resources in the reporting team.

Monitoring and improvement: a management review takes place once per year in the ESG Task Force and the Group ESG Board. The sustainability report is audited externally (limited assurance). Recommendations from the external audit and the management review are incorporated into the next reporting cycle. The insights gained and improvement measures are evaluated by the reporting team following each reporting cycle. There were some extensive opportunities for improvement identified in the reporting year, including with implementation of the materiality analysis. The decision was taken to only carry out a limited re-evaluation in 2025 in order to incorporate all findings into a comprehensive materiality analysis in 2026 with participation from stakeholders.

Strategy

Disclosure requirement SBM-1 – Strategy, business model and value chain

SBM-1, 40a i., ii.



Business model

The OeKB Group's role is to contribute towards economic growth and to increase Austria's competitiveness in a global environment. Its products and services are a stabilising factor for the economy in times of crisis, as has been the case in recent years. The OeKB Group thereby holds a special position as a central financial services provider. It fulfils this role by providing services relevant for the national economy for Austrian foreign trade, the Austrian capital market, the Austrian tourism and leisure industry, commercial banks and the Republic of Austria. We provide our services on a neutral basis in terms of competition and across all sectors. The central areas are described below:

Export Services

We offer instruments on behalf of the Federal Ministry of Finance that strengthen companies in terms of global competition and support them in the challenges they face.

— **Safeguarding exports and foreign investments**

As the authorised representative of the Republic of Austria, OeKB provides guarantees for export transactions and for investments abroad by Austrian companies that engage in exports. The guarantee procedure is based on the provisions of the Austrian Export Guarantee Act (AusfFG) and the corresponding regulations.

The Export Financing Scheme makes it easier to ensure refinancing for exports and investments at favourable interest rates.

Statistical overviews of guarantees in accordance with the Austrian Export Guarantee Act (AusfFG) can be found in the OeKB Export Services Annual Report.

— **OeKB's Export Financing Scheme (EFS)**

OeKB's Export Financing Scheme (EFS) is used to refinance exports of goods and services as well as investments abroad. It is open to Austrian and foreign banks as a source of refinancing, provided that certain criteria are met, such as an appropriate credit rating. In this context, we are bound by Austrian laws, as well as by

international regulations, in particular those of the EU and OECD.

Financing for supplier and purchaser loans as well as equity participations is provided in euros and in foreign currencies at variable and fixed interest rates. Interest rates in the EFS are set daily and are therefore close to market rates and are fair and transparent.

With its Order Invest and Export Invest products, OeKB finances domestic investments through the respective bank so that even better business transactions can be entered into abroad.

Further information on our Export Services products can be found on the website.

— Environmental and social aspects

As the Austrian Export Credit Agency (ECA), OeKB is subject to the OECD Common Approaches in its risk assessment for potential environmental and social impacts. These govern the procedure for the Environmental and Social Impact Assessment (ESIA) of projects in a standardised form and thereby create a level playing field within the ECAs represented within the OECD. The Common Approaches are currently being revised, with the focus being placed on the areas of climate change, biodiversity and human rights. Projects that do not fall under the Common Approaches are reviewed in accordance with the watchful eye principle developed with the Federal Ministry of Finance.

– Projects under review

Applications are categorised as A, B, C and E depending on the severity of the potential impacts. Projects that could have a significant negative, irreversible impact on the environment and society are assigned to category A. We present projects in category A that have a prospect of a federal guarantee on our website at least 30 days before the potential assumption of liability, thereby giving stakeholders the opportunity to provide further input and present further queries.

Basic exclusion criteria are defined by the Federal Ministry of Finance and are set out in the sustainability strategy of the export support procedure. Deliveries of weapons, military equipment and nuclear technology are not eligible for cover under any circumstances as part of export support.

— Country reports on risk assessment

In addition to the Corruption Perceptions Index, our country reports also designate other social, developmental and environmental indicators to make the country risk even more transparent in the assessment of projects. Provided that the assessments are available for the relevant countries, they show the ranking in the Human Development Index (HDI), the Gini coefficient and the ranking in the World Risk Index for Natural Disasters.

— Export Initiative 2025: Expansion and improvement of financing for inventories and investments, simplified processing for Export Fonds credits and shopping lines

Details on the support measures can be found on our website

- ‘VorratsInvest’ (inventory invest) Plus

‘VorratsInvest’ has enabled medium to long-term financing of warehouses and payments to suppliers since April 2024. In order to provide even more effective support to companies with very strong growth in their exports, they can now finance an additional 20% of their average inventories from the last three years using the ‘VorratsInvest Plus’ product.

- Financing of company start-ups and takeovers

Since 2017, the ‘Export Invest’ product has enabled Austrian export companies to finance domestic investments based on Guarantees by Aval. The option of financing through ‘Export Invest’ has been extended to include company start-ups and takeovers in order to increase exports and boost Austria as a place to do business.

- SMEs: Easier processing for Export Fonds credits

Export Fonds credits (EF credits) based on a Guarantee by Aval are available to small and medium-sized enterprises as easily accessible working capital financing. There are currently around 1,700 SMEs making use of these EF credits. The administrative effort involved in the procedure was reduced as part of the Export Initiative. The option of refinancing under the export promotion scheme on attractive terms was also extended to food service businesses in tourist areas with a high proportion of overnight stays by visitors from abroad.

- Shopping lines and procurement markets

‘Shopping Lines’, which provide flexible financing to foreign business partners for purchases in Austria, were promoted through additional roadshows and by addressing general contractors from abroad directly. This may make it easier for SMEs in particular to access large-scale projects in non-traditional markets. A new opportunity has been created in the field of supply chain financing aimed at securing the procurement of raw materials and supply chains through export guarantees and refinancing options.

Development Financing – The Development Bank of Austria

The Development Bank of Austria (OeEB) is the official development bank of the Republic of Austria and finances projects in the private sector in developing and emerging markets on behalf of the Austrian federal government. As such, it makes an important contribution towards economic development and towards strengthening the private sector in these countries. OeEB is able to operate in all developing countries in accordance with the [DAC \(Development Assistance Committee\) list](#) from the OECD. The geographical and topic-related priorities can be seen from the strategy (see current strategy 2024–2028).

As a private specialist institution with a banking licence, OeEB operates in a commercial capacity and supports and accompanies selected projects that achieve effects in terms of development policy and that are economically sustainable. OeEB ensures compliance with national and international environmental, social and hu-

man rights standards during the project review stage. The strategy is made operational based on various policy papers.

The effects in terms of development policy include in particular the creation and safeguarding of local jobs, support for gender equality, access to financing or urgently required capital for micro, small and medium-sized enterprises, access to clean and affordable energy and other green, environmentally-friendly solutions, as well as the creation of sustainable private infrastructures and investments in industry. The effects in terms of development policy are measured based on a development policy rating tool (the Development Effectiveness Rating Tool).

Any private company from an industrialised or developing country that implements projects in developing countries can in principle be a customer of OeEB. A crucial aspect in customer selection can be seen under the term 'responsible financing'. OeEB makes a contribution towards achieving the 17 Sustainable Development Goals (SDGs) of the United Nations 2030 Agenda with its mandate.

[More details on the OeEB's financing options can be found on the website.](#)

OeEB is part of the association of a total of 15 European development banks ([European Development Finance Institutions \(EDFI\)](#)).

Capital Market Services

As a central service provider for the capital market, we see ourselves as an intermediary between the market participants that is neutral in terms of competition. Our services represent fundamental infrastructure and are essential for a functioning capital market. Entrusted with a series of tasks through legislation, we develop efficient infrastructure services for all market participants.

— **Auction Agent for Austrian Government Bonds and Treasury Bills**

OeKB acts as the Auction Agent for Austrian Government Bonds and Austrian Treasury Bills of the Republic of Austria in the auction process. OeKB also acts as the payment and settlement agent for federal bonds of the Republic of Austria.

— **New-issue calendar and prospectuses**

OeKB is the notification office in accordance with §23 of the Austrian Capital Market Act (KMG) and is also among other things responsible for the new-issue calendar. This contains all planned public and non-public issues in Austria. The notification office publishes the prospectus documentation approved by the Austrian Financial Market Authority (FMA) and notified to Austria as of 21 July 2019 under 'Prospectus Documentation' on the my.oekb.at customer platform.

[New-issue calendar and prospectus documentation as well as OAM Issuer Info can be found on the my.oekb.at customer platform.](#)

— **OAM Issuer Info**

OeKB operates the central storage system for issuer information. This information is made available to the public on the my.oekb.at customer platform.

— **Reporting and calculations for investment funds**

OeKB receives tax-related data on funds in its capacity as a notification office. The income tax treatment of the funds is determined from this data using the Federal Ministry of Finance's assessment regulations. For the purposes of ensuring precise settlement of capital gains tax, this data is published and forwarded to the banks via interfaces in order to enable them to settle the capital gains tax.

OeKB CSD GmbH

OeKB CSD GmbH (OeKB CSD) is a wholly-owned subsidiary of OeKB and fulfils the role of central securities depository in Austria. OeKB CSD's clients consist primarily of banks and issuers. Its activities are carried out in co-operation with Wiener Börse AG (Vienna Stock Exchange) and CCP Austria Abwicklungsstelle für Börsengeschäfte GmbH (CCPA).

OeKB CSD uses its expertise to support the legislative process and the implementation of EU Directives. It makes the infrastructure available for capital market transactions, thereby supporting Austria as a business location. Several data centres are in operation in order to meet the requirements of the CSDR (Regulation (EU) No. 909/2014). The high-availability services are fundamental infrastructure and make a significant contribution towards the functioning of the capital market.

OeKB CSD has made a significant contribution towards further development of the legal framework for securities, which among other things has led to the possibility of securities certificates going paperless.

— **Notary Services and safekeeping**

The transfer of securities to OeKB CSD's safekeeping and administration services with associated recording in OeKB CSD's IT system is a prerequisite for being able to process securities transactions in electronic format.

— **Settlement**

A securities account transfer at OeKB CSD replaces the movement of the actual securities certificates. The TARGET2-Securities (T2S) platform enables harmonised settlement of securities transactions in central bank money across Europe.

— **Asset Servicing**

OeKB CSD performs all administrative activities for the national and international securities that it holds in safekeeping that may arise over the course of a securities cycle. This also includes the redemption of values that are due, such as coupon payments and repayments.

Energy Market Services

OeKB has been appointed to carry out financial clearing and risk management activities by the following companies:

A&B Ausgleichsenergie & Bilanzgruppen-Management AG
AGCS Gas Clearing and Settlement AG

APCS Power Clearing & Settlement AG
OeMAG Abwicklungsstelle für Ökostrom AG

Our clients are active on the energy market in the field of balancing energy and green electricity promotion.

OeKB is also a clearing bank for the exchanges affiliated with European Commodity Clearing AG (ECC) and fulfils the role of a General Clearing Member (GCM). As a GCM, OeKB implements the collateral management and financial settlement of spot-trading transactions on selected energy exchanges for Non-Clearing Members (NCMs) of ECC.

OeKB has been offering customers of eSett Oy the services of a settlement bank since 2024. eSett Oy is the clearing entity for Denmark, Norway, Sweden and Finland.

Tourism Services

Oesterreichische Hotel- und Tourismusbank (OeHT) has been the national contact point for subsidies and financing for the SME tourism and leisure industry since 1947. On behalf of the Federal Ministry of Economy, Energy and Tourism (BMWET), OeHT offers products such as cash grants, assumption of liability and loans on concessional terms. It is the only institution in Austria that is both a funding agency and a bank at the same time.

OeHT's lending decisions are based on national directives on subsidies with clear sustainability regulations. Applicants must complete an ESG sustainability check, submit an energy performance certificate and provide visitors with information on travel options using public transport. Investments must not increase soil sealing by more than 25%, taking into account compensatory measures, and new buildings are only eligible for funding on areas that are already sealed.

Tourism Investment Services GmbH (TIS) is a wholly-owned subsidiary of OeHT and additionally provides project consultancy and studies for the tourism and leisure industry.

All information on key personnel indicators can be found in S1-6.

There are no products that are prohibited in certain markets.

Breakdown of total revenues by major ESRS sectors: we make use of the phase-in regulation.

List of additional material ESRS sectors beyond those referred to in paragraph 40(b): we make use of the phase-in regulation.

OeKB does not provide any direct credit financing or exposures in the fossil fuel sector. There are indirect exposures in this sector within the scope of the proprietary portfolio. The interest income from these items amounted to €83,125.00 in 2025.

Further OeHT product information can be found on the website.

SBM-1, 40a, iii, iv



SBM-1, 40b

SBM-1, 40c.

SBM-1, 40d, i

The OeKB Group equally does not generate any direct income from the manufacture of chemicals, from controversial weapons or from the cultivation or production of tobacco.

SBM-1, 40d, ii, iii, iv

The OeKB Group focuses on five major areas with its services (Export Services, Capital Market Services, Energy Market Services, Development Financing and Tourism Services), with which it operates in different geographical regions. The OeKB Group fulfils its tasks both as a private-sector company and via mandates from the Republic of Austria with the aim of promoting economic growth and boosting Austria as a place for business in global competition.

SBM-1, 40g



Business and sustainability strategy

— Business strategy of the OeKB Group

The business strategy is determined by OeKB's Management Board in consultation with the specialised departments and the management teams from the subsidiaries. The implementation of strategic objectives is ensured throughout the entire OeKB Group within the scope of Group management and control.

The business strategy for the 2026–2028 period was developed in 2025. It includes a description of the business model, an overview of material guidelines and individual strategies, including the ESG strategy, as well as the key quantitative and qualitative objectives. The Supervisory Board is made aware of the business strategy and it is also communicated to all employees.

— Sustainability strategy of the Federal Ministry of Finance

OeKB operates in the export service sector on behalf of the Republic of Austria (Federal Ministry of Finance). The Federal Ministry of Finance has developed and published a sustainability strategy. The document contains a tangible phase-out plan for the assumption of liability for projects in the fossil fuel sector. The two-part approach set out in the Federal Ministry of Finance's sustainability strategy is aimed at promoting both efforts to combat climate change as well as climate change adaptation.

The sustainability strategy of the Federal Ministry of Finance can be found [here](#)

– Incentivising sustainable projects

Improved options for the assumption of liability are offered for projects in the areas of renewable energies, energy efficiency and combating environmental pollution. This takes place with existing instruments such as Export Invest Green, Export Invest Green Energy and other green products that the Federal Ministry of Finance has developed together with OeKB.

– Phase-out plan for assumption of liability for projects in the fossil fuel area

There has been a multi-stage phase-out plan in place since 1 January 2025 for the assumption of liability for fossil fuel projects in the areas of coal, oil and natural gas. This affects projects along the entire value chain, from mining and extraction to transport, through to processing and power generation using thermal power plants. Projects for generating electricity from thermal coal have no longer

been supported since 1 January 2025. The phase-out of oil projects commenced from 1 January 2026 and natural gas projects will be phased-out as of 1 January 2030. We assume that the volumes affected will be replaced by those from green projects (transformation into green technologies). We do not expect therefore any material impacts on the net assets, financial and earnings position.

— Sustainability strategy of the OeKB Group

The strategic period for the 2021–2025 sustainability strategy was completed by the end of 2024. We defined new strategic objectives in 2024 for the 2025–2030 period as part of our ongoing efforts to integrate sustainability firmly into our corporate strategy. These are based on the findings from the previous period, the results of the materiality analysis from 2024 and the impacts, risks and opportunities in accordance with the specifications under the European Sustainability Reporting Standards (ESRS). Our corporate mission and the guidelines and policies of our clients, as well as our vision and mission, were all taken into account when developing our objectives in order to ensure that our ESG strategy is in line with our long-term value creation objectives and global trends and challenges. The strategic objectives of our subsidiaries and the valuable feedback received from our stakeholders were also taken into account in order to ensure a comprehensive and effective sustainability strategy that actively responds to the latest challenges.

The strategic focus in the environmental area for the next strategic period is on the topics of Climate (E1) and Biodiversity (E4), as these areas provide the greatest leverage given our business model, and since the issue of biodiversity requires a specific focus in order to ensure the development of relevant knowledge and data. Our activities in this area, such as our specific Export Invest Green products and services, make a significant contribution towards the strategic objectives that we have set in the areas of Climate and Biodiversity. The objectives for the Group strategy were defined and approved in the Group ESG Board in close consultation with the ESG team, the heads of department, the Management Board members at OeKB, the Management Board at OeEB and the executive management at OeKB CSD and OeHT. OeEB has further defined objectives for its 'Financing our shared future 2024–2028' strategic period. OeHT has also defined a climate objective. The objectives, measures and the progress with the measures implemented in the current reporting period are described in detail in the individual topic standards.

— Strategy of OeEB

OeEB will base its project selection on the following three strategic target indicators in the current 2024 to 2028 strategic period:

Category	Indicator	Target value
Climate financing	% of new business as an average volume of transactions eligible for offsetting over the next 5 years in accordance with the UN Framework Convention on Climate Change (UNFCCC)	≥ 50%
Expand commitment in the poorest countries (LDCs)	% of new business as an average volume of transactions over the next 5 years	≥ 20%
Expand commitment in Africa	% of new business as an average volume of transactions over the next 5 years	≥ 25%

The OeEB Financing Our Shared Future strategy has set the following four key priorities for the 2024–2028 strategic cycle:

- Green Finance
- Financial Inclusion
- Infrastructure and Industry
- Gender Equality

OeEB is committed to Paris Alignment at the project and portfolio level and will strengthen its activities in Africa and the least developed countries. OeEB considers itself to be a development bank focused on specific topics and with a broad geographical approach. It is able to operate in all developing countries according to the [OECD DAC list](#) and has not set out a fixed list of priority countries or regions.

To accompany the strategy, OeEB has set out its strategy in concrete terms in the [Policy Paper on Paris Alignment](#).

MDR-P

Policy Paper: Paris Alignment

Key contents and objectives	<p>The policy paper details OeEB’s approach in the area of ‘Alignment with the goals of the Paris Climate Agreement’, describes the integration into internal bank processes and specifies the process for monitoring and periodic reviews. Contents of the policy paper are to</p> <ul style="list-style-type: none"> (i) review all new activities for their compatibility with the objectives of the Paris Climate Agreement, (ii) achieve a climate-neutral portfolio by 2040, (iii) continue to make an ambitious contribution to international climate finance, (iv) drive forward climate ambitions within the network of European development banks (EDFI) and with their clients and (v) align internal processes in an environmentally-friendly manner.
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Policy Paper: Paris Alignment

Reference to IROs	<ul style="list-style-type: none">— CO₂ emissions in the downstream value chain (as well as in our own operations) have a negative impact on nature and humans. Impacts arise from the financing of fossil fuels (excluding coal power stations) and the assumption of liabilities and financial services to customers with energy-intensive projects— Avoiding emissions by enabling environmentally-friendly projects within the scope of assumptions of liability and financing as well as improvement opportunities through adaptation measures within the scope of supported projects— Promotion of renewable energies and promotion of energy efficiency by supporting projects in these areas and assurances through testing (e.g. solar systems, hydroelectric power plants, wind power, etc. or natural gas, electric vehicles and low-emission vehicle drives)— CO₂ emissions from business trips and use of buildings— Energy consumption in the company's own building— CO₂ reduction through various measures aimed at energy optimisation at the site
Monitoring	An annual report on the objectives agreed in the policy is submitted to the Supervisory Board and stakeholder bodies. The achievement of objectives relating to alignment of internal processes is reviewed as part of OeKB's Group-wide sustainability report.
Scope of application	The Policy Paper: Paris Alignment applies to all OeEB employees, including members of the Management Board, who are personally responsible for compliance within their sphere of influence.
Responsibilities	The heads of department and the topic owners report directly to the members of the executive management team. Responsibility lies with the Management Board.
Reference to other standards or initiatives	The content of the Paris Alignment policy is linked to that of the EDFI Climate and Energy Finance Statement. OeEB also maintains dialogue with financial stakeholders and regulators at the national level as an observer of the Green Finance Alliance.
Interests of the key stakeholders	The policy was developed in close cooperation with internal stakeholders from the various departments and in coordination with the Federal Ministry of Finance and Federal Ministry for European and International Affairs.
Publication for stakeholders	The Policy Paper: Paris Alignment is available for download on the OeEB website.

From a risk perspective, OeEB strives as a whole for a broad, geographically balanced diversification of the committed overall portfolio and aims to increase its commitment to Africa and the least developed countries (LDCs). The intention is for

one fifth of new business to be implemented on average in the least developed countries, with one quarter in Africa.

Sustainable products and product evaluations:

Our objectives and actions are described in the respective topic standards. We have defined objectives regarding relationships with interest groups. No specific objectives were defined in relation to product groups or customer categories. We have a wide range of sustainable products and services available which are described below:

SBM-1, 40e, 40f



— **Financing of special transactions through soft loans via OeKB**

In order to support developing countries, OeKB grants financing on concessional terms (soft loans) on behalf of the Federal Ministry of Finance. These are earmarked for sustainable projects that are implemented by Austrian companies, are not commercially viable and improve the lives of the general public in the developing countries. The focus is therefore on infrastructure projects in important sectors such as healthcare, water, disaster prevention and education.

Soft loans are characterised by low interest rates, long terms and repayment-free periods and are supported by the Federal Ministry of Finance through taxpayers' money. The federal funds used for this purpose are assigned to the services from Austrian Official Development Assistance (ODA). The allocation of soft loans is subject to strict regulation. In addition to a project review, which ensures that the project makes a contribution towards sustainable development in the recipient country and complies with the relevant provisions of the OECD Arrangement, the project must also be implemented by an Austrian exporting company and have an Austrian share of at least 50%, meaning that the Austrian economy also derives a benefit from it. The Export Financing Committee determines whether the project is suitable for development aid.

— **Sustainable loans**

The following support options were implemented together with the Federal Ministry of Finance and are among the actions implemented within the scope of the Austrian federal government's Green Finance Agenda:

– Export Invest Green

Austrian exporting companies that consciously make investments that reduce their environmental impact and make a sustainable contribution towards improving the environment benefit from Export Invest Green. Companies with an export ratio of at least 20% and an investment volume of at least €2 million receive easier access to the attractive OeKB financing terms for green investments within Austria.

– Export Invest Green Energy

Favourable financing conditions are available to companies that have investment projects aimed at switching from fossil fuels to sustainable energy sources.

– Beteiligung Green

Beteiligung Green (Green Equity Participation) enables favourable terms for green financing for subsidiaries of Austrian exporters abroad.

An impact assessment of sustainable financing options resulted in the following environmental impacts:

Cumulative environmental impacts of the green export promotion tools in the 2019 to 2025 period

Type of environmental impact	Unit	Value
Energy saving	MWh / year	100,205
CO2 saving	Tonnes / year	4,718,362
Waste prevention (waste avoided)	Tonnes / year	1,188,177
Renewable energy capacity	MW	651

— Sustainable bonds

Our Sustainable Financing Team, a cross-departmental and cross-bank team of experts, continuously evaluates those projects that are suitable for sustainability bonds. The entire Sustainable Financing Team holds quarterly meetings for this purpose. This process is coordinated and managed by the OeKB Group's Treasury department.

[The Sustainable Financing Framework of OeKB and the Second Party Opinion of Sustainalytics can be downloaded from the OeKB website.](#)

The Sustainable Financing Framework with mandatory guidelines for issuing sustainable bonds and clear rules for the use of the proceeds generated forms the basis for issuing green bonds, social bonds or sustainability bonds. These are bonds the issue proceeds of which are used exclusively for (re)financing environmental and social projects or a combination of both. At present, the Framework defines criteria in nine green and three social categories for suitable projects and focuses on the following topics: renewable energies, energy efficiency, preventing and avoiding environmental pollution, environmentally sustainable resource management, sustainable water management, clean transport, climate change adaptation measures, promoting job creation, access to basic social services such as healthcare and education and basic infrastructures in developing countries. It was audited and certified externally by Sustainalytics, one of the leading impartial ESG (environmental, social, governance) and corporate governance research companies. The framework complies with the market standard and the International Capital Market Association (ICMA) Sustainable Bond Standards.

All bonds carry the unconditional and explicit guarantee from the Republic of Austria. Sustainalytics certified the Impact Report 2025 and therefore the correct use of funds for all sustainability bonds.

Six sustainability bonds (SUBOs) have been issued to date:

October 2019 – €500 million – term of 7 years

March 2021 – 1 billion Norwegian kroner – term of 5 years. The net proceeds are exclusively being used to finance OeEB projects.

July 2022 – €500 million – term of 5 years

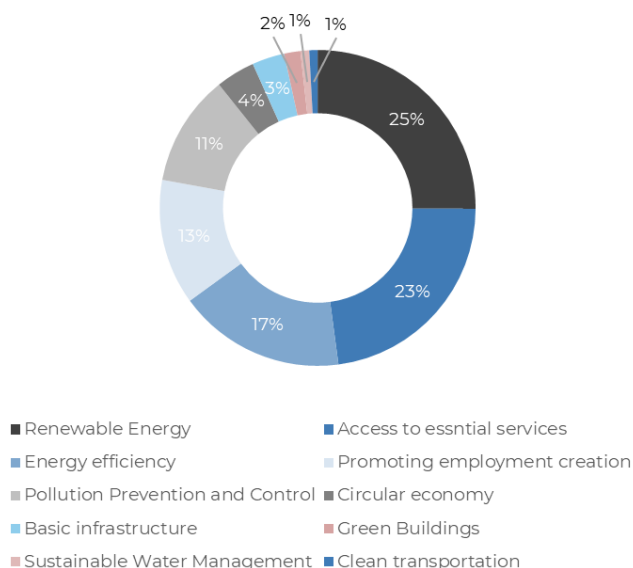
November 2023 – €500 million – term of 5 years

March 2024 – AUD 400 million – term of 5 years

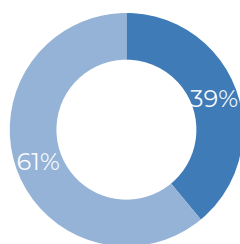
March 2025 – AUD 400 million – term of 5 years

Projects with a total volume of over €2.1 billion are currently allocated to the six sustainability bonds issued. This portfolio includes 39% social and 61% green projects. The essential green category in the portfolio is renewable energy. This area includes for instance wind and solar farms as well as hydroelectric power projects. A total of more than 750 MW of green energy can be generated with these projects. In the social sector, the proceeds from the issue were used primarily to finance projects in the category of access to basic services. These projects are implemented directly for the purposes of healthcare provision in other EU countries, with a focus on developing countries, and enable better patient care through an increase in the number of hospital beds or technical upgrades.

Categories Sustainability Bond Portfolio



Green Social Split



■ Social ■ Green

— Own investments

We invest our own funds responsibly and follow our Responsible Investment Policy in the process.

MDR-P

Responsible Investment Policy

Key contents and objectives

The investment guidelines set out the investment policy framework and principles for the management of the OeKB Group's own investments; the Responsible Investment Policy forms part of the guidelines. The following principles apply to the OeKB Group's own investments:

- Financial investments must be made in accordance with economic principles.
- Consideration of the ethical and environmentally sustainable implications of financial investments is indispensable at the same time.

Both exclusion criteria and positive criteria must be taken into account with any new investments by the OeKB Group. The following sectors are excluded due to an increase in the ESG risk potential: arms and defence industry, fossil fuels, illegal betting and gambling, nuclear energy, countries and companies subject to EU and US sanctions.

Reference to IROs

- Positive impact on climate change mitigation through the green share in the proprietary portfolio

Monitoring

A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.

The approval list includes those issuers in which investments can be made and is reviewed on an ongoing basis, and at least once per year. Issuers are screened automatically for sanctions on a daily basis

Responsible Investment Policy	
	within the scope of the proprietary portfolio. An initial assessment is carried out using 'Pythagoras Screening' whenever investments are made in new issuers. This involves a reconciliation with the World-Check database.
Scope of application	The investment guidelines apply to the OeKB Group and are implemented by the Treasury, Risk Controlling and Group Communications & ESG departments.
Responsibilities	The heads of department and the topic owners report directly to the members of the executive management team. Responsibility lies with the Management Board of OeKB.
Reference to other standards or initiatives	A link to third-party standards or initiatives is not relevant in this context.
Interests of the key stakeholders	The policy was developed through close cooperation between various departments.
Publication for stakeholders	The Responsible Investment Policy is available to all employees on the intranet.

Part of the proprietary portfolio has been consciously invested in green bonds, social bonds and sustainability bonds since 2019. We base our actions on market standards, such as the principles of the International Capital Market Association (ICMA), which are considered a best-in-class approach. The aim of the ICMA principles is to support issuers in financing sustainable projects related to ESG.

— **Sustainability criteria with Austrian funds**

We have been capturing sustainability data on Austrian (retail) mutual funds since mid-November 2020.

— **OeKB > ESG Data Hub**

The OeKB > ESG Data Hub was launched in August 2022. The platform for ESG data was created as part of a participatory process with the Austrian banking sector and represents an important step towards sustainable finance for companies and the financial sector.

OeKB's central online platform enables companies to capture their sustainability data easily and efficiently in accordance with current regulatory requirements. A standardised ESG questionnaire was developed for this purpose, with the scope differing according to the size of the company. There are ten industry-specific questionnaires in addition to a core questionnaire. Companies have also been able to complete a questionnaire since mid-2025 in accordance with the 'Voluntary Sustainability Reporting Standard for SMEs (VSME)' from the European Financial Reporting Advisory Group (EFRAG).

The OeKB > ESG Data Hub provides companies with the opportunity of having an overview of their ESG performance and of identifying development potential. The

ESG information can also be shared easily with selected banks via the platform. Another benefit of the OeKB > ESG Data Hub is the comparison between sectors as well as the ESG report in PDF format, which processes the sustainability information collected.

OeKB also offers webinars with specialist contributions and makes its expertise available for events as well as for scientific purposes.

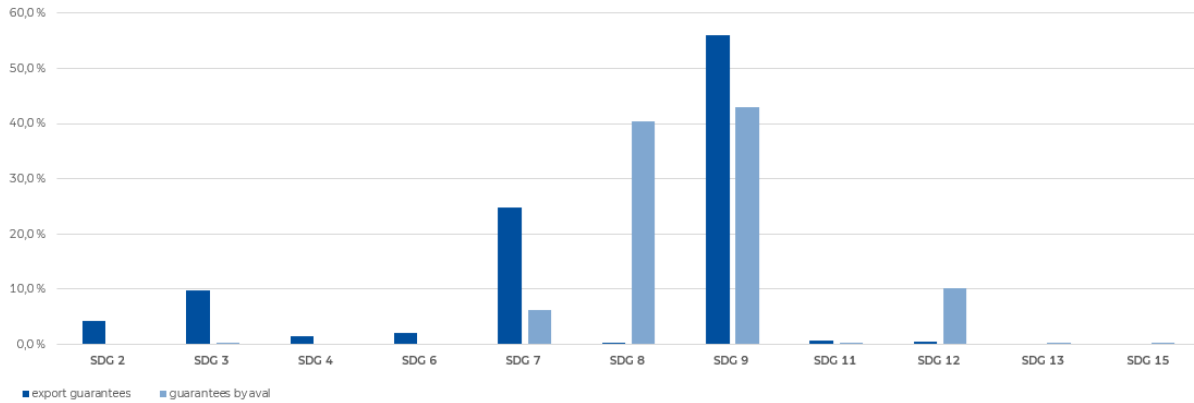
— Focus on SDGs

Austria has undertaken to implement the Sustainable Development Goals (SDGs) as part of the Global Agenda 2030. As the official export credit agency, development bank and promotional bank for the tourism and leisure industry of the Republic of Austria, we see ourselves as one of the key institutions when it comes to achieving this commitment. We monitor trends and assess the opportunities and risks arising from these as described in the SDGs.

Qualitative high-level mapping of the 17 SDGs takes place at OeKB. All export guarantees and guarantees by aval of €10 million and above and with a credit period of at least two years, all soft loans, Export Invest Green, Export Invest Green Energy and Beteiligung Green financing and other selected applications with a positive environmental impact that are reported as part of climate financing are assigned a primary objective. Additional SDGs that are positively or negatively influenced by the business case can also be assigned as secondary objectives. This system means that the climate-related contribution of the business cases usually appears as a secondary objective, as the primary objective of a renewable energy project is e.g. not climate protection (SDG 13) but energy generation (SDG 7). OeKB employees receive training and attend workshops on the SDGs. We take part in regular events with our internal and external stakeholders to discuss this topic.

The following two charts show the SDG contributions of export guarantees and guarantees by aval to the primary and secondary objectives:

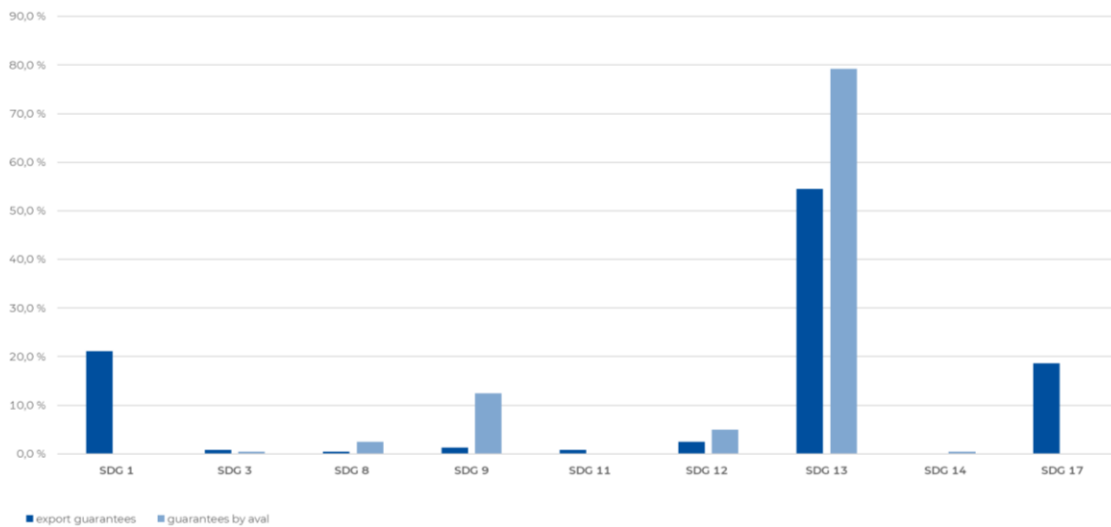
SDG-Contributions of export guarantees and guarantees by aval to the main objectives (Shares of total exposure in %), Status as at 31 December 2025



SDG 2 - No hunger
SDG 3 - Good health and well-being
SDG 4 - Quality education
SDG 6 - Clean water and sanitation
SDG 7 - Affordable and clean energy

SDG 8 - Decent work and economic growth
SDG 9 - Industry, innovation and infrastructure
SDG 11 - Sustainable cities and communities
SDG 12 - Responsible, consumption and production
SDG 13 - Climate action
SDG 15 - Life on land

SDG-Contributions of export guarantees and guarantees by aval to the secondary objectives (Shares of the total number of SDG-contributing secondary objectives of the respective product types in %), Status as at 31 December 2025



SDG 1 - No poverty
SDG 3 - Good health and well-being
SDG 8 - Decent work and economic growth
SDG 9 - Industry, innovation and infrastructure

SDG 11 - Sustainable cities and communities
SDG 12 - Responsible consumption and production
SDG 13 - Climate action
SDG 14 - Life below water
SDG 17 - Partnership for the goals

— Financing sustainable development – The Development Bank of Austria

All projects financed by OeEB have a clear objective of contributing towards an improvement in living conditions in developing countries. OeEB therefore regularly collects data from customers in which OeEB invests and measures and monitors the impacts of its projects. In order to measure progress towards the objectives defined in OeEB's strategy, OeEB works with a comprehensive results framework that includes specific indicators and objectives and provides a framework for measuring progress towards achieving the objectives.

An adapted version of the Development Effectiveness Rating (DERa) tool developed by Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG) has been used to assess the development impact of the projects since early 2019. In alignment with the 2030 Agenda for Sustainable Development and the Sustainable Development Goals (SDGs) and based on international best practice approaches, DERa assesses the contribution made by OeEB customers towards development and shows any changes that have occurred since OeEB's investment. As such, DERa enables reporting on the impact of OeEB's financing and allows the developmental quality of our portfolio to be controlled.

Five impact categories were defined to assess the contributions made by customers towards development. The first three are 'Good, Fair Employment', 'Local Income' and 'Development of Markets and Sectors'; these assess what has been achieved. The two categories that have a lower weighting are: 'Environmentally Sustainable Business Practices' and 'Benefits to Local Communities'. These assess how the impacts were achieved:



In the annual impact report, we provide an insight into how we measure and monitor the impacts of our projects and how these contribute towards sustainable economic development.

Development Report of
OeEB

— Sustainability in the promotion of tourism

- Green tourism loan
An investment loan for green investments with an interest subsidy of 3% p.a. for the first 10 years and an additional environmental sustainability bonus is aimed at accelerating the transformation in tourism towards sustainability in a targeted manner.
- Sustainability bonus
In combination with the OeHT investment loan, OeHT also offers a one-off subsidy for the investment costs of sustainable investment projects in the areas of the environment, employees and regions as well as digitalisation and the economy.

List of ESRS sectors that are material for the company: there were no ESRS sector standards available at the time of reporting.

SBM-1, 41

SBM-1, 42a, 42b, 42c

Value chain

The material input factors in the **upstream value chain** originate from the capital market, i.e. through the investment requirements of Austrian export companies and through the investment requirements of international investors. The export guarantees from the Republic of Austria can be used to safeguard projects in difficult markets. Austrian exporters benefit from favourable financing conditions via the banks, which can be passed on to the exporting companies due to our good credit rating on the capital markets. OeKB is the second largest Austrian issuer on the international capital markets after the Republic of Austria. Refinancing is achieved by issuing benchmark bonds in strategic markets, including by issuing sustainability bonds and other short-term and medium-term money market instruments. Around three quarters of the portfolio consist of long-term financing.

Further upstream input factors include the statutory framework conditions and our employees' expertise, which is required due to the complexity of the business model.

The legal basis for this is the Austrian Export Guarantee Act (AusfFG), which authorises OeKB to process guarantees from the Federal Minister of Finance. The Austrian Export Financing Guarantees Act (AFFG) stipulates the fundamental prerequisites for access to the Export Financing Scheme (EFS). This federal act also governs the assumption of the guarantee in favour of creditors from refinancing transactions of OeKB ('creditor guarantee') and the assumption of the guarantee in favour of OeKB for the foreign currency risk ('exchange rate guarantee'). The legal basis for OeEB's

business activities is also governed in the Austrian Export Guarantee Act (AusfFG). Oesterreichische Entwicklungsbank AG (The Development Bank of Austria) finances investments of private companies in developing and emerging markets. In the area of tourism and the leisure industry, OeHT is available as an institution that is both an Austrian funding agency as well as a bank (§ 3 (1) (11) Austrian Banking Act (BWG) and also manages federal tourism promotion on behalf of the Federal Ministry of Economy, Energy and Tourism as an essential part of its business activities.

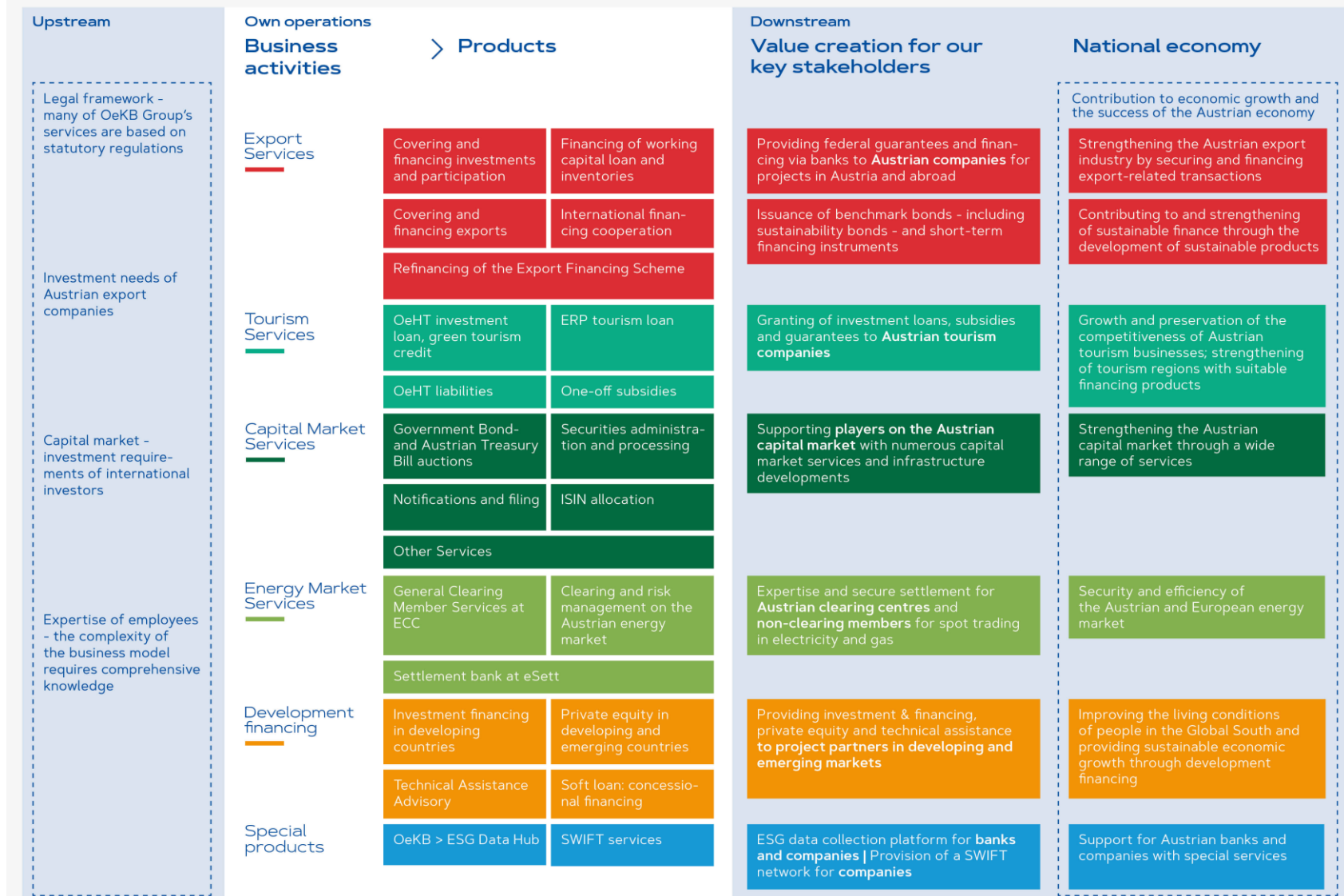
As part of its **own operations** and in line with its business model, the OeKB Group boosts Austria as a business location by offering numerous services for small, medium-sized and large enterprises as well as for the Republic of Austria, holding a special position as a central financial services provider.

It concentrates on five major service areas with its broad range of expertise: Export Services, Development Financing, Capital Market Services, Energy Market Services and Tourism Services, which are described in detail under SBM-1, 40a. We also offer special products, such as the OeKB > ESG Data Hub.

The following chart shows the added value that we generate for our key stakeholders in the **downstream value chain**. In the last column of the chart we also show the benefits to the national economy that we generate with our services.

The operating income results primarily from interest and commission income as well as income from product marketing (OeKB > ESG Data Hub; SWIFT services). A small portion originates from letting out commercial premises.

Value chain OeKB Group



Other stakeholders: shareholders, banks, OECD, Berne Union, export credit agencies, NGOs, media

Disclosure requirement SBM-2 – Interests and views of stakeholders

SBM-2, 45a

Our key stakeholder groups include employees, customers, banks and ministries, investors as well as our peers. We regularly collect information regarding the interests, expectations and perspectives of these groups through structured dialogues, bilateral discussions and topic-related exchange formats.

The insights gained from this are incorporated systematically into further developments of our group strategy, our business models and our operational decision-making processes.

In the section below, we outline the specific formats used by us to engage in dialogue with our key stakeholders. These formats have proven to be highly successful. We plan essentially to repeat and/or continue them in 2026.

— Dialogue with our employees

Integrating our employees' interests plays a key role in the further development of our organisation and culture.

One example is the *#OeKBConnect2Board* format. The Management Board of OeKB provides information there on essential developments in the OeKB Group several times each year. It uses key indicators to address the course of business and answers questions from employees.

Hybrid update meetings take place at OeHT on a quarterly basis, during which all employees are presented with the current status and the priorities for the next few months. The format is not just for informational purposes but also encourages discussion.

Employees are actively involved in the '*berufundfamilie*' (work and family) audit in order to further develop the working conditions in the OeKB Group on a continuous and targeted basis.

Surveys across the entire Group are also conducted on a regular basis: one example is the *270° Feedback* for executives, which was used again in 2025. This involves a survey that focuses on leadership skills. Each manager receives feedback based on a questionnaire from three different perspectives – from the perspective of colleagues, the employees they manage and their direct line manager. Measures are derived based on the findings from the *270° Feedback*. These have already resulted in improvements. Workshops are held to achieve further positive changes based on the results from the survey.

Regular surveys are also conducted among all employees of the OeKB Group in order to gain a better understanding of mobility behaviour in the workforce and in order to develop targeted measures.

— Dialogue with our clients

Representatives from all business divisions are in continuous dialogue with clients. They also regularly attend informational events organised by various industry associations so

that they can proactively and comprehensively keep their clients informed about products and services.

The findings from the customer contacts are incorporated into the concepts for strategies and innovations as well as into improvements in line with customer needs.

The stakeholder dialogue is particularly intensive in the case of the OeKB > ESG Data Hub product. This was designed by OeKB in 2022 together with representatives of Austrian banks and experts from other relevant areas. It has been continuously developed even further since then based on a participatory approach. Regular discussions take place with those responsible in the banks, resulting in joint actions and objectives being found aimed at supporting companies in ESG data collection and at improving data quality on a continuous basis. Feedback is obtained on functions through targeted initiatives. This enables product development to be aligned with the needs of the banks and companies. More information on the OeKB > ESG Data Hub can be found under SBM-1, 40 e, f 'Sustainable Products'.

One example of a customer event is the *Participant Breakfast* or *Participant Meeting*, which is held twice a year for OeKB CSD's custody account customers. Following an introduction by the management, the executives of the operational groups report on innovations and the latest developments relevant to customers. The meeting also features either interesting external keynote speakers or a panel discussion on key topics.

— Dialogue with banks

In addition to our everyday business activities, we also make use of various formats for dialogue with colleagues from the banking sector.

Informational and dialogue events are held twice each year for our partner banks in the Export Services division. One event is aimed primarily at Austrian and German-speaking banks, while the other is also aimed at international banks. Participants receive updates on the topic of hedging and financing with the OeKB Group and have the opportunity to exchange ideas with OeKB employees and colleagues from other institutions.

The series of online events known as *#OeKBExportKompakt* (*#OeKBExportCompact*) provides free basic knowledge about export coverage and financing. The format is aimed at both, new employees at banks and exporting companies as well as experienced professionals wanting to top up their knowledge.

The Export Services teams invite their most important counterparts from the banks once a year to take part in *Walk & Talk Export Services, including the Guarantee by Aval information afternoon*. Interested parties are able to discuss the latest topics and questions relating to guarantees by aval and provide feedback in workshops.

— Dialogue with ministries

OeKB has acted as the export credit agency (ECA) of the Republic of Austria and implemented the requirements of the Federal Ministry of Finance since 1950.

OeKB coordinates matters with the Federal Ministry of Finance on an ongoing basis with regard to both assumption of liability and financing. The framework parameters for covering export transactions in the individual countries are determined based on our analyses in the Guarantee Policy Committee chaired by the Federal Ministry of Finance and published on our website in the form of country cover policies.

Continuous dialogue takes place between OeKB and the Federal Ministry of Finance covering individual cases and fundamental issues, and this is intensified even further in particular in the event of critical current developments, such as in connection with the Ukraine crisis.

The Federal Ministry of Finance uses quarterly reports as a basis for providing information to the Parliament of the Republic of Austria.

As the official development bank of the Republic of Austria, OeEB works on behalf of the Republic of Austria. It therefore engages in continuous dialogue and exchanges in particular with the Federal Ministry of Finance and the Federal Ministry for European and International Affairs (BMEIA), as well as with other ministries and the Federal Chancellery. Ongoing coordination takes place for instance in relation to OeEB's investment projects. The relevant ministries are constantly kept informed of business and portfolio developments via regular reports.

OeHT manages the federal government's promotion of commercial tourism on behalf of the Federal Ministry of Economy, Energy and Tourism (BMWET). It works hand in hand with the Ministry and remains in constant dialogue with it.

— **Dialogue with our investors**

Regular roadshows are a prerequisite for diversifying and expanding our investor base. OeKB uses these events to keep central banks, official institutions, bank treasuries, asset managers and insurance companies informed about current business developments and ongoing refinancing plans. This way, OeKB ensures that it is able to cover its refinancing requirements in different currencies as effectively as possible. These investors are interested in OeKB's issues due to the very good credit rating, the explicit guarantee from the Republic of Austria, the scarcity value and the good performance of the bonds on the primary and secondary markets.

Roadshows were held last year in the United States, Canada, China, the Philippines, Japan, the United Kingdom, Switzerland and Germany. OeKB also introduced itself at various issuer and investor conferences.

— **Dialogue with our peers – export credit agencies (ECAs) and European development banks**

We regularly engage in dialogue with representatives from export credit agencies in various formats. We organised trilateral talks last year with Euler Hermes and SERV in Vienna, held bilateral discussions – including with Japan's NEXI and Slovakia's EX-IMBANKA SR – and took part in two Berne Union meetings. Topics included business trends – including SME financing, climate strategies and digitalisation – global chal-

lenges such as the US tariffs and geopolitical tensions, as well as international issues such as further developments for the OECD Arrangement.

Since it was founded in 2008, OeEB has been a member of the European Development Finance Institutions (EDFI), an association of 15 European development finance organisations. Regular dialogue takes place on various topics within the framework of EDFI working groups.

— Dialogue with civil society

The management team at OeKB answers questions from representatives from civil society regarding projects with potentially high environmental, social and human rights impacts. These are projects that OeKB assesses in its role as the national export credit agency and for which the Republic of Austria has promised or assumed liability.

We have been maintaining dialogue with NGOs for years in the form of regular stakeholder gatherings as part of OECD meetings. We utilise the insights gained this way to ensure an overview of the projects that are subject to audit activities on our part.

OeEB also remains in regular dialogue with civil society. The umbrella organisation of development NGOs in Austria, the Working Group for Global Responsibility (AGGV), is a long-standing dialogue partner of OeEB in this regard.

— Dialogue with the media

A high degree of transparency can also be seen in the OeKB Group's active media work. Regular press releases provide information on current and strategic topics. Media enquiries are answered promptly, and members of the Management Board and the management teams are available for interviews.

— Dialogue in networks and memberships

The memberships of the companies in the OeKB Group are focused on organisations and initiatives that are essential for achieving business and sustainability objectives, such as the Berne Union, the Austrian Bankers' Association, the Federation of Austrian Industries, the EDFI (European Development Finance Institutions) and the ICMA (International Capital Market Association).

SBM-2, 45b, c

Consideration of stakeholder interests in strategies and the business model

It was important for us to obtain input from our most important stakeholders, specifically when we revised our ESG strategy for the 2025–2030 period, which we did at the end of 2024. We held workshops therefore in 2024 with representatives from the following five stakeholder groups as part of the materiality analysis:

- Management Board members and executive management teams within the OeKB Group as well as heads of department at OeKB
- Banks
- Ministries

- Media/NGOs
- Export credit agencies/development banks

The key topics were discussed and assessed by the participants. A weighting process was then implemented in order to be able to integrate the assessment from the workshops into the materiality analysis.

The results from the stakeholder workshops together with the impacts, risks and opportunities formed the basis for revising our Group-wide ESG strategy. One essential development compared to the sustainability strategy 2021–2025 is the increased focus on climate and biodiversity as well as the topic of human rights, which were highlighted by the stakeholder workshops as being particularly relevant.

The materiality analysis was revised on a small scale in 2025 with no stakeholder involvement. A comprehensive review is scheduled for 2026 and will include a stakeholder survey.

The challenge of embarking on our own transformation path and supporting other companies with products and services was not only a topic at the stakeholder workshops, but was also subject to much discussion at the various meetings and dialogue and exchange formats with our stakeholders.

It goes without saying that we also take the stakeholder interests identified in our various formats into account in the OeKB Group business strategy and in further developments for our business model. This occurs both with respect to preferences regarding the structure of the cooperation (e.g. increasing digitalisation of processes) and to further developments of existing products and services as well as the development of new offerings. Specific examples of this include Export Invest Green and Beteiligungsfinanzierung Green, Export Invest Green Energy and the OeKB > ESG Data Hub, which are based directly on the expectations of key stakeholder groups in relation to sustainable financing and information solutions.

At the operational level, the individual specialist departments of the OeKB Group take the stakeholder needs identified into account when defining annual targets and prioritising measures.

This way we ensure that the interests and perspectives of stakeholders are incorporated into strategic and operational management processes on a continuous basis.

Information to the administrative, management and supervisory bodies regarding the views and interests of affected stakeholders

SBM-2, 45d

The key results from all stakeholder dialogue formats are reported to the governing bodies.

Two examples: The Management Board members and management teams of the OeKB Group were repeatedly notified in a targeted manner about the outputs from the stakeholder workshops and the results of the materiality analysis and the revision of this. The Group ESG Board provides a framework for information to the management team regarding the dialogue between the sustainability team and interested stakeholders at various events and workshops.

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

As part of the process of preparing the materiality analysis, we analysed the impacts, risks and opportunities of our business model in detail in 2024.

SBM-3, 48a, 48b, 48c



The tables with the clear presentation of the material positive and negative impacts, risks and opportunities are mapped in the topic standards E1, S1 and G1, as well as in ESRS 2 and 17 for topics E4 and S2, as we are using the phase-in provision here. An indication is provided of where the impacts, risks or opportunities occur in the value chain, how these are linked to our business model, which objectives in our ESG strategy contribute to the respective IROs and the measures that we are implementing in this regard.



All impacts, risks and opportunities were considered over a short-term (< one year), medium-term (one to five years) and long-term (> five years) period within the scope of the materiality analysis. They originate in our business model and our processes as described in SBM-1 and influence these. They formed the basis for revising our ESG strategy and the objectives resulting from this for the 2025–2030 strategic period. Our strategic objectives can also be found in the respective topic standards E1, S1 and G1.

Our existing processes in the areas of risk management and environmental and social assessment are aimed at preventing or mitigating the negative impacts and ascertaining our impacts. One key strategic objective is above all to establish a solid database in the area of climate and biodiversity in order to have options for adapting, changing and realigning our processes, strategic objectives and business model over the long term in order to enable us to develop innovative products and services. Objectives in the area of human rights and the Supplier Code of Conduct are focused on the opportunities and challenges in the value chain and the affected communities. These objectives were already implemented in part in the reporting year. In terms of our own workforce, we work on our impacts, opportunities and risks with Diversity, Equity & Inclusion (DEI) management and clear objectives. A progress report on our goals and measures can be found under the respective topic standards.

We make use of the phase-in regulation to assess the financial effects of material risks and opportunities.

SBM-3, 48d, 48e

The OeKB Group further expanded and formalised the integration of climate risks into its risk framework in 2025. The functional chain analysis, which has been conducted annually up to now, was integrated into the financial section of the materiality analysis in 2025 and measures the impact of ESG factors on the types of risk identified in the bank

SBM-3, 48f

from a short-term (up to 3 years), medium-term (3-10 years) and long-term (10+ years) perspective in a base or stress scenario. In line with expectations from the supervisory authorities, the focus here is on identifying climate-related risk drivers that are relevant and material to the OeKB Group, as well as quantifying their financial impact as accurately as possible. The results of our risk analysis, climate stress tests and scenario analyses indicate that neither the group of companies nor its current business model are subject to any significantly negative impact. The classification of the risk as 'low' is based primarily on the fact that the Bank has an established and comprehensive process for handling ESG risks while at the same time recognising the opportunities arising from the growing focus on sustainability and has integrated the sustainability strategy well into its business model.

The development of a transition plan is scheduled for 2026.

Climate stress tests were carried out on a voluntary basis for the first time in 2025 in order to assess the impact on the OeKB Group's portfolio. Scenarios were used for this based on the methodology of the [NGFS](#) (Network for Greening the Financial System) to assess both short-term (acute) physical climate risks (flood and heat risks) and long-term transitional scenarios on the Bank's portfolio. The quantification method is based on a modified impairment concept. The results of the climate stress tests do not indicate any material vulnerabilities. The potential increase in expected credit loss determined in accordance with IFRS 9 (impairment requirement) for the OeKB Group was below ten per cent in all stress scenarios.

SBM-3, 48 g

All impacts, risks and opportunities were subject to screening in the reporting year and underwent minor adjustments. The wording was adapted in part during the revision process. Any duplicate IROs or ones with very similar content were deleted for improved manageability. All assessments of the remaining IROs were discussed by the ESG team and adjusted where necessary with comprehensible reasons provided. The revision did not result in any material changes to the content of the IROs.

The following impacts in topic area S2 (workers in the value chain) that are only material for OeEB are no longer included in the report due to the 20% threshold:

- Positive contribution towards gender equality by promoting companies that are run by women, owned by women or have women in leadership positions
- A lack of access to legal remedies due to a lack of information about judicial and extra-judicial complaints procedures in the event of employment law violations
- Positive contribution towards ensuring freedom of assembly by incorporating clauses in contracts that safeguard freedom of assembly or a staff council
- Positive contribution through ensuring health and safety requirements (monitoring)
- Contribution towards a lack of social dialogue, e.g. due to a lack of contractual content that would contribute towards and ensure the objectives of social dialogue – this impact was included in the 2024 report by mistake (it is not material for either OeKB or OeEB).

The financial materiality analysis was revised in 2025 with amended timescales. The process is described in detail in IRO-1, 53h.

All impacts, risks and opportunities relate to the material topics identified of E1, S1 and G1 as well as E4 and S2. We make use of the phase-in regulation for the last two topics and provide an overview for these topics under BP-2, 17. All impacts, risks and opportunities are therefore subject to the disclosure requirements under the ESRS.

SBM-3, 48h

Management of the impacts, risks and opportunities

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

The materiality analysis assists the OeKB Group in identifying those topics that are most significant for both the company as well as for its various stakeholder groups. The materiality analysis process was redesigned completely in 2024 in accordance with ESRS requirements. The implementation of the materiality analysis was launched as part of a preliminary project in October 2023 with support from an external consultant. The project came to an end in June 2024. The materiality analysis was implemented in this project with the involvement of external stakeholders and included a prior value chain analysis and subsequent gap analysis. In addition to the project management, there was also a core team where the primary project development took place. Colleagues from the respective specialist departments also provided support.

IRO-1, 53a, 53b, 53c, 53d, 53e, 53f

Once the value chains at OeKB and its subsidiaries had been analysed, it transpired that there are no division-specific impacts that arise from the Capital Market Services and Energy Market Services divisions of OeKB or from the business of the subsidiary OeKB CSD GmbH.

Positive and negative impacts for all sub-topics were defined in the core team. Members also defined whether the respective impact takes place in our own operations or along the value chain. These facts were also validated by the external consultant. The impacts were subsequently assessed by the company in three separate workshops for OeEB, OeKB and OeHT. Colleagues from specialist departments also took part in addition to the core team. When selecting the participants, care was taken to involve as wide a spectrum of people as possible from all departments.

The assessment took place as follows: first of all there was an assessment as to whether the impact formulated is relevant for the respective company. The extent, scope, irreversibility and probability of occurrence were assessed for all relevant impacts on a scale of 1-5 (1-minimum impact; 5-maximum impact). This assessment took place in each case for a short-term (< one year), medium-term (one to five years) and a long-term (> five years) period.

The financial risks and opportunities for the business model of OeKB as well as its subsidiaries were evaluated at Group level in a joint workshop. The financial materiality was considered for the banking business itself, but not for the mandate business, as this represents the financial materiality for the ministry responsible. The potential risks and opportunities were collated by the ESG analyst before the internal workshop and assessed

in the workshop using the internal risk scales. The risk scales were discussed and determined beforehand in consultation between the consultant team and the CRO. The scale put forward by the consultants was adapted slightly to come closer to the OeKB Group's internal risk matrix, but is not identical to this, as the methodology applied to the materiality analysis makes an analogous application more difficult.

The workshop first assessed in turn whether the respective risk or opportunity is relevant. Relevant risks/opportunities were assigned to one of four risk categories (operational risk, portfolio/credit risk, investment/participation risk or market risk). Next, the probability of occurrence and potential extent were then rated on a scale of one to five (probability of occurrence: one – highly unlikely, five – highly likely; extent: one – normal, five – catastrophic; precise threshold values were defined for the extent of each risk type). This assessment was then carried out in turn for the short-term (< one year), medium-term (one to five years) and long-term (> five years) periods.

The OeKB Group understands sustainability risks to be events or conditions from the areas of the environment, social affairs or corporate governance (ESG risks) the occurrence of which could have a significant negative impact on the assets, financial or earnings position, as well as on the company's reputation. This also includes in particular climate and environmental risks in the form of physical and transitory risks. Sustainability risks can also have a direct impact on the credit rating of business partners and thereby on the credit risk and are therefore taken into account in the assessment of borrowers to the extent that information is available and material. The impacts of the OeKB Group's various business segments on the environment and social matters are analysed within the scope of the materiality analysis.

Most of our impacts are felt in the area of projects supported in the mandate business. Any potential negative impacts and risks are covered here by the environmental and social assessment process as described in ESRS 2, SBM-1, 40a. This process is relevant to the ICS and therefore forms part of risk management. Within the scope of the annual adjustment of the human resources strategy, the strategic fields of action are defined and implementation of these is analysed for the impacts in our own company's social area.

Risk measurement and control are integrated into the OeKB Group's strategy as essential processes in order to ensure the security and profitability of the company over the long term. Our risk policy is therefore based around ensuring a stable return on equity based on conservative management of business and operational risks. Please refer to the Annual Financial Report (Note 37) for details on risk management, including the internal control system and operational risk management, as well as sustainability risks.

Following the assessment of the impacts, risks and opportunities, the assessment by the external stakeholders took place in five online workshops. The following stakeholder groups were represented: banks, export credit agencies (ECAs), development banks (DFIs) and NGOs as well as ministries. Prior to the workshops with the external stakeholders, an internal workshop was held with the Management Board members and executive man-

agement teams at the OeKB Group, with the heads of department at OeKB also represented at this. The preliminary results were presented with additional input also gathered.

Stakeholder input was gathered at the stakeholder workshops based on questions in a discussion. The preliminary results of the materiality analysis were then presented and the stakeholders were asked to rate the sub-topics in E, S and G based on a scale of one to five. The results were weighted (banks and shareholders: 44%; development banks: 16%; ministries: 26%; associations, NGOs, media and research: 14%) and were incorporated into the final analysis at 20%.

A gap analysis was implemented once the materiality analysis had been completed with stakeholder involvement. All data points from the ESRS that are material to us were analysed here, with mapping of those data points that are covered at a rate of more than 50%, those data points that are covered at a rate of less than 50% and those data points that are missing. Any missing data points or ones that are not adequately covered have been incorporated into the development of the 2025–2030 strategy.

The key topics were re-evaluated in the ESG team in the summer of 2024.

IRO-1, 53g

A derivation was made from the individual companies' contribution towards earnings, thereby determining the respective company's financial share in the Group's overall position. The materiality threshold was set at 20%. This approach was used to identify report items that were categorised as material in the first step but that are of minor significance in relation to the overall position. Any topics that were relevant for OeEB and OeHT but not for OeKB in the first step were therefore categorised as not material in the overall assessment. A reassessment takes place if the threshold value of 20% is exceeded.

An evaluation was prepared as part of a further step in which the share of the individual NACE sectors of our export guarantees and guarantees by aval was determined as part of the total volume. Qualitative research was used to determine the impacts and dependencies of the various NACE sectors in relation to the ESRS topics. This was followed by high-level mapping with the individual sub-topics under the ESRS. The respective sub-topic was categorised as material if a threshold value of 20% (as a share of total volume) was reached. The following topic is in the warning range (19-17%): Equal treatment (S2). The results were discussed in a workshop in the ESG team and the final assessment was performed. Over the course of a review of the materiality analysis for the reporting in accordance with ESRS, the topics E2 Pollution, E3 Water and marine resources, E5 Circular economy and S3 Affected communities, which were initially defined as material, were categorised as not material. These topics are therefore not reported.

The reason stated for this is that the above topics are affected by the projects supported by us. However, we are not able to define any metrics or objectives for these topics due to our business model. The leverage effect in terms of any improvements is very limited here.

This circumstance will be taken into account during the revision of the materiality analysis in 2026.

The two sub-topics in G1 of 'Political engagement and lobbying' and 'Management of supplier relationships' including payment practices were also assessed as not material in the core team as part of the last review.

The final result of the materiality analysis gave rise to the following material topics: E1 Climate change, E4 Biodiversity, S1 Own workforce, S2 Workers in the value chain and G1 Governance. Use is made of the phase-in option for E4 and S2 for this report. The result was agreed with the Management Board members and executive management teams.

The materiality analysis was revised in 2025. A comprehensive analysis will only be carried out again in 2026. The impacts, risks and opportunities assessed as material in the 2024 reporting year, which were also reported in the OeKB Group's 2024 Sustainability Report, were screened by the ESG team and underwent minor adjustments.

[IRO-1, 53h](#)

The sub-topics of the topics E2 Pollution, E3 Water and E5 Circular Economy were assessed as material in the first round of the materiality analysis in 2024, but were ultimately classified as not being material as part of a review. Justifications for the respective IROs were formulated here as part of the revision.

Similarly, for S4 – this topic was classified as completely non-material based on the 2024 sector assessment – justifications for the respective IROs were formulated, with reassessments completed as necessary.

The IROs recorded were systematically reviewed as part of the revision of the materiality analysis. See SBM-3, 48g for details.

The impacts, risks and opportunities were already clustered and summarised for the 2024 report. The wording was adapted in part during the revision process.

The two sub-topics in G1 of 'Political engagement and lobbying' and 'Management of supplier relationships' including payment practices were also assessed as not material in the core team as part of the last review of the materiality analysis the previous year. These were classified as not relevant in the revision of the materiality analysis.

The impacts in topic area S2 (workers in the value chain) that are only material for OeEB are no longer included in the 2025 report due to the 20% threshold (see IRO-1, 53g). One impact that was not initially considered material for OeKB was assessed as material during the review ('Lack of financial security for employees in the value chain').

Financial materiality analysis

The functional chain analysis, which had so far been carried out annually, was fundamentally revised and updated in 2025. This was due to the EBA guidelines on the management of sustainability risks published in 2025 and the supplementary guidelines from

the FMA, which provide further specifications regarding the requirements for conducting a materiality analysis.

The aim of the revision was to continue systematically identifying the financial impact of climate-related risks on the various types of risk faced by the OeKB Group and to integrate the analysis into the double materiality analysis in the form of a financial materiality analysis in accordance with the ESRS.

Based on the concept created and preliminary analysis carried out by Risk Controlling in consultation with Group Communications & ESG, a group-wide analysis was conducted in December 2025, involving all subsidiaries and all departments of OeKB AG. The key risk drivers for the Bank were identified and assigned to the established risk types by analysing the respective transmission channels. Both physical and transitory climate risks as well as biodiversity risks were seen as risk drivers here.

The impacts of global warming and loss of biodiversity were assessed from a short-term (up to 3 years), medium-term (3–10 years) and long-term (10+ years) perspective based on two scenarios:

- (i) the base scenario, which assumes gradual intensification of climate policies and a high probability that global warming will remain below 2°C (see the 'Below 2°C' [scenario from the NGFS](#)) and
- (ii) a stress scenario based on the continuation of existing climate policies and an expected temperature increase of 3°C, leading to particularly high physical risks (see the 'Current Policies' [scenario from the NGFS](#)).

The focus was placed on the key risk drivers for the OeKB Group taking proportionality into account.

The quantification took place by assessing likelihood and impact in accordance with the five-stage risk classification system specified in the OeKB Group's ICS and NFR guidelines. This means that the risk assessment dovetails into the OeKB Group's general risk management framework. Stages 4 and 5 were defined as material.

No risk drivers were classified as material for the OeKB Group as a whole in the short and medium term. This applies to both the base scenario and the stress scenario.

In the long term (> 10 years), the risk driver that was considered material (in both the base and stress scenarios) was the one whereby investors would avoid investments in 'carbon-intensive' companies that continue to lend to 'carbon-intensive' companies, whether out of their own conviction, public pressure or regulatory requirements. This would have a significant negative impact on the refinancing spreads in the Export Financing Scheme, thereby placing a strain on net interest income and in some circumstances making it impossible for OeKB to manage the EFS cost-effectively and ultimately jeopardising the continued existence of the EFS. In the stress scenario in particular, there is a risk – albeit in a significantly reduced form – of a certain widening of refinancing spreads, including in the medium term.

Other risk drivers are classified as material in the stress scenario. Increased CO2 prices, restrictions in the Republic of Austria's liability policy and a decline in the demand for imports in purchasing countries are having a negative impact on the EFS volumes and the liability volume and are putting OeKB's business model at risk due to a fall in revenues.

The impact of a loss of biodiversity was generally rated as very low.

No material risks to the Group were identified with the subsidiaries due to the scales involved.

In addition to the risks, a number of opportunities were also identified for both customers and the OeKB Group itself arising from climate change and the transformation of the economy. A series of measures to help mitigate the risks have also been implemented in recent years by OeKB in collaboration with the Federal Ministry of Finance. These include issuing sustainability bonds and promotion of the green transformation through various instruments such as Export Invest Green and Export Invest Green Energy. We invest our own funds responsibly in accordance with our Responsible Investment Policy, with specific targets set regarding investments in sustainable bonds (green bonds, social bonds and sustainability bonds).

This means that the final result of the double materiality analysis for the reporting year is identical to the previous year. The material topics identified were E1 Climate change, E4 Biodiversity, S1 Own workforce, S2 Workers in the value chain and G1 Governance. Use is made of the phase-in option for E4 and S2 for this report. The result was agreed with the OeKB Group's ESG Task Force and disclosed to the Management Board members and the executives as well as the Supervisory Board.

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

The following index shows the disclosure requirements that were followed in preparing the sustainability statement based on the results of the materiality assessment (see ESRS 1 Chapter 3), including the page numbers that contain the corresponding disclosures in the sustainability statement. As we are fulfilling our obligations under § 267a of the Austrian Commercial Code (UGB) (Austrian Sustainability and Diversity Improvement Act – NaDiVeG) with this report, we also present the NaDiVeG issues in the index.

IRO-2, 56

The following index provides an overview of where the key data points can be found in this report.

ESRS data point	NaDiVeG issues	Description	Page
ESRS 2 General disclosures			
BP-1		General basis for preparation of the sustainability statement	4 f
BP-2	Environment, social matters, employees, diversity, human rights	Disclosures in relation to specific circumstances	5 ff
GOV-1	Diversity	The role of the administrative, management and supervisory bodies	15 ff
GOV-2		Information provided to and sustainability matters addressed by the administrative, management and supervisory bodies	21 f
GOV-3	Environment, human rights, diversity	Integration of sustainability-related performance in incentive schemes	22 ff
GOV-4		Statement on due diligence	25 f
GOV-5		Risk management and internal controls over sustainability reporting	26 f
SBM-1	Environment, human rights, social matters, employees, diversity	Strategy, business model and value chain	27 ff
SBM-2	Social matters	Interests and views of stakeholders	48 ff
SBM-3	Environment, social matters, employees, anti-corruption and bribery, human rights, diversity	Material impacts, risks and opportunities and their interaction with strategy and business model	53 ff
IRO-1		Description of the processes to identify and assess material impacts, risks and opportunities	55 ff
IRO-2		Disclosure requirements in ESRS covered by the undertaking's sustainability statement	60 ff
ESRS E1 Climate change			
E1.GOV-3		Integration of sustainability-related performance in incentive schemes	78
E1-1	Environment	Transition plan for climate change mitigation	78
E1.SBM-3	Environment	Material impacts, risks and opportunities and their interaction with strategy and business model	78 ff
E1.IRO-1	Environment	Description of the processes to identify and assess material climate-related impacts, risks and opportunities	82 f
E1-2	Environment	Policies related to climate change mitigation and adaptation	84 ff
E1-3	Environment	Actions and resources in relation to climate change policies	87 ff
E1-4	Environment	Targets related to climate change mitigation and adaptation	87 ff

ESRS data point	NaDiVeG issues	Description	Page
E1-5	Environment	Energy consumption and mix	94 f
E1-6	Environment	Gross Scopes 1, 2, 3 and total GHG emissions	96 ff
E1-7	Environment	GHG removals and GHG mitigation projects financed through carbon credits	98 f
E1-8		Internal carbon pricing	N/A
E1-9		Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	Use of the transitional provisions

S1 Own workforce

S1.SBM-3	Employees, social matters, diversity	Material impacts, risks and opportunities and their interaction with strategy and business model	100 ff
S1-1	Employees, human rights, diversity, social matters	Policies related to own workforce	103 ff
S1-2	Employees, social matters, diversity	Processes for engaging with own workers and workers' representatives about impacts	111 ff
S1-3	Employees	Processes to remediate negative impacts and channels for own workers to raise concerns	113 f
S1-4	Employees	Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions	114 ff
S1-5	Employees, social matters	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	118 f
S1-6	Employees, diversity	Characteristics of the undertaking's employees	119 f
S1-7		Characteristics of non-employee workers in the undertaking's own workforce	N/A
S1-8	Employees	Collective bargaining coverage and social dialogue	120
S1-9	Employees, diversity	Diversity metrics	120 f
S1-10	Employees	Adequate wages	121
S1-11	Employees	Social protection	121
S1-12	Employees, diversity	Persons with disabilities	121 f
S1-13	Employees	Training and skills development metrics	122 f
S1-14	Employees	Health and safety metrics	123
S1-15	Employees, social matters	Work-life balance metrics	123
S1-16	Employees, diversity	Remuneration metrics (pay gap and total remuneration)	123 f
S1-17	Employees, social matters, human rights	Incidents, complaints and severe human rights impacts	124

ESRS data point	NaDiVeG issues	Description	Page
ESRS G1 Business conduct			
G1.SBM-3	Anti-corruption and bribery, employees	Material impacts, risks and opportunities and their interaction with strategy and business model	125 ff
G1.GOV-1		The role of the administrative, management and supervisory bodies	127
G1.IRO-1		Description of the processes to identify and assess material impacts, risks and opportunities	127 f
G1-1	Employees, social matters, anti-corruption and bribery	Business conduct policies and corporate culture	128 ff
G1-2		Management of relationships with suppliers	N/A
G1-3	Anti-corruption and bribery, employees, social matters	Prevention and detection of corruption and bribery	143 ff
G1-4	Anti-corruption and bribery	Incidents of corruption or bribery	150

Furthermore, we provide disclosures on data points under ESRS 2 and under topical ESRS derived from other EU legislation (ESRS 2 Appendix B), and in line with requirements under topical ESRS that must be taken into account in reporting related to the ESRS 2 disclosure requirements (ESRS 2 Appendix C).

List of data points in general and topical standards derived from other EU legislation (ESRS 2 Appendix B)

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS 2 GOV-1 Board gender diversity, Paragraph 21 Letter d	Indicator no. 13 in Annex 1, Table 1		Commission Delegated Regulation (EU) 2020/1816 ⁵⁾ , Annex II		18
ESRS 2 GOV-1 Percentage of independent board members, Paragraph 21 Letter e			Commission Delegated Regulation (EU) 2020/1816, Annex II		19
ESRS 2 GOV-4 Statement on due diligence, Paragraph 30	Indicator no. 10 in Annex 1, Table 3				25 f
ESRS 2 SBM-1 Involvement in activities related to fossil fuels, Paragraph 40(d)(i)	Indicator no. 4 in Annex 1, Table 1	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453 ⁶⁾ , Table 1: Qualitative information on environmental risks, and Table 2: Qualitative information on social risks	Commission Delegated Regulation (EU) 2020/1816, Annex II		32
ESRS 2 SBM-1 Involvement in activities related to chemicals production, Paragraph 40 Letter d Clause ii	Indicator no. 9 in Annex 1, Table 2		Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS 2 SBM-1 Involvement in activities related to controversial weapons, Paragraph 40 Letter d Clause iii	Indicator no. 14 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1818 ⁷⁾ , Article 12 Paragraph 1 Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS 2 SBM-1 Involvement in activities related to the cultivation and production of tobacco, Paragraph 40 Letter d Clause iv			Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1 Delegated Regulation (EU) 2020/1816, Annex II		N/A, non-material
ESRS E1-1 Transition plan for achieving climate neutrality by 2050, Paragraph 14/17				Regulation (EU) 2021/1119, Article 2 Paragraph 1	78 ff

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS E1-1 Undertakings excluded from Paris-aligned benchmarks, Paragraph 16 Letter g		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 1: Banking book – Indicators of potential climate change transition risk: Credit quality of exposures by sectors, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1 Letters d to g and Article 12 Paragraph 2		N/A, not relevant
ESRS E1-4 GHG emission reduction targets, Paragraph 34	Indicator no. 4 in Annex 1, Table 2	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6		N/A, not relevant
ESRS E1-5 Energy consumption from fossil sources disaggregated by source (high climate impact sectors only), Paragraph 38	Indicator no. 5 in Annex 1, Table 1 and indicator no. 5 in Annex 1, Table 2				N/A, no activity in high climate impact sectors
ESRS E1-5 Energy consumption and mix, Paragraph 37	Indicator no. 5 in Annex 1, Table 1				94 f
ESRS E1-5 Energy intensity associated with activities in high climate impact sectors, Paragraphs 40 to 43	Indicator no. 6 in Annex 1, Table 1				N/A, no activity in high climate impact sectors
ESRS E1-6 Gross Scopes 1, 2, 3 and total GHG emissions, Paragraph 44	Indicators no. 1 and 2 in Annex 1, Table 1	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 1: Banking book – Indicators of potential climate change transition risk: Credit quality of exposures by sectors, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5 Paragraph 1, Article 6 and Article 8 Paragraph 1		96

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS E1-6 Gross GHG emissions intensity, Paragraphs 53 to 55	Indicator no. 3 in Annex 1, Table 1	Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics	Delegated Regulation (EU) 2020/1818, Article 8 Paragraph 1		N/A, not relevant
ESRS E1-7 GHG removals and carbon credits, Paragraph 56				Regulation (EU) 2021/1119, Article 2 Paragraph 1	98 f
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		N/A, not relevant
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk, Paragraph 66 Letter a		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Paragraphs 46 and 47; Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk			N/A, not relevant
ESRS E1-9 Location of significant assets at material physical risk, Paragraph 66 Letter c		Article 449a of Regulation (EU) no. 575/2013; Commission Implementing Regulation (EU) 2022/2453, Paragraph 34; Template 2: Banking book – Indicators of potential climate change transition risk: Loans collateralised by immovable property – Energy efficiency of the collateral			N/A, not relevant
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities, Paragraph 69			Commission Delegated Regulation (EU) 2020/1818, Annex II		N/A, not relevant

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
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 no. 8 in Annex 1, Table 1; indicator no. 2 in Annex 1, Table 2; indicator no. 1 in Annex 1, Table 2; indicator no. 3 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-1 Water and marine resources, Paragraph 9	Indicator no. 7 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-1 Dedicated policy, Paragraph 13	Indicator no. 8 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-1 Sustainable oceans and seas, Paragraph 14	Indicator no. 12 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-4 Total water recycled and reused, Paragraph 28 Letter c	Indicator no. 6.2 in Annex 1, Table 2				N/A, non-material topic
ESRS E3-4 Total water consumption in m ³ per net revenue on own operations, Paragraph 29	Indicator no. 6.1 in Annex 1, Table 2				N/A, non-material topic
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter a Clause i	Indicator no. 7 in Annex 1, Table 1				N/A, phase-in provision applied
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter b	Indicator no. 10 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS 2 – SBM-3 – E4, Paragraph 16 Letter c	Indicator no. 14 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Sustainable land/agriculture practices or policies, Paragraph 24 Letter b	Indicator no. 11 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Sustainable oceans/seas practices or policies, Paragraph 24 Letter c	Indicator no. 12 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E4-2 Policies to address deforestation, Paragraph 24 Letter d	Indicator no. 15 in Annex 1, Table 2				N/A, phase-in provision applied
ESRS E5-5 Non-recycled waste, Paragraph 37 Letter d	Indicator no. 13 in Annex 1, Table 2				N/A, non-material topic
ESRS E5-5 Hazardous waste and radioactive waste, Paragraph 39	Indicator no. 9 in Annex 1, Table 1				N/A, non-material topic
ESRS 2 SBM3 – S1 Risk of incidents of forced labour, Paragraph 14 Letter f	Indicator no. 13 in Annex I, Table 3				N/A, not relevant
ESRS 2 SBM3 – S1 Risk of incidents of child labour, Paragraph 14 Letter g	Indicator no. 12 in Annex I, Table 3				N/A, not relevant
ESRS S1-1 Human rights policy commitments, Paragraph 20	Indicator no. 9 in Annex I, Table 3 and indicator no. 11 in Annex I, Table 1				104 f

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS S1-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, Paragraph 21			Commission Delegated Regulation (EU) 2020/1816, Annex II		104 f
ESRS S1-1 Processes and measures for preventing trafficking in human beings, Paragraph 22	Indicator no. 11 in Annex I, Table 3				N/A, not relevant
ESRS S1-1 Workplace accident prevention policy or management system, Paragraph 23	Indicator no. 1 in Annex I, Table 3				109 f
ESRS S1-3 Grievance/complaints handling mechanisms, Paragraph 32 Letter c	Indicator no. 5 in Annex I, Table 3				113 f
ESRS S1-14 Number of fatalities and number and rate of work-related accidents, Paragraph 88 Letters b and c	Indicator no. 2 in Annex I, Table 3		Commission Delegated Regulation (EU) 2020/1816, Annex II		123
ESRS S1-14 Number of days lost to injuries, accidents, fatalities or illness, Paragraph 88 Letter e	Indicator no. 3 in Annex I, Table 3				123
ESRS S1-16 Unadjusted gender pay gap, Paragraph 97 Letter a	Indicator no. 12 in Annex I, Table 1		Commission Delegated Regulation (EU) 2020/1816, Annex II		123
ESRS S1-16 Excessive CEO pay ratio, Paragraph 97 Letter b	Indicator no. 8 in Annex I, Table 3				123
ESRS S1-17 Incidents of discrimination, Paragraph 103 Letter a	Indicator no. 7 in Annex I, Table 3				124
ESRS S1-17 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 104 Letter a	Indicator no. 10 in Annex I, Table 1 and indicator no. 14 in Annex I, Table 3		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material
ESRS 2 SBM3 – S2 Significant risk of child labour or forced labour in the value chain, Paragraph 11 Letter b	Indicators no. 12 and 13 in Annex I, Table 3				N/A, phase-in provision applied
ESRS S2-1 Human rights policy commitments, Paragraph 17	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, phase-in provision applied
ESRS S2-1 Policies related to workers in the value chain, Paragraph 18	Indicators no. 11 and 4 in Annex 1, Table 3				N/A, phase-in provision applied

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS S2-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 19	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, phase-in provision applied
ESRS S2-1 Due diligence policies on issues addressed by the fundamental International Labour Organization Conventions 1 to 8, Paragraph 19			Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, phase-in provision applied
ESRS S2-4 Human rights issues and incidents connected to its upstream and downstream value chain, Paragraph 36	Indicator no. 14 in Annex 1, Table 3				N/A, phase-in provision applied
ESRS S3-1 Human rights policy commitments, Paragraph 16	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, non-material topic
ESRS S3-1 Non-respect of UNGPs on Business and Human Rights, ILO principles or OECD guidelines, Paragraph 17	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material topic
ESRS S3-4 Human rights issues and incidents, Paragraph 36	Indicator no. 14 in Annex 1, Table 3				N/A, non-material topic
ESRS S4-1 Policies related to consumers and end-users, Paragraph 16	Indicator no. 9 in Annex 1, Table 3 and indicator no. 11 in Annex 1, Table 1				N/A, non-material topic
ESRS S4-1 Non-respect of UNGPs on Business and Human Rights and OECD guidelines, Paragraph 17	Indicator no. 10 in Annex 1, Table 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12 Paragraph 1		N/A, non-material topic
ESRS S4-4 Human rights issues and incidents, Paragraph 35	Indicator no. 14 in Annex 1, Table 3				N/A, non-material topic
ESRS G1-1 United Nations Convention against Corruption, Paragraph 10 Letter b	Indicator no. 15 in Annex 1, Table 3				N/A, anti-corruption policy in place
ESRS G1-1 Protection of whistleblowers, Paragraph 10 Letter d	Indicator no. 6 in Annex 1, Table 3				N/A, protection of whistleblowers in place
ESRS G1-4 Fines for violation of anti-corruption and anti-bribery laws, Paragraph 24 Letter a	Indicator no. 17 in Annex 1, Table 3		Commission Delegated Regulation (EU) 2020/1816, Annex II		N/A, no incidents of corruption or bribery

Disclosure requirement and associated data point	(1) SFDR reference ¹⁾	(2) Pillar 3 reference ²⁾	(3) Benchmarks Regulation reference ³⁾	(4) European Climate Law reference ⁴⁾	Page references
ESRS G1-4	Indicator no. 16 in				150
Standards of anti-corruption and anti-bribery, Paragraph 24 Letter b	Annex 1, Table 3				

¹⁾ Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (Official Journal L 317 of 09/12/2019, p. 1).

²⁾ Regulation (EU) no. 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) 648/2012 (Official Journal L 176 of 27/06/2013, p. 1).

³⁾ Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) no. 596/2014 (Official Journal L 171 of 29/06/2016, p. 1).

⁴⁾ Regulation (EU) 2021/1119 of the European Parliament and of the Council of 30 June 2021 establishing the framework for achieving climate neutrality and amending Regulations (EC) no. 401/2009 and (EU) 2018/1999 ('European Climate Law') (Official Journal L 243 of 09/07/2021, p. 1).

⁵⁾ Delegated Regulation (EU) 2020/1816 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards the explanation in the benchmark statement of how environmental, social and governance factors are reflected in each benchmark provided and published (Official Journal L 406 of 03/12/2020, p. 1).

⁶⁾ Commission Implementing Regulation (EU) 2022/2453 of 30 November 2022 amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/637 as regards the disclosure of environmental, social and governance risks (Official Journal L 324 of 19/12/2022, p. 1).

⁷⁾ Commission Delegated Regulation (EU) 2020/1818 of 17 July 2020 supplementing Regulation (EU) 2016/1011 of the European Parliament and of the Council as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (Official Journal L 406 of 03/12/2020, p. 17).

Disclosure and application requirements in topical ESRS that are applicable jointly with ESRS 2 general disclosure requirements (ESRS 2 Appendix C)

ESRS 2 disclosure requirement	Relevant ESRS paragraph	Page references/ further references
GOV-1 The role of the administrative, management and supervisory bodies	ESRS G1 Business conduct (Paragraph 5)	127
GOV-3 Integration of sustainability-related performance in incentive schemes	ESRS E1 Climate change (Paragraph 13)	78
SBM-2 Interests and views of stakeholders	ESRS S1 Own workforce (Paragraph 12)	100
	ESRS S2 Workers in the value chain (Paragraph 9)	N/A, phase-in provision applied
	ESRS S3 Affected communities (Paragraph 7)	N/A, non-material topic
	ESRS S4 Consumers and end-users (Paragraph 8)	N/A, non-material topic
SBM-3 Material impacts, risks and opportunities and their interaction with strategy and business model	ESRS E1 Climate change (Paragraphs 18 and 19)	78 ff
	ESRS E4 Biodiversity and ecosystems (Paragraph 16)	N/A, phase-in provision applied
	ESRS S1 Own workforce (Paragraphs 13 to 16)	103 f
	ESRS S2 Workers in the value chain (Paragraphs 10 to 13)	N/A, phase-in provision applied
	ESRS S3 Affected communities (Paragraphs 8 to 11)	N/A, non-material topic
	ESRS S4 Consumers and end-users (Paragraphs 9 to 12)	N/A, non-material topic
IRO-1 Description of the processes to identify and assess material impacts, risks and opportunities	ESRS E1 Climate change (Paragraphs 20 and 21)	82
	ESRS E2 Pollution (Paragraph 11)	N/A, non-material topic
	ESRS E3 Water and marine resources (Paragraph 8)	N/A, non-material topic
	ESRS E4 Biodiversity and ecosystems (Paragraphs 17 and 19)	N/A, phase-in provision applied
	ESRS E5 Resource use and circular economy (Paragraph 11)	N/A, non-material topic
	ESRS G1 Business conduct (Paragraph 6)	127 f

Detailed information on the materiality analysis, stakeholder involvement and the subsequent gap analysis, along with information on our approach, is provided in IRO-1, 53.

[IRO-2, 59](#)

2. Environmental information

Information on compliance with the EU taxonomy for sustainable economic activities pursuant to (EU) 2020/852

Annex XI to the EU taxonomy – Qualitative disclosures

The EU taxonomy¹ for sustainable economic activities is a classification system that is designed to make it easier for investors and companies to assess whether certain economic activities are environmentally sustainable. The aim behind this is to redirect capital flows in order to promote the transition towards sustainable and inclusive growth and prevent greenwashing. Economic activities for the purposes of the Taxonomy Regulation contribute to at least one of six defined environmental objectives without having an adverse impact on the others. The Regulation also stipulates minimum requirements in the area of social matters. The environmental objectives are as follows: climate change mitigation, climate change adaptation, the sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control, and protection and restoration of biodiversity and ecosystems. Under Article 8 of the Taxonomy Regulation, undertakings that are subject to the Non-Financial Reporting Directive (NFRD²) must disclose how and to what extent their economic activities are considered environmentally sustainable in accordance with the Taxonomy Regulation. The green asset ratio (GAR) is the key reporting metric and includes key figures on the six environmental targets. The GAR is defined as the proportion of assets of a credit institution invested in taxonomy-aligned economic activities and is expressed as a percentage of the total covered assets. The associated spreadsheets are published twice at the OeKB Group, once based on sales revenues and once based on CapEx (the statement based on OpEx need not be reported by financial companies). The scope of consolidation of the OeKB Group comprises OeKB AG and its subsidiaries OeEB, OeHT and OeKB CSD, which are not subject to reporting under the NFRD.

Explanation of the GAR table

In accordance with Article 10 (3) of the Delegated Regulation supplementing the EU Taxonomy Regulation (EU) 2021/2178 and its amendments by relevant delegated acts, most recently (EU) 2026/73, the OeKB Group discloses the following GAR tables. In order to determine the key indicators, the gross carrying amount of the financial assets is taken into account in accordance with the accounting categories set out in Chapter 1.1.2 of Annex V to Delegated Regulation (EU) 2021/2178. The gross carrying amounts of the OeKB Group therefore correspond with the IFRS carrying amount for each individual transaction before deduction of any expected credit loss (ECL). For the purposes of identifying whether a business partner falls

¹ Regulation (EU) 2020/852

² Directive 2013/34

within the scope of the EU taxonomy, the first step was to check whether the company has a registered office in the EU, is of public interest and meets the threshold of 500 employees (counterparties subject to the NFRD/CSRD). All eligible companies were then subject to a manual review of the non-financial reporting in the sustainability report or management report. All annual and sustainability reports published by the end of December of our reporting year were taken into account.

If it was determined that a company subject to the NFRD/CSRD does not publish its own KPIs, the parent company's scope of consolidation was reviewed and the key indicators published by the parent company were used accordingly to calculate the GAR. This also applies to companies that do not fall within the scope of the EU taxonomy themselves, but whose parent company reports at the consolidated level. If the company is not subject to the NFRD/CSRD, an evaluation takes place as to whether there is a parent company that publishes key taxonomy indicators at the consolidated level and uses these accordingly.

In order to calculate the GAR for the six environmental objectives, the OeKB Group weights these according to the latest KPIs published for the counterparty.

This approach towards the calculation enables the OeKB Group to take these key indicators into account in its own GAR calculation in each case one year following publication of the KPIs by the counterparties. This applies equally to each of the environmental objectives. Exposures towards central banks and central governments as well as supranational issuers, derivatives and short-term interbank loans are not to be assessed for taxonomy eligibility and are also not included in the calculation of the numerators and denominators for the key performance indicators. The list of recognised supranational issuers according to the European Central Bank (ECB) was used as the basis for identifying supranational issuers. Some of these are considered credit institutions according to the CRR³ and were therefore not considered as supranational issuers but rather as financial institutions in the GAR. Guarantees in accordance with the Austrian Export Guarantee Act (AusFG) come under exposures in relation to national governments. Cash reserves are counted as exposures towards central banks.

Further clarification is provided below in order to increase transparency regarding those assets that are included in the various KPIs: The indicator that relates to the proportion of the taxonomy-eligible assets consists of the assets that can be measured in accordance with the Delegated Acts of the Taxonomy Regulation. The legal acts specify which counterparties and products the bank may include in its reporting on commitments that are subject to the taxonomy. Transactions for which the intended use of proceeds is known are assessed individually and are included in the GAR calculation with the taxonomy-eligible or taxonomy-aligned proportions determined this way. A weighting is only applied for the remaining transactions based on the latest key figures published by the respective counterparty to the transaction.

Pursuant to the Environmental Delegated Act (EU) 2023/2486, financial institutions have been required to consider taxonomy eligibility and compliance separately for projects for which the intended use is known since the reporting for the 2023 finan-

³ Capital Requirements Regulation (EU) 575/2013

cial year. These business cases are included in the GAR under the Use of Proceeds (UoP) category. This relates to refinancing for projects at OeKB. In order to have an assessment that is aligned with the business partner (the financing bank), the projects are categorised in the same way as the categorisation performed by the business partner based on the relevant information provided by the business partner. The business partner submits the categorisation of the respective project with this in terms of taxonomy eligibility, taxonomy compliance, enabling activity, transitional technology for each environmental objective primarily supported as well as the documentation based upon which the categorisation was performed. This information on the business case is captured at OeKB for the respective business case, reviewed for plausibility and used to perform a classification independently for weighting the gross carrying amount of this business case within the GAR. This categorisation generally applies unchanged over the entire life of the business case. Adjustments are only implemented if the project changes significantly, these changes also affect taxonomy eligibility or alignment and the business partner notifies OeKB of these. Data availability and data quality continue to differ significantly. The overwhelming majority of use-of-proceeds projects are classified by our business partners (subject to mandatory reporting, primarily banks) as not relevant for taxonomy purposes, as their business partners are not (yet) subject to mandatory reporting. We have nevertheless assessed these transactions based on the documentation available to us and included them in the GAR as taxonomy-eligible or taxonomy-aligned where applicable. Green bonds from the proprietary portfolio are also included in the Use of Proceeds category, provided that the issuers are EU companies.

[Notification form 0 – Summary of the KPIs:](#)

This Taxonomy Regulation notification form summarises the share of exposures that OeKB has in sustainable economic activities. The KPIs for both sales revenues and CapEx are published together in a notification form.

[Notification form 1 – Covered Assets GAR:](#)

In this notification form, the OeKB Group's exposures are allocated to the respective environmental objectives and KPIs. Compared with the previous year, many items in the notification form are now presented in aggregated form for improved readability. For taxonomy-compliant exposures, the contributions of these towards transitional or enabling activities as well as the use of proceeds are no longer reported separately for each environmental objective, but are now reported on an aggregated basis. The allocation of counterparties has also been summarised. In the case of financial entities, no distinction is now made between credit institutions, investment firms, asset management firms and insurance companies. Exposures to financial institutions subject to the NFRD/CSRD (or where the parent company reports at consolidated level) are reported in rows 3-6, while rows 7-10 include non-financial entities that are subject to the NFRD/CSRD. Transactions where the purpose of the transaction is known and where the counterparty is subject to the NFRD/CSRD are also allocated to the appropriate row in the GAR (rows 3-6 or 7-10). A new option has been introduced that enables transactions to be supplemented on a voluntary basis; OeKB does not make use of this option. Another new feature in 2025 is the fact that

exposures with counterparties not subject to mandatory reporting are no longer included in the GAR and are therefore not taken into account in either the numerator or the denominator. The total sum of the exposures covered by the GAR in the relevant reporting category is now shown in row 1. Rows 21-35 represent exposures to counterparties not subject to the NFRD/CSRD, with rows 26-31 relating to undertakings in the EU and rows 32-35 relating to undertakings outside the EU. Supranationals and multilateral development banks, which must be treated as corporations in accordance with Regulation (EU) 575/2013 Article 117 (1) & (2), were also taken into account here. In the case of personal loans, the intended use is unknown and they are extended to counterparties not subject to the NFRD/CSRD; they are therefore allocated to line 27 in the GAR. Funds were not reviewed for taxonomy eligibility, as these only occur at OeEB and OeEB is only allowed to invest in other EU countries. Funds are therefore allocated to row 31 or 35 (depending on the fund manager's registered office).

The report covers sales revenues and CapEx, as well as existing business and new business.

Notification form 1.1 – Flow:

This notification form is prepared in the same way as notification form 1, but contains only new business for the reporting year and not the overall portfolio. As in the previous year, notification form 1.1 is used as the basis for calculating the Flow KPI (see notification form 4); however, it must also be published for the first time for the reporting on the 2025 financial year.

Notification form 2 – Sector:

Notification form 2 shows transactions with counterparties subject to the NFRD/CSRD, grouped by NACE code (based on the ÖNACE 2025 classification) according to the business partner's main area of business. Unlike in previous years, transactions with financial entities as counterparties are also taken into account from 2025 onwards. For the ten sectors with the largest contribution to the gross carrying amount, the gross carrying amount, taxonomy eligibility and taxonomy alignment are presented alongside the contributions to the six environmental objectives, enabling and transitional activities, and the use of proceeds in aggregate form.

The supplementary Climate Delegated Act (Delegated Regulation (EU) 2022/1214) supplemented the list of taxonomy-eligible economic activities in 2022 to include activities in the nuclear energy and fossil gas sectors. As a result of our strict exclusion criteria, we can confirm that direct support for economic activities in the nuclear energy sector is excluded. However, as the delegated act takes into account both direct transactions in these economic activities as well as exposures in connection with these sectors, our methodology (weighting of the exposures with the KPIs of the respective counterparty) could very possibly result in exposures in connection with nuclear energy through the business activities of our business partners. If a product explicitly excludes the financing of nuclear energy or fossil gas (e.g. according to the framework for a bond), no exposures in the respective sector are taken into account for this business transaction either.

The Nuclear & Gas reporting forms have been discontinued following the simplification of the Green Asset Ratio tables. The key figures relating to exposures in the nuclear and gas sectors are now summarised in reporting template 2. Taxonomy-eligible exposures in the nuclear sector account for 0.03% of total GAR assets, whilst exposures in the gas sector account for 0.11%. For taxonomy-aligned activities, the figures are 0.03% in the nuclear sector and 0.00% in the gas sector.

Notification form 3 – Stock KPI:

The Stock KPI form presents the taxonomy eligibility and compliance percentages for each environmental objective and is measured against the respective exposure. This means that the percentages are calculated based on the gross carrying amount of the respective rows of notification form 1.

Notification form 4 – Flow KPI:

The fourth notification form relates solely to new business in the reporting year. The value is calculated based on the gross carrying amount as at 31 December. The percentages are calculated based on notification form 1.1 in the same way as for notification form 3.

Notification form 5 – FinGar & AuM

Notification form 5 relates to financial guarantees and assets under management - OeKB has no business transactions of this type.

Notification form 6 – F&C KPI:

Notification form 6 deals with the KPIs for fees and commissions arising from services other than lending and asset management. In accordance with the EU Taxonomy Regulation (EU) 2021/2178 and its amendments through relevant delegated acts, most recently (EU) 2026/73, these only need to be published from 2028 onwards.

Notification form 7 – Trading KPI:

Notification form 7 covers the publication of KPIs for the trading book portfolio – OeKB has no business transactions of this type.

Explanation of the taxonomy-related key indicators

In 2025, the taxonomy eligibility for CapEx in the existing business was 20.21% and for sales revenues 19.95%. The taxonomy-aligned figures were 2.03% for CapEx and 1.76% for sales revenues of existing business.

These figures calculated for 2025 cannot be directly compared with those of the previous year as the composition of the denominator to be used in the calculation has changed. Transactions excluded from the numerator, which were included in the calculation of the GAR in 2024 solely via the denominator, are excluded from the GAR in 2025. As a result, the proportion of exposures covered by the GAR has fallen by approx. 20%, while the proportions calculated for taxonomy-eligible and taxono-

my-aligned items have increased accordingly. This is illustrated by a direct comparison of the GAR for the existing business.

	2025	2024 new calculations	2024 published
GAR for CapEx	2.03%	1.34%	1.07%
GAR for revenue	1.76%	1.05%	0.84%

In the case of new business in 2025, taxonomy eligibility was 23.96% for both CapEx and sales revenues. The taxonomy alignment for CapEx in the case of new business is 1.39% and for sales revenues 1.06%. Under the new calculation method, 20.93% of new business in 2024 was taxonomy-eligible for CapEx and 20.62% for sales revenues, while 1.74% of CapEx and 1.49% of sales revenues were taxonomy-aligned. By comparison, the figures were around 29% lower under the old calculation method. Overall, there is an increase in both CapEx and sales revenues for existing business when it comes to the taxonomy-eligible and taxonomy-aligned shares compared with the previous year. Although the taxonomy-eligible proportions for new business have increased, the taxonomy-aligned proportion remains below the 2024 values for both CapEx and sales revenues. Although taxonomic eligibility and alignment have improved as a result of the new calculation methodology, this is because exposures amounting to €5.44 billion (15.65% of total assets) have been excluded from the GAR assets compared with the previous year. These are transactions with entities not subject to mandatory reporting within the EU or with financial institutions or entities outside the EU as counterparties. Derivatives and interbank loans on demand are also no longer included in the GAR assets. As OeKB weights its exposures using the KPIs published by the respective counterparties (unless these exposures involve transactions with a known purpose), the new calculation methodology is not yet reflected in the counterparty KPIs, and there is therefore an underestimate in OeKB's KPIs for 2025.

As the Austrian export credit agency, OeKB supports Austrian exporters with their business activities within Austria and abroad. Assumptions of liability and refinancing will continue to be provided for various economic activities based on this mandate, even if these are not covered by the rules of the Taxonomy Regulation. The services in the area of export guarantees are offered and processed on behalf of the Republic of Austria (Federal Ministry of Finance).



ESRS E1 Climate change

Governance

Disclosure requirement related to ESRS 2 GOV-3 – Integration of sustainability-related performance in incentive schemes

Information on the integration of sustainability-related performance in incentive schemes is provided in ESRS 2 GOV-3.

More intensive inclusion of ESG parameters in the remuneration of the Management Board at OeKB was planned in 2023. This measure was then implemented in 2024 and continued in 2025. The details are described in ESRS 2, GOV-3. Integration of the targets for reducing greenhouse gas emissions has not taken place.

GOV-3, 13

Strategy

Disclosure requirement E1-1 – Transition plan for climate change mitigation

OeKB has set itself the target of developing a science-based transition plan in accordance with the Paris Agreement by 2027 for alignment and coordination with the responsible ministries. The procedure was evaluated in 2025; the transition plan is scheduled to be drawn up in 2026.

E1-1, 17

The paper was prepared in the reporting year in collaboration with an external consultant to comply with the requirements of the OeEB's Paris Alignment Policy. There is a common understanding with the stakeholders that further details will be finalised in 2026. Climate mainstreaming was already firmly incorporated into the OeEB Strategy 2019–2023. The previous strategy included a climate financing target of 40% for all new contract commitments. The new OeEB Strategy 2024–2028 states that 'all financial flows at the project as well as at the portfolio and institutional level must be aligned with the objectives of the Paris Agreement (Paris Alignment)'. The new climate financing targets for the entire strategic period are 50% of new business.

OeHT does not have a transition plan currently but will be guided by OeKB's strategy in consultation with the regulatory authority. OeHT already does not finance or promote investments in the construction, renewal or expansion of plants that directly use fossil fuels.

Disclosure requirement related to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The following impacts, risks and opportunities have been defined in relation to climate change:

SBM-3, 48a, 48b, 48c

Impacts, risks and opportunities	Value chain/reference to the business model	Measures	Objectives in the ESG strategy	
Climate change mitigation				
(-)	<p>CO2 emissions in the downstream value chain (as well as in our own operations) have a negative impact on nature and humans. Impacts arise from the financing of fossil fuels (excluding coal power stations) and the assumption of liabilities and financial services to customers with energy-intensive projects.</p>	<p>downstream</p> <p>In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure.</p>	<p>As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. The safeguards are subject to the OECD Common Approaches. Projects that do not come under the Common Approaches due to their size or their term, but which are nevertheless likely to have an impact on the environment and society, are assessed according to the watchful eye principle, which was developed together with the Federal Ministry of Finance. This ensures that the maximum possible number of projects submitted are examined for the impacts stated above. An escalation process ensures that the scope of the audit is adjusted as necessary in line with the respective risk to mitigate potential risks as effectively as possible.</p>	<p>Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.</p> <p>Implementation of initial sector-specific transition plans has been initiated and implementation of these is being reviewed on a regular basis.</p>
(-)	<p>CO2 emissions from business trips and use of buildings</p>	<p>Own operations and downstream</p> <p>In accordance with our business model, we review our supported projects as part of a screening process. Business trips are necessary on a case-by-case basis in this context.</p>	<p>We document all relevant information and recommendations for travel that is as resource-efficient as possible in our travel policy. The following principle generally applies to travel: rail or public transport before cars or planes.</p> <p>We implement various measures aimed at energy optimisation at our site.</p>	<p>Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.</p>
(+)	<p>Positive impact through the green share in the proprietary portfolio</p>	<p>upstream</p> <p>We invest our own funds responsibly and follow our Responsible Investment Policy in the process. We pay attention to the three economic objectives of security, liquidity and return on investment and manage the impacts of monetary investments on others by taking into account the non-economic objectives of ethics and sustainability.</p>	<p>We promote the green transformation through a regulated minimum proportion of green bonds in the proprietary portfolio (35%). Currently, the proportion is approx. 45%.</p>	<p>Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.</p>
(+)	<p>Avoiding emissions by enabling environmentally-friendly projects within the scope of assumptions of liability and financing as well as improvement opportunities through adaptation measures</p>	<p>downstream</p> <p>OeKB's role is to promote economic growth and to increase Austria's competitiveness in a global environment. We believe</p>	<p>As a central financial services provider, we promote the green transformation through various financing instruments, such as Export Invest Green, Export Invest Green Energy and Beteiligung</p>	<p>Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.</p>

Impacts, risks and opportunities	Value chain/reference to the business model	Measures	Objectives in the ESG strategy
within the scope of supported projects	that it is our responsibility to promote the transformation to a green economy with corresponding products.	Green. OeHT supports green investments through the sustainability bonus and the green tourism loan.	
Risk/opportunity	Investors are avoiding investments in companies that continue to grant loans to 'carbon-intensive' companies. This would have a significant negative impact on refinancing spreads and therefore put a strain on net interest income.	upstream OeKB obtains refinancing on the international capital markets and is the second-largest Austrian issuer after the Republic of Austria. OeKB plays a key role in the Austrian export business as an export credit insurer and financier. Our role is to promote economic growth and to increase Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	We aim to mitigate this risk through products such as our sustainability bonds and green financing instruments such as Export Invest Green, Export Invest Green Energy and Beteiligung Green. We also focus on sustainable performance within our own operations and in the upstream and downstream value chain, as described in this report, particularly in S1 and G1, in order to thereby achieve good ratings from international rating agencies and to be an attractive investment partner for international investors. We see this risk as an opportunity to move towards the green transition at the same time.
Risk	Higher CO ₂ prices have a negative impact on the economic viability of financed companies. This reduces their actual and potential ability to service their loans, which can result in loan defaults and in a structural reduction in the volume of lending.	downstream OeKB plays a key role in the Austrian export business as an export credit insurer and financier. Our role is to promote economic growth and to increase Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	All of the objectives in our ESG strategy help to showcase OeKB as an attractive issuer on the international capital markets over the long term. Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries. Implementation of initial sector-specific transition plans has been initiated and implementation of these is being reviewed on a regular basis.
Risk/Opportunity	Limitations in the Republic of Austria's liability policy	downstream The Federal Ministry of Finance has defined a phase-out strategy for assumption of liability arising from fossil fuels (coal, oil and gas) by 2030.	see above
Risk/opportunity	A decline in demand for imports in purchasing countries as well as reduced business opportunities in certain sectors or product categories for Austrian exporters if these are affected by phase-out strategies in the area of fossil fuels.	downstream In accordance with its business model, OeKB is under an obligation to accept all applications for federal liability. In addition to the Common Approaches of the OECD, we are also committed to the sustainability strategy of the export support procedure (for	see above

Impacts, risks and opportunities	Value chain/reference to the business model details, see SBM-1, 40e).	Measures	Objectives in the ESG strategy	
Energy				
(-)	Energy consumption in the company's own building	Own operations	Energy management is focusing in particular on the building at Strauchgasse because as owner we have the greatest opportunities for influence here. Using the waste heat from cooling for the data centre has made it possible so far to heat the building at Strauchgasse exclusively using waste heat up to an outside temperature of 8°C. By combining this with a supplementary high-temperature heat pump, the remaining available waste heat can now also be used for heating and for hot water and the threshold for switching to district heating can be reduced to an outside temperature of 4°C. With cooling requirements in the data centre remaining the same, this enables a 40-50% reduction in the district heating required in the building at Strauchgasse (290 MWh).	Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.
(+))	Energy optimisation at the site	Own operations	Improved options for the assumption of liability are offered for projects in the areas of renewable energies, energy efficiency and combating environmental pollution. This takes place with existing instruments such as Export Invest Green, Export Invest Green Energy and other green products. In the tourism sector, the green tourism loan provides better terms for investments in energy efficiency.	Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries.
(+))	Promotion of renewable energies and promotion of energy efficiency by supporting projects in these areas and assurances through testing (e.g. solar systems, hydroelectric power plants, wind power, etc. or natural gas, electric vehicles and low-emission vehicle drives)	downstream OeKB's role is to promote economic growth and to increase Austria's competitiveness in a global environment. We believe that it is our responsibility to promote the transformation to a green economy with corresponding products.	Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries. Implementation of initial sector-specific transition plans has been initiated and implementation of these is being reviewed on a regular basis.	

ESRS 2 SBM-3, 18, 19

Resilience analysis

The OeKB Group further expanded and formalised the integration of climate risks into its risk framework in 2025. The functional chain analysis, which has been conducted annually up to now, was integrated into the financial section of the double materiality analysis in 2025 and measures the impact of ESG factors on the types of risk identified in the bank from a short-term (up to 3 years), medium-term (3–10 years) and long-term (10+ years) perspective in both a base as well as a stress scenario. In line with expectations from the supervisory authorities, the focus here is on

identifying climate-related risk drivers that are relevant and material to the OeKB Group, as well as quantifying their financial impact as accurately as possible.

Climate stress tests were also carried out in 2025 in order to assess the impact on the OeKB Group's portfolio. Scenarios were used for this based on the methodology of the NGFS (Network for Greening the Financial System) to assess both short-term (acute) physical climate risks (flood and heat risks) and long-term transitional scenarios on the Bank's portfolio. The quantification method is based on a modified impairment concept. The results of the climate stress tests do not indicate any material vulnerabilities. The increase in expected credit losses for the OeKB Group including the Export Financing Scheme (EFS) – which are extremely low due to the very high credit quality – is well below 10% in all scenarios.

The results of our risk analysis, climate stress tests and scenario analyses show that the OeKB Group will not experience any material negative impact overall in the short to medium term.

There is a material risk seen in the long term from the fact that external conditions and market requirements could have a negative impact on the refinancing for the EFS. This could have a negative impact on the financial position and economic viability of the EFS, and consequently also affect the OeKB Group's financial position. OeKB has already implemented a number of measures aimed at avoiding these effects; these measures are described in more detail in the section on the functional chain analysis. The OeKB Group will therefore also be focusing in 2026 on the transition planning within the Group in particular, specifically with a view to mitigating business (model) risks. As key business divisions of the OeKB Group are operated on behalf of and in some cases also for the account of the Republic of Austria, this will take place in close consultation with the ministries responsible for the framework conditions, in particular the Federal Ministry of Finance.

We also comment on resilience in relation to strategy and business model in ESRS 2, SBM-3, 48f. Further details on the scenario analysis can be found in ESRS 2 IRO-1 53h.

Management of the impacts, risks and opportunities

[Disclosure requirement related to ESRS 2 IRO-1 – Description of the processes to identify and assess material climate-related impacts, risks and opportunities](#)

The current process for identifying impacts, risks and opportunities is based on a double materiality analysis, in which Group Communications & ESG conducts research and analyses regarding climate-related developments and compares these with conventional types of risk as part of an initial assessment. Group Risk also assesses the financial impact of sustainability risks on its own operations and business model. Short, medium and long-term potential impacts are taken into account with this, with both physical climate risks and transition risks as well as opportunities considered. A comprehensive climate risk analysis in accordance with ESRS has not yet been completed.

IRO-1, 20, 21

This analysis is described in detail in ESRS 2, IRO-1 53. The scenarios applied are also discussed there. It is discussed with the departments and subsidiaries in collaboration with the Chief Risk Officer before finally being brought to the attention of the Management Board and the management teams.

Presentation of climate-related transitional events (based on the TCFD classification)

Politics and law	Technology	Market	Reputation
Higher pricing for greenhouse gas emissions for export customers	Enhanced financing options for 'green' energy technologies	Changes in investor behaviour	Accusations of greenwashing
Mandates and regulation in relation to existing products and services	Costs of the transition to lower-emission technologies	Reduced exports through increased regulations (e.g. supply chains)	Failure to meet stakeholder expectations
			Negative feedback from stakeholders
Stricter obligations for (emissions) reporting		Changes in exchange rates due to climate change have an impact on liability charges	Stigmatisation of a sector in the portfolio

Disclosure requirement E1-2 – Policies related to climate change mitigation and adaptation

MDR-P

ESG Policy

ESG Policy

E1-2, 24, 25
MDR-P

Key contents and objectives	In our ESG policy, we set out how we manage the ESG-related impacts of our actions and how we handle ESG risks. It includes our objectives, the continuous improvement process, updates on our progress and dialogue with our stakeholders.
Reference to IROs	The ESG policy describes how we manage our ESG-related impacts, risks and opportunities and therefore bears reference to all impacts, risks and opportunities that are identified. The IROs identified are documented in each case at the start of each section (E1 Climate Change, S1 Own Workforce, G1 Corporate Policy) under SBM-3, 48 a–c. The IROs for E4 and S2 can be found in ESRS 2, BP-2, 17 a–e.
Monitoring	A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure. A full review of the policy is carried out at the end of each strategic period (the next full review will therefore take place in 2030).
Scope of application	The ESG Policy applies to all employees of the OeKB Group, who are personally responsible for ensuring compliance within their sphere of influence.
Responsibilities	The heads of department and the topic owners report directly to the members of the executive management team. Responsibility for implementation lies with the top management levels, i.e. the Management Board of OeKB, the Management Board of OeEB, executive management at OeKB CSD and executive management at OeHT.
Reference to other standards or initiatives	A link to third-party standards or initiatives is not relevant in this context.
Interests of the key stakeholders	The policies are all developed in close cooperation with internal stakeholders from the various departments, subsidiaries and participants in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process. The requirements from sustainability rating agencies are also incorporated into the updates.
Publication for stakeholders	The ESG policy is available to download from our website

Our ESG policy addresses climate protection directly through the following measures:

- We are working on science-based transition plans in accordance with the Paris Agreement. As part of our ESG strategy, we have set ourselves the objectives of developing sector-specific transitional plans up to 2030 and of conducting regular climate stress tests in order to derive appropriate measures from these.
- To accompany this strategy, OeEB has specified its approach in more detail in its policy paper on Paris Alignment, i.e.: (i) to assess all new activities for their compatibility with the objectives of the Paris Agreement; (ii) to achieve a climate-neutral portfolio by 2040; (iii) to continue making an ambitious contribution to international climate finance, (iv) to promote climate ambitions within the Association of European Development Finance Institutions (EDFI) and with its clients and (v) to align internal processes with environmentally-friendly objectives.
- With our range of green financial products and services, we are supporting the transformational process towards sustainability, safeguarding our ability to operate as a company and consolidating our position.
- As part of the screening process, the risks of a negative impact for projects supported by us in the environmental and social area are identified in advance through environmental and social audits. The sustainability strategy of the export support scheme and the Common Approaches form the basis for the environmental and social assessment procedure at OeKB. The Principles for Responsible Financing of Sustainable Development agreed by the Association of European Development Finance Institutions (EDFI) are applied at OeEB. As a result of the specific nature of its activities, OeHT adheres to the guidelines issued by the Federal Ministry of Economy, Energy and Tourism (BMWET).
- An escalation process at OeKB ensures that the scope of the audit is adjusted as necessary in line with the respective risk to mitigate potential risks as effectively as possible. In accordance with its business model, OeEB is also required to carry out environmental and social audits for all projects in line with national and international standards. Protecting the environment and resources and social compatibility of the projects we support are fundamental principles of our business operations.
- We are committed to protecting the environment and reducing our CO₂e emissions and other emissions (e.g. noise, waste, light) as well as to efficient use of natural resources and energy.
- We are committed to ensuring environmental awareness. We train our staff on relevant sustainability topics on a regular basis, including on the responsible use of resources.

These measures are a key component in our commitment to climate change mitigation and are aimed at making a contribution towards achieving the goals of the Paris Climate Agreement.

Travel policy

MDR-P

Travel policy	
Key contents and objectives	We document all relevant information and recommendations for travel that is as resource-efficient as possible in our travel policy.
Reference to IROs	The travel policy relates in particular to the impacts, risks and opportunities from area E1 – Climate change and here specifically to CO2 emissions from business trips and use of buildings.
Monitoring	A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.
Scope of application	The travel policy applies to all employees of the OeKB Group.
Responsibilities	The responsibility for implementation lies at the highest level of management, i.e. the Management Board of OeKB and the Management Board of OeEB and the executive management at OeKB CSD and executive management at OeHT.
Reference to other standards or initiatives	A link to third-party standards or initiatives is not relevant in this context
Interests of the key stakeholders	The policies are all developed in close cooperation with internal stakeholders from the various departments, subsidiaries and participants in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process.
Publication for stakeholders	The travel policy is available to all employees on the intranet.

Some of the sustainability-related contents are as follows:

- Combine multiple appointments and conference meetings if possible
- Ensure car sharing on business trips
- Reduce short-haul flights
- Book sustainable hotels

Our employees are encouraged to evaluate as a first step whether their physical presence is important and necessary or whether a telephone call or online meeting would be just as effective. The following principle generally applies to travel: rail or public transport before cars or planes. It is important for us to ensure that business trips are as cost-effective, environmentally-friendly and as pleasant as possible for employees.

Sustainability Strategy 2025 – 2030

Sustainability at Group level is firmly incorporated within the OeKB Group's ESG strategy. It was revised in 2024 and forms part of OeKB Group's business strategy. Details of our 2025 – 2030 strategy are listed in ESRS 2 – SBM-1.

No policies or guidelines for climate change adaptation have been implemented as yet. Compliance with the Austrian Energy Efficiency Act (EEffG) and implementation of measures for energy efficiency and the use of renewable energies are monitored consistently and ensured through external audits.

Disclosure requirement E1-3, E1-4 – Measures and targets related to climate change mitigation and adaptation

E1-3, 26, 28, 29
E1-4, 30

OeKB and OeHT did not set out any specific targets for reducing greenhouse gas emissions in the reporting year, with the result that the measures are accordingly not assessed here in terms of the reduction in emissions achieved.

The objectives and measures for the upcoming strategic period can be found in the following tables.

MDR-T, MDR-A

The baseline year for the objectives set as part of the OeKB Group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The environmental targets are not based on any scientific findings, with the exception of OeEB's targets: 'examination of new activities with regard to their compatibility with the targets under the Paris Climate Agreement' and OeEB's net-zero target by 2040.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1. With regard to E1, it was evident from the stakeholder workshops that science-based transition plans are essential for sustainable development. Consequently, the focus was placed on this when defining the objectives in the 2025 – 2030 strategy.

Ongoing monitoring takes place to ensure that the objectives are met. The status is presented to the Group ESG Board every quarter. Achieving the objectives also represents a strategic KPI in the remuneration policy. Achievement of the objectives is also reviewed once per year as part of the external audit and every two years as part

of an internal audit. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives; the position of these in the value chain is identical with the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated. There were no changes made in the reporting year to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures. The progress report on achieving the objectives can be found in the table below. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
Science-based transition plans in accordance with the Paris Agreement have been developed for coordination with the responsible ministries. (downstream)	Qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the OeKB Group's sustainability policy.	2025–2027	Method evaluation and definition takes place in order to identify suitable methods for the OeKB Group.	2025	Supervisory authority, Ministries, Public Rating agencies? Export Credit Agencies (ECAs) and European Development Finance Institutions (EDFIs), companies	Relevant methods were evaluated and corresponding quotes were obtained.
					Perform GHG emission calculations (Scope 3) for the portfolio including the transition to NACE codes 2025	2025	See above	Calculations were carried out in Climcycle; these were accompanied by initial data improvements and process optimisations.
					Develop sector and subsidiary-specific transition plans in order to be able to align these with the responsible ministries and further stakeholders.	2027	See above	Implementation of the measure scheduled for 2027
Implementation of initial sector-specific transition plans has been initiated and implementation of these is being reviewed on a regular basis. (downstream)	Qualitative	Developments and requirements due to EU regulations.	Is taken into account in the revision of the OeKB Group's sustainability policy.	2025–2030	Evaluate existing transition plans of corporate customers (related to the Partnership for Carbon Accounting Financials (PCAF)).	2027	See above	Implementation of the measure scheduled for 2027
Regular climate stress tests are being performed with measures derived. (downstream)	Qualitative	Developments and requirements through the ECB and supervisory authority.	Is taken into account in the revision of the OeKB Group's sustainability policy.	2025–2030	Develop concept for scenarios and define the portfolio.	2025	See above	The scenarios and portfolio were defined using Climcycle and an initial climate stress test was carried out. The results were reported in the responsible risk committee.
					Determine the key risk indicators (KRIs).	2026	See above	Implementation of the measure scheduled for 2026

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
					Perform regular stress tests by Risk Controlling (RCO), evaluate together with the Group ESG Office and develop recommended actions.	2030	See above	Implementation of the measure scheduled for 2030

OeEB has defined the following objectives for the 2024–2028 strategic period:

Objectives	Target level	Methodology	Policy	Target period	Measure	Timescale	Stakeholders affected	Progress report
Ensure that OeEB's new business is aligned with the Paris Climate Agreement (downstream, OECD, DAC countries).	Qualitative	OeEB will review and evaluate the alignment of its new business, i.e. direct and indirect investments, in relation to its conformity with the objectives of the Paris Agreement at the project level. The methodological approach is described in the Policy Paper.	Policy Paper: Paris Alignment of OeEB	2025–2028	Review all of OeEB's new activities in relation to their compatibility with the objectives under the Paris Climate Agreement as of 1 January 2025. (downstream)	2028	See above	Implementation of the measure scheduled for 2028
Net-zero target by 2040 (downstream)	Qualitative	OeEB has already set itself the ambitious target in its strategy for the period 2024–2028 of reducing greenhouse gas emissions in line with the 1.5-degree target under the Paris Agreement and achieving a climate-neutral portfolio by 2040. Implementing this target is a central component of OeEB's business model as a 'green' development bank. The methodological details are currently being developed in a transition plan.	Policy Paper: Paris Alignment of OeEB	2025–2028	Measures aimed at achieving the target will be developed in a transition plan by the end of 2025 and discussed with ministerial stakeholders.	2025	See above	The transition plan was drawn up in collaboration with an external adviser. There is a common understanding with the stakeholders that further details will be finalised in 2026.

OeEB has defined the following objectives for the 2024–2028 strategic period:

Objectives	Target level	Methodology	Policy	Target period	Measure	Timescale	Stakeholders affected	Progress report
Make an ambitious contribution to international climate finance: (downstream, OECD, DAC countries)	Quantitative	<p>OECD Rio markers, UNFCCC, Climate finance strategy of the Republic of Austria.</p> <p>OeEB already contributed around €900 million⁴ to international climate finance in the last strategic period. It will continue to support its clients in this area with particular emphasis in the upcoming strategic period. The plan e.g. is for at least 50% of OeEB's new business to be attributable to climate-eligible investments over the period 2024 – 2028.⁵</p>	<p>Policy Paper: Paris Alignment of OeEB</p> <p>OeEB's 'Financing our shared future 2024–2028' strategy</p>	2024 – 2028	Financing of projects (investment financing and equity participations) that are eligible for international climate financing.	2028	See above	<p>Implementation of the measure scheduled for 2028</p> <p>The status is 39.8% by the end of 2025.</p>
Play a pioneering role in strategic discussions on climate at the EDFI level and support customers in the transition process (downstream, OECD, DAC countries)	Qualitative	In terms of a pioneering role, OeEB is increasingly committed to advancing the climate ambitions within the EDFIs. OeEB proactively and constructively supports customers in developing or implementing net-zero transition strategies or plans.	Policy Paper: Paris Alignment of OeEB	2024–2028	Ensure continued participation in EDFI working groups as well as support for customers in the transition process.	2028	See above	Implementation of the measure scheduled for 2028
Environmentally-friendly focus for internal processes (own operations)	Qualitative	OeEB is committed to ensuring that internal processes such as facility management, events, business trips, etc. are focused on ensuring a low-carbon approach.	Policy Paper: Paris Alignment of OeEB	2024–2028	Environmentally-friendly focus for internal processes (own operations)	2028	See above	Implementation of the measure scheduled for 2028

⁴ in the period between 2019 and 2023; provisional figure for 2023; includes mobilised climate financing

⁵ The objective will have no impact on the net assets, financial and earnings position, as each project must comply with the corresponding risk specifications, irrespective of the strategic objectives.

OeHT is placing its focus for 2025 on the topics of climate, employees and corporate policy. OeHT is fully covered through the OeKB Group's objectives in the areas of employees and corporate policy. OeHT has defined the following target in relation to climate:

Objectives	Level	Methodology	Policy	Target period	Measure	Timescale	Stakeholders affected	Progress report
During the period from 2025 to 2028, OeHT investment loans were approved with at least 15% of project costs which can be classified as costs for environmentally sustainable measures according to the current definition of the European Investment Bank (EIB), in order to reduce the GHG emissions of the subsidised companies	Quantitative	In 2024, a subsidised loan volume of approximately €227 million was approved for OeHT investment loans, including around €36.7 million in costs for environmentally sustainable measures, thereby representing approx. 16% of the project costs. The target of 15% is being pursued for the overall period.	Criteria of the European Investment Bank (EIB) EIB Group Climate Bank Roadmap 2021–2025	2025–2028	Customer advisors actively approaching customers on the topic of sustainability within the scope of their projects.	2025–2028	Client support managers, funding applicants, European Investment Bank (EIB)	Implementation of the measure scheduled by 2028
					Annual publication of the ESG KPIs for the industry in order to highlight potentials for improvement.			2025–2028

Parameters

Errors and corrections in the preceding reporting period

BP-2, 14

Adjustments were made in the reporting year to the calculation for energy consumption and for greenhouse gas emissions. Fuel consumption from crude oil and petroleum products was calculated incorrectly in the past to also include the fuel consumed by employees for distances travelled in their private vehicles. This misallocation has been corrected for the reporting year, and the corresponding figures for the previous year have also been adjusted with retrospective effect. The proportion of renewable sources as a percentage of total energy consumption was also not reported in full in previous years, as self-generated renewable energy was not taken into account. This calculation has also been corrected for the reporting year and the previous year. An adjustment was also made to the calculation of market-based Scope 2 emissions. The emission factor used previously for district heating was based on the general factor provided by Environment Agency Austria, and this has now been adjusted to the correct supplier-specific emission factor from Wien Energie for the reporting year and also for the previous year with retrospective effect. In addition, the energy consumption of a Management Board member's electric car for the reporting year, as well as that of the electric pool vehicle for the previous year, was included in the Scope 2 emissions calculation for both market-based and location-based emissions. The electric car was purchased in the middle of last year while the pool vehicle was taken out of service during the reporting year.

MDR-M

Disclosure requirement E1-5 – Energy consumption and mix

Methodology	Reviewed externally
<p>The OeKB Group monitors and optimises its energy consumption on a continuous basis at the Strauchgasse, Am Hof and Wipplingerstrasse sites and in the data centre in Vienna's 21st district.</p> <p>Electricity and district heating consumption is documented monthly in an Excel environmental data tool using the meter readings.</p> <p>Fleet: Two Management Board members have a company car available to them. These involve one electric car and one hybrid car. There is a pool car available to employees for business travel. The diesel consumption and the distances travelled on business trips using their private car are also recorded in the Excel environmental data tool.</p> <p>Emergency generator: The refuelling for the diesel emergency generator is documented in the environmental data tool.</p> <p>The electricity generated by our photovoltaic system is also captured.</p> <p>No assumptions were made when compiling the key figures.</p>	<p>An external review is conducted as part of the external audit using random sampling</p>

Energy management is focusing in particular on the building at Strauchgasse because as owner we have the greatest opportunities for influence here. We have been buying green electricity since 2005, i.e. for more than 20 years. We are also subject to the Austrian Energy Efficiency Act (EEffG), which was amended in 2023. We will continue to implement measures accordingly on an ongoing basis aimed at reducing energy consumption.

We have been converting the entire lighting system to LEDs since 2019 within the scope of the Future Office project as part of ongoing adaptations to the office space. Work began in the reporting year on the refurbishment of the last old storey on Strauchgasse. All areas with LED lighting will be fitted with motion detectors over the course of 2026. An average of 45,000 kWh p.a. are consumed for the purposes of lighting one floor in a conventional building, with approx. 20,000 kWh consumed for a Future Office floor, meaning that around 20,000 kWh are saved on a permanent basis by adapting one floor.

Further savings in resources (energy, cleaning) will be achieved from 2026 onwards through termination of the areas leased at the premises in the building of the Vienna stock exchange (archive and sports centre) effective end of 2025 and integrating these functions into the building on Strauchgasse. Using the waste heat from cooling for the data centre has made it possible so far to heat the building at Strauchgasse exclusively using waste heat up to an outside temperature of 8°C. By combining this with a supplementary high-temperature heat pump, the remaining available waste heat can now also be used for heating and for hot water and the threshold for switching to district heating can be reduced to an outside temperature of 4°C. With cooling requirements in the data centre remaining the same, this has enabled a 40-50% reduction in the district heating required in the building at Strauchgasse as of 2024 (290 MWh).

The OeKB Group obtains electricity exclusively from hydroelectric power plants for its sites in the 1st district of Vienna: Am Hof, Strauchgasse and Wipplingerstrasse. The backup data centre also only uses renewable energy sources. A photovoltaic system with output of 31 kWp makes a small contribution towards the building's energy production. This resulted in 27,020 kWh in 2025. A high-redundancy green IT data centre ensures the failure safety required thanks to an efficient cooling system and also uses waste heat from the cooling system to heat the building.

The total energy consumption in the reporting year is very similar to that for the previous year.

[E1-5, 37](#)

The demand for district heating remained very low in 2024 due to temperatures staying almost consistently above 4°C; however, lower outdoor temperatures in 2025 made frequent switching necessary and the waste heat was insufficient for the purposes of heating the building. The savings projected as a result of the new heat pump were nevertheless achieved in relation to 2021/2022.

The key indicators are audited each year by external auditors.

The following table provides a precise overview of the energy consumption and energy mix at the OeKB Group.

Energy consumption and mix	2025	2024	Comparison
Fuel consumption from coal and coal products (MWh)	-	-	
Fuel consumption from crude oil and petroleum products (MWh)	11.26	24.20	-53%
Fuel consumption from natural gas (MWh)	-	-	-
Fuel consumption from other fossil sources (MWh)	-	-	-
Consumption from acquired or obtained electricity, heat, steam and cooling and from fossil sources (MWh)	268.14	157.26	71%
Total consumption of fossil energy (MWh)	279.39	181.46	54%
Share of fossil sources as part of total energy consumption (in %)	10%	7%	49%
Consumption from nuclear power sources (MWh)	0%	0%	0%
Share of consumption from nuclear sources as part of total energy consumption (in %)	0%	0%	0%
Consumption from acquired or obtained electricity, heat, steam and cooling and from renewable sources (MWh)	2,414.06	2,429.88	-1%
Consumption of in-house produced renewable energy other than fuels (MWh)	27.02	28.92	-7%
Total consumption of renewable energy (MWh)	2,441.08	2,458.80	-1%
Share of renewables as part of total energy consumption (in %)	90%	93%	-4%
Total energy consumption (MWh)	2,720.47	2,640.26	3%

Disclosure requirement E1-6 – Gross Scope 1 and 2 and total GHG emissions

E1-6, 44, 46, 48, 49

	Reporting year 2025	Previous year 2024	Baseline year 2000	Change on the previous year (%)
Scope 1 greenhouse gas emissions				
Gross Scope 1 GHG emissions (t CO ₂ e)	2.88	12.61	6.96	-77%
Percentage of Scope 1 greenhouse gas emissions from regulated emissions trading schemes (in %)	0.00	0.00	0.00	0%
Scope 2 greenhouse gas emissions				
Location-based gross Scope 2 GHG emissions (t CO ₂ e)	328.96	423.89	1,305.76	-22%
Market-based gross Scope 2 GHG emissions (t CO ₂ e)	7.65	4.80	285.72	59%
Overall GHG emissions				
Overall GHG emissions (location-based) (t CO ₂ e)	331.84	436.49	1,312.72	-24%
Overall GHG emissions (market-based) (t CO ₂ e)	10.53	17.41	292.68	-40%

E1-6, 44c, MDR-M

Methodology	Reviewed externally
The disclosures on the emissions cover the whole of the OeKB Group: OeKB AG, OeEB, OeHT and OeKB CSD. Categorisation into individual Scopes (= delimited areas) is based on the Greenhouse Gas Protocol.	An external review is conducted as part of the external audit using random sampling
<u>Scope 1</u> includes all direct emissions from combustion in the company's own facilities and from passenger vehicle combustion engines. Emissions from biogenic energy sources for Scope 1 are included in the table but are not stated separately as these emissions were categorised as non-material when compared with the total energy consumption.	
Scope 2 includes indirect emissions from procured energy. These are specified using both the location-based and market-based methods. For Scope 2, the proportion of biomass or biogenic CO ₂ is not stated separately.	
Emissions are calculated with emission factors using an Excel environmental data tool. These are updated annually where appropriate in the Scope 1 and Scope 2 categories. All of the OeKB Group's locations are in Austria, with the result that emissions are not broken down by country. The key indicators are audited each year by external auditors.	
No assumptions were made when compiling the key figures.	

There were no changes to the definition of the upstream and downstream value chain in the reporting year. The OeKB Group is not part of the European Emission Trading Scheme (ETS). The emissions from associates, joint ventures or non-consolidated subsidiaries are not stated separately as there is no operational control over these.

Gross Scope 1 GHG emissions

The Scope 1 emissions fell by 77% in the reporting year compared to the previous year. The main reason for this was that the emergency generator was not refuelled with diesel during the reporting year. In addition, the replacement of a petrol vehicle in the fleet with an electric vehicle in the second quarter of the previous year helped to reduce emissions, with petrol consumption further reduced in the current reporting year as a result.

Environmentally-friendly mobility plays a significant role when it comes to making a substantial contribution to combating the climate crisis. Our employees have therefore had access to a pool vehicle and since 2016 also an e-bike, as well as the available public transport options.

Gross Scope 2 GHG emissions

The use of district heating increased in the 2025 reporting year as a result of lower outdoor temperatures. As a result of the more frequent switching to district heating, the available waste heat was at times insufficient in terms of meeting the building's heating requirements in full. Scope 2 emissions (market-based) rose by 59% as a consequence.

Electricity consumption at the Am Hof site fell at the same time following the departure of a sub-lessee and the resulting deactivation of the cooling and ventilation systems. Combined with lower emission factors, this resulted in a 22% reduction in Scope 2 emissions (location-based) in the reporting year as compared with the previous year.

The latest emission factors from Environment Agency Austria, Wien Energie and Energie Allianz are used to calculate the CO₂ equivalents. The emissions data has already been captured for many years. The emission factors from Environment Agency Austria were applied originally with this and these are still being used for reasons of continuity.

Emissions	Source 2025
Rail (electric)/passenger km	Environment Agency Austria
Aeroplane/passenger km national	Environment Agency Austria
Aeroplane/passenger km international	Environment Agency Austria
Diesel direct emissions	Environment Agency Austria
Diesel indirect emissions	Environment Agency Austria
Petrol direct emissions	Environment Agency Austria
Petrol indirect emissions	Environment Agency Austria
Passenger vehicles km	Environment Agency Austria
Electricity data centre	Wien Energie
Electricity hydropower	Energie Allianz
Electricity mix Austria	Environment Agency Austria
District heating total	Environment Agency Austria
R410a	BAFU – Overview of the most important refrigerants
R407c	BAFU – Overview of the most important refrigerants
R134A	BAFU – Overview of the most important refrigerants
R22	BAFU – Overview of the most important refrigerants
Electricity generation Austria direct	Environment Agency Austria
Electricity generation Austria indirect	Environment Agency Austria
District heating direct	Environment Agency Austria
District heating indirect	Environment Agency Austria

Disclosure requirement E1-7 – GHG removals and GHG mitigation projects financed through carbon credits E1-7, 56, 59

There were no projects implemented to reduce greenhouse gases as part of the company's own business activities.

All Scope 1 and Scope 2 greenhouse gases as well as the areas of business travel, employee arrivals, electricity indirect emissions and district heating indirect emissions of Scope 3 emissions from operations have been offset since 2021. Our CO₂ emissions generated in 2024 were offset in collaboration with ClimatePartner in 2025. Half of the emissions were offset with the renewable energy project '*em-POWERing Africa*', while the other half were offset with a combined project '*International climate protection project + tree planting in Austria*'. OeEB offset the emissions generated by its flight kilometres in 2024 through a separate project in the reporting year.

GHG mitigation projects financed through carbon credits

OeKB Group carbon credits cancelled in the reporting year	2025
Total (t CO₂e)	928
Proportion of removal projects (in %)	0%
Proportion of reduction projects (in %)	100%
Verified Carbon Standard (VCS) (in %)	0%
Gold Standard (in %)	100%
Proportion of projects within the EU (in %)	0%
Proportion of carbon credits that count as a corresponding adjustment (in %)	0%

The emissions generated by the OeKB Group in the reporting year are once again offset in cooperation with ClimatePartner. All Scope 1 and Scope 2 greenhouse gases as well as the areas of business travel, employee arrivals, electricity indirect emissions and district heating indirect emissions of Scope 3 emissions from operations are offset here in the same way as in the past. The Scope 3 emissions are not disclosed in this report due to the application of the phase-in regulation. Half of the emissions are offset by the *'Karwendel Nature Park & Wind Power'* project, and the other half by the *'Renewable Energy Asia'* project. The emissions generated by OeEB's flight kilometres in the reporting year are also offset in a separate project *'Clean Drinking Water in Nigeria'*.

Carbon credits to be cancelled in the future	2026
Total (t CO₂e)	880

OeEB has a net-zero target for the portfolio for 2040. The details are being developed as part of a transition plan.

E1-7, 60

3. Social information

ESRS S1 Own workforce

Strategy

Disclosure requirement SBM-2 – Interests and views of stakeholders

Information on the interests and views of stakeholders can be found in ESRS 2 SBM-2 under 'Dialogue with our employees'.

SBM-2, 12

Disclosure requirement related to ESRS 2 SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The impacts, risks and opportunities for our own workforce are described in the table below.

SBM-3, 48a, 48b, 48c
S1-4, 38



All of the impacts, risks and opportunities defined relate to our own operations. In accordance with its business model, the OeKB Group helps its customers remain competitive, promotes economic growth and strengthens Austria as a location for business and industry. As a reliable partner to the economy, it ensures a balance between economic success and social benefit while ensuring future environmental sustainability in the process. Our employees form the basis for implementing the tasks arising from the business model and provide essential input with their specialist expert knowledge. We had therefore already implemented numerous measures for further training, promoting health as well as diversity and inclusion in our previous strategic period. We will be continuing along this route in our new strategy from 2025 onwards.

Impacts, risks and opportunities	Measures	Objectives in the ESG strategy
Equal treatment and equal opportunities for all		
(-) Very low level of employment of people with disabilities results in a lack of diversity and innovative strength among employees.	We are making every effort to increase the proportion of employees with disabilities. We have entered into a cooperation agreement with myAbility for this purpose. Four people with disabilities took part in a shadowing programme over the last year and two people with disabilities were hired for fixed-term part-time roles.	Increase in the proportion of people with disabilities in the workforce at the OeKB Group to 2%. By 2030: Increase to 3%.
(-) The presence of a gender pay gap leads to inequality between men and women in the company.	The detailed calculations on the gender pay gap are presented in S1-16. The traditionally high proportion of women within the OeKB Group was around 55% as at 31 December 2025. The proportion of female executives was 37.9%. Part of the support programme	The adjusted gender pay gap is < 5%. 40% of executive roles are occupied by wom-

Impacts, risks and opportunities	Measures	Objectives in the ESG strategy
	for women involves the targeted assignment of women as project managers. A total of 32% of projects currently ongoing and projects completed in 2025 are or were led by women. We implemented a support programme with a 43% share of women aimed at supporting our colleagues who are new to an executive role.	en.
<p>(+) Commitment and training in the areas of diversity, equity & inclusion (DEI), preventing harassment and courses on various specialist topics (technical, content-related, mental health, etc.) create awareness among employees. We also promote equality and the prevention of discrimination through various measures.</p>	<p>We actively strive to create a diverse and inclusive workforce and see this as a major opportunity for future development. We have formulated a diversity policy for this purpose. OeKB and OeEB are members of the UN Women's Empowerment Principles (WEP) and have set up a DEI team to develop measures. Ongoing training on this topic is provided in our e-Academy. All employees are actively made aware of this. Some of the training on this topic is mandatory, particularly for executives.</p>	<p>We raise awareness: 100% of executives undergo mandatory training on DEI once per year. A DEI event / DEI training is organised once per year for all employees.</p>
Working conditions		
<p>(+) Ensuring fair treatment, financial security and an appropriate standard of living for employees</p>	<p>Ensuring an appropriate standard of living through sufficient pay in line with or above collective agreement requirements is important to us. Starting salaries for graduates are in line with the market level, are published on the intranet and are therefore transparent for all employees. Equal pay for equal work is an absolute given. New appointments, promotions and salary increases are based exclusively on social and professional qualifications and expertise.</p>	<p>As a leading employer, we are ranked in the top 1% of employers in Austria.</p> <p>Our employee satisfaction level and recommendation rate are above the average in the financial services sector.</p>
<p>(+) Positive influence on employees' well-being and on their physical and mental health</p>	<p>We offer a wide range of preventive measures such as physiotherapy, massages, yoga, our own sports centre, extended preventive screening, an employee assistance programme, a company reintegration programme for employees following longer periods of sick leave, special presentations on mental health and the OeKB 'Jobrad' bicycle leasing programme. We also make targeted investments aimed at reconciling work and family life, such as flexitime models, working from home options, sabbaticals, flexible start following a long-term illness, semi-retirement, care days (child and parent). We have been taking part in the external 'berufundfamilie' (work and family) audit for many years.</p>	<p>As a leading employer, we are ranked in the top 1% of employers in Austria.</p> <p>Our employee satisfaction level and recommendation rate are above the average in the financial services sector.</p>
<p>(+) Ensuring freedom of assembly, rights of co-determination and exchange of information thanks to the Staff Council</p>	<p>OeKB, OeEB and OeKB CSD all have a Staff Council installed. The Staff Council represents the interests of all employees, supports them with any employment law issues and negotiates works agreements with the respective employer. The Staff Council makes an important contribution towards the corporate</p>	<p>As a leading employer, we are ranked in the top 1% of employers in Austria.</p> <p>Our employee satisfaction level and recommendation rate are above the average in the</p>

Impacts, risks and opportunities	Measures	Objectives in the ESG strategy
	culture and working atmosphere. Details on the Staff Council can be found in section S1-2.	financial services sector.
Risk Increased costs due to the age structure within the workforce	Increased costs can arise from investments in digitalisation and automation to absorb the impact of retirees leaving. Human resources planning always takes place for the next three years; retirements are monitored over a period of ten years into the future. This forms the basis for planning replacement employees and knowledge management. An annual review takes place.	As a leading employer, we are ranked in the top 1% of employers in Austria.

OeKB, OeKB CSD, OeEB and OeHT only employ genuine employees. Trainees are not counted as part of our own workforce here. Holiday trainees are counted as temporary employees.

SBM-3, 13, 14
S1-4, 38



The following activities contribute towards positive impacts on our own workforce:

The 'berufundfamilie' certificate involves a number of positive impacts for our employees. We have held the certificate since 2006 and are constantly working to improve the working environment within the OeKB Group. OeHT in addition to the subsidiaries OeKB and OeKB CSD has also been part of the certification since 2024. The measures already implemented include the following:

- Further training programmes in Austria and abroad
- Flexible working time models, remote working and sabbaticals
- Childcare vouchers and holiday care for children of compulsory school age
- Measures that promote health such as preventive medical screening, vaccinations, physiotherapy, massages and yoga
- Employee assistance programme for mental and professional support
- Reintegration programme following longer periods of sick leave
- Presentations on mental health
- 'Jobrad' bicycle leasing programme
- Sports and cultural activities such as table tennis, football, squash, tennis, volleyball and guided exhibition visits

Priorities include knowledge transfer in hybrid teams, strengthening social interactions, new ways of working and onboarding with buddies, as well as mandatory management workshops aimed at changing the management culture.

There is no transition plan in place currently, therefore there are no material impacts associated with any transition plan.

SBM-3, 15, 16



The gender pay gap was identified in our materiality analysis as a negative impact. Women are more affected by this within the OeKB Group than their male colleagues. These disparities in income can result in long-term financial disadvantages, such as lower retirement provisions, reduced pension entitlements and limited opportunities for accumulating wealth and ensuring financial security. The gender pay gap can also have a negative impact on motivation, job satisfaction and equal opportunities, and can increase the risk of structural disadvantage. See S-1, 16 for details on the gender pay gap.

Increased costs resulting from the age structure of the workforce were defined as a risk. Increased costs can arise from investments in digitalisation and automation to absorb the impact of retirees leaving. Older employees are affected by this risk in particular, as a higher proportion of staff close to retirement age can lead to increased staff turnover and a potential loss of experience and specialist knowledge. At the same time, technological changes resulting from investment in digitalisation and automation may lead to increased requirements in terms of skills and qualifications as well as adaptability, which could pose an increased risk of skills gaps or reduced employability for employees in older age groups.

This risk also affects younger employees, as they are increasingly required to take on responsibility for the transfer of knowledge, the initial training for new staff and ensuring operational continuity when staff leave for retirement. This can lead to an increase in workload.

Mitigation measures are described in the table above under S-3, 48.

Further measures that result in a positive impact on our own workforce are listed in S1-4.

Management of the impacts, risks and opportunities

Disclosure requirement S1-1 – Policies related to own workforce

Policies are developed in close collaboration with internal stakeholders from the various departments and subsidiaries, as well as within the respective specialist teams. A stakeholder consultation was held in 2024 within the scope of the materiality analysis. The findings from this have been incorporated into the policy development and update process.

MDR-P



Human rights policy

Key contents and objectives

Key contents

Binding framework for the entire OeKB Group:

applies to our internal workforce (including subsidiaries) and stakeholders across the value and financing chains.

Alignment with international standards: UN Guiding Principles on Business and Human Rights (UNGPs), ILO Core Labour Standards, OECD Guidelines, UN Global Compact, IFC Performance Standards, SDGs.

Human rights due diligence: annual risk assessment, prevention, mitigation, monitoring, efficacy review.

Complaints mechanism: accessible, confidential and effective procedures for reporting human rights, social and environmental risks.

Redress: opportunities for remedial and corrective measures if breaches are identified, with those affected involved in the process.

Integration into corporate ethics: link with the Code of Conduct, Supplier Code of Conduct and ESG strategy.

Prevention of forced labour and discrimination: a clear commitment to respect for human dignity and equal treatment.

Link with the environment and governance: acknowledgement of the links between human rights, biodiversity, climate change and preventing corruption.

Objectives

Respect for and protection of human rights in all business activities and along the entire supply and financing chains.

Preventing and mitigating breaches of human rights through preventive measures and continuous improvement.

Access to effective redress for the parties affected.

Promoting an inclusive corporate culture through training, raising awareness and responsibility in leadership.

Transparency and stakeholder dialogue: regular reporting, open communication with employees and business partners

Strengthening trust and sustainability as a basis for long-term stability and social responsibility.

Human rights policy

Reference to IROs	<p>All IROs in S1 are related to human rights</p> <ul style="list-style-type: none"> — Low levels of employment for people with disabilities (-) — Gender pay gap (-) — Promoting equality and preventing discrimination (training on DEI and preventing harassment) (+) — Fair treatment and financial security (+) — Physical and mental health (+) (-) — Freedom of assembly/Staff Council (+) <p>G1</p> <p>Protecting the right to freedom of expression through governance measures (+)</p> <p>S2</p> <ul style="list-style-type: none"> — Contribution towards discrimination on the grounds of origin, culture, religion, etc. (-) — Gender pay gap in the value chain (-) — Precarious working conditions and a lack of financial security in the value chain (-) — Physical and mental strain caused by working time pressures (-) — Financial security through remuneration that is standard in the industry (+) — Creating secure jobs through contracts that comply with the law (+)
Monitoring	<p>A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the internal document control procedure.</p>
Scope of application	<p>The human rights policy applies to the whole of the OeKB Group.</p>
Responsibilities	<p>The heads of department and the topic owners report directly to the members of the executive management team. The responsibility lies with the Management Board of OeKB, the Management Board of OeEB, the executive management at OeKB CSD and the executive management at OeHT.</p>
Reference to other standards or initiatives	<p>The OeKB Group uses international standards and frameworks to implement its human rights policy. These include in particular the OECD Common Approaches, the IFC Performance Standards, the UN Guiding Principles on Business and Human Rights, the UN Global Compact, the International Labour Organization on Fundamental Principles and Rights at Work, the Minimum Safeguards of the EU taxonomy and the German Supply Chain Due Diligence Act (LkSG).</p>
Interests of the key stakeholders	<p>The human rights policy was developed in workshops with internal stakeholders and agreed in the ESG Task</p>

Human rights policy	Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, including with several NGOs. These findings were incorporated into developing the policy.
Publication for stakeholders	The human rights policy is published on the website.

With the introduction of its new human rights policy, the OeKB Group has established a binding framework that ensures respect for and promotion of human rights across all business areas. This policy applies to the entire group and is aimed at both our own workforce as well as external stakeholders along the entire value and financing chains.

The policy firmly incorporates human rights as an integral part of the company's ethics and the Code of Conduct. It sets out a uniform minimum standard for all companies within the group, which may be supplemented by specific guidelines for individual subsidiaries. The objective is to ensure consistent implementation of human rights principles and to prevent forced labour and discrimination by applying international standards such as the UN Guiding Principles on Business and Human Rights, the ILO's Core Labour Standards and the OECD Guidelines.

The OeKB Group has developed a comprehensive action plan to ensure implementation. Among other things, this provides for an annual risk assessment regarding the impact on human rights. Based on these assessments, preventive measures are taken to avoid potential breaches, with supplementary corrective measures implemented if risks cannot be ruled out in their entirety. The effectiveness of these steps is reviewed on a regular basis and assessed in accordance with international standards such as the UNGPs, the ILO and the OECD. In addition, employees and executives will also receive support from 2026 onwards through targeted training sessions and programmes aimed at raising awareness on human rights topics. Integrating these processes into existing management systems and ESG strategies ensures that sustainability and human rights are linked with each other systematically.

The complaints mechanism is a key component of the policy; it is currently being developed and is due to come into force in 2026. It will be open to all employees, stakeholders and affected communities. Complaints can be submitted anonymously and confidentially via this mechanism. The mechanism will meet high data protection and security standards and ensure that incoming reports are systematically documented and assessed and are also used in the further development of preventive measures.

In addition to this, the OeKB Group undertakes to ensure appropriate redress in the event that breaches of human rights are identified. The focus here is on rehabilitation and corrective actions with the perspective of those affected actively taken into account. Various responsibilities are assumed depending on the Group's role, whether as the cause of the breach, a party sharing responsibility for this or through

links via business relationships. The objective at all times is to ensure access to redress and to restore trust through transparent processes.

The OeKB Group does not see human rights as an isolated issue, but rather as an aspect that impacts on its entire sustainability strategy. Respect for human rights forms the basis for all business activities. Forced labour and discrimination are ruled out and the principles of equal treatment apply as mandatory to the entire workforce as well as to all business partners. At the same time, the Group is committed to continuous improvement by fostering open dialogue with stakeholders, NGOs and affected communities.

The OeKB Group has been addressing the issue of human rights for years, particularly in the downstream value chain: information on this can be found in ESRS 2 SBM-1.

Respecting and promoting human rights represents a central principle in OeEB's mandate and work. The [OeEB human rights policy](#) illustrates this approach and also sets clear expectations for portfolio companies. The OeEB's complaints mechanism is open for environmental, social and human rights complaints regarding the conduct of OeEB and that of its portfolio companies. The human rights policy ensures clarity in relation to the roles and rules for OeEB and its customers based on the UN Guiding Principles on Business and Human Rights (2011) and the requirements set out within these in terms of a policy commitment and implements a human rights due diligence process (including a complaints mechanism).

We also take non-economic ethical and sustainability objectives into account when investing our own funds; more information can be found on this in ESRS 2 – SBM-1.

Our experts in the field of environmental, social and human rights audits take part in various stakeholder dialogues, conferences and working groups. This knowledge is passed on internally within the scope of various formats. We are also in regular dialogue with civil society organisations.

The sustainability report is also used as a progress report for the UN Global Compact (UNGC).

Gender and diversity policy

MDR-P

S1-1, 24



Gender and diversity policy	
Key contents and objectives	Diversity stands for an approach involving sincere appreciation, open interaction and consciously deriving the benefit of our diversity. The diversity policy sets out the fact that we ensure that we are respectful in our approach to differences in diversity factors such as gender, culture, religion, sexual orientation, nationality, education, as well as age, different lifestyles and physical or mental disabilities. This is also representative of the OeKB Group's approach of not tolerating discrimination of any kind. We follow the principles enshrined in our human rights policy in this context. We also have a policy of zero-tolerance regarding violence in the workplace, including verbal and/or physical abuse.
Reference to IROs	<p>S1</p> <ul style="list-style-type: none"> — Low levels of employment for people with disabilities (-); — Gender pay gap (-); — Promoting equality and preventing discrimination (training on DEI and preventing harassment) (+); — Increased costs due to the age structure within the workforce <p>S2</p> <ul style="list-style-type: none"> — Contribution towards discrimination on the grounds of origin, culture, religion, etc. (-) — Gender pay gap in the value chain (-)
Monitoring	A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.
Scope of application	The gender and diversity policy applies to the entire OeKB Group.
Responsibilities	The heads of department and the topic owners report directly to the members of the executive management team. The responsibility lies with the Management Board of OeKB, the Management Board of OeEB, the executive management at OeKB CSD and the executive management at OeHT.
Reference to other standards or initiatives	The OeKB Group applies the Austrian Act on Employment of People with Disabilities (BEinstG) and the disability compensatory tax when implementing its gender and diversity policy. It also makes reference

Gender and diversity policy

	to the principles enshrined in the human rights policy: these include the OECD Common Approaches, the IFC Performance Standards, the UN Guiding Principles on Business and Human Rights, the UN Global Compact, the International Labour Organization on Fundamental Principles and Rights at Work, the Minimum Safeguards of the EU taxonomy and the German Supply Chain Due Diligence Act (LkSG).
Interests of the key stakeholders	The gender and diversity policy was developed in workshops with internal stakeholders and agreed in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, including with several NGOs. These findings were incorporated into developing the policy.
Publication for stakeholders	The gender and diversity policy is published on the website.

The implementation status of the measures taken is reported to management on a regular basis within the scope of monitoring sustainability targets.

The OeKB Group is actively committed to equal treatment of different stakeholder groups within the workforce. This includes specific measures such as our women's advancement programme which is aimed at supporting equal opportunities and career development for women, as well as a pilot project to offer women's hygiene products free of charge and the introduction of a Women's Network. We also offer employees the opportunity to contact our representative for disabled people directly with any concerns or queries regarding the integration of people with disabilities so that they can receive customised support and advice.

S1-1, 24 c

In order to set objectives and measure our progress more effectively, we have formulated KPIs on the topics of gender and diversity, which we capture on a regular basis and use to raise awareness of the potentials for improvement and to implement targeted measures.

Code of Conduct

Detailed information on the Code of Conduct can be found in G1-1.

Remuneration policy

Detailed information on the remuneration policy can be found in ESRS 2 – GOV-3.

Health and safety management – manual and management

Healthy and motivated employees are crucial to the OeKB Group's future success. Health and safety have therefore been a major concern of ours for many years. This issue is systematised with responsibilities clearly assigned in our health and safety

S1-1, 23



management policy. Health and safety management is integrated into sustainability management, and activities in the areas of corporate environmental protection and social responsibility are now therefore also being expanded systematically to include issues involving the health and safety of our employees.

The increase in employees working from home also has a physical impact in addition to the psychological impacts. Used office swivel chairs and other office furniture are distributed to employees via flea market events, thereby encouraging the creation of ergonomically sound workspaces, including in home offices. The office workstations meet the highest ergonomic standards. We also offer regular massages and gymnastic exercise courses. All employees are also free to use our sports centre.

A self-assessment checklist has been created to ensure correct ergonomic designs for home office workstations. Lots of tips and suggestions have also been provided on the intranet, along with opportunities for an ergonomic consultation for the home from the safety officer.

Employees have a free employee assistance programme available to them. The company Mavie offers coaching, counselling and information on professional and private matters that are provided anonymously and in strict confidence. Employees were given the option of undergoing a 'lifestyle check' as part of this, which gives them an insight into their current state of health. In addition, 15-minute presentations are held daily where employees learn breathing practices and exercises as well as helpful strategies aimed at managing stress from sports scientists and nutritional and psychosocial counsellors. In addition, free heart rate variability measurements that include biofeedback were offered to help employees become aware of the internal balance between tension and relaxation and consciously promote their ability to relax.

We have had a successful reintegration management programme in place for many years for employees returning to work following longer periods of illness. This means that our employees can gradually return to the workplace by working part-time with the same salary that they had before their illness. Our occupational doctor is involved in this process.

S1-11, 74a



Digitalisation has changed the working environment and we are making the most of this to ensure more modern and more effective occupational health management. The OeKB Group has found a partner here in the company Windhund 365, which provides a speaker to us via livestream every month to address various health topics.

All programmes are available to both full-time as well as part-time employees.

Further guidelines related to our own workforce that do not constitute policies:

- Brochure on the salary system for our own workforce's information
- Works agreements:

Works agreements provide a uniform framework for all employees governing the conditions for flexible working hours, teleworking, the use of information and communication technology and associated monitoring measures, whistleblowing, as well as the processing of personal data and the associated rights of the Staff Council.

The policies stated apply to all employees. All employees at OeKB and OeKB CSD are covered by the works agreements. The topics stated for the works agreements are essentially also reflected in those of OeEB. OeHT has no works agreements.

S1-1,19



Disclosure requirement S1-2 – Processes for engaging with own workers and workers' representatives about impacts

The process of engaging with our own workforce takes place both directly and through the employee representatives. We use a wide range of formats for information, exchanges and networking among ourselves.

S1-2, 27



Dialogue with our employees

Information on the dialogue with our employees can also be found in the section on ESRS 2 SBM-2. Dialogue formats include:

- At the level of the annual mandatory employee appraisals
- Dialogue between the OeKB Management Board and the employees takes place as part of an #OeKBConnect2board event that takes place multiple times each year. The Management Board at OeKB provides information on essential developments within the OeKB Group and places these within the context of the overall economic conditions. It uses key indicators to address the course of business and answers questions from employees.
- Formats such as #PulseCheck and 270° Feedback are employed to ask employees about general as well as specific topics and gather their opinions on a regular basis
- The Staff Council represents a general point of contact for employees with any concerns
- A dialogue takes place between the members of the Management Board and the Staff Council before each meeting of the Supervisory Board. This takes place four times each year.

Employee representation

The Staff Council at OeKB represents the interests of all employees, supports them with any employment law issues and enters into works agreements with OeKB. All seven members of the Staff Council are also delegated to the Supervisory Board. The

Staff Council makes an important contribution towards the corporate culture and working atmosphere.

A Staff Council at OeEB for the purposes of representing the interests of employees was first elected at the end of November 2017, and was re-elected in November 2022. It is made up of four members (of the Staff Council) and four substitute members. Two of its members are delegated to the Supervisory Board in accordance with the statutory requirements. The members of the Staff Council are also involved in the certification process as part of the 'berufundfamilie' audit. The whistleblowing works agreement and flexible working hours works agreement were entered into in 2023.

OeKB CSD has had a Staff Council to represent employee interests since 2020. It is made up of three members (of the Staff Council) and three substitute members. Two members of the Staff Council are delegated to the Supervisory Board of OeKB CSD in accordance with the statutory requirements.

The Staff Council at OeKB and OeKB CSD have entered into a cooperation agreement which means that employees of OeKB CSD can make use of the same services and take part in the events.

Executive management is responsible for providing opportunities for dialogue with employees unless this has been delegated to the People & Culture department. The executive management team and the Staff Council enter into works agreements on the designated topics which apply to all employees.

No global framework agreements have been entered into with employee representatives regarding respect for the human rights of our own workforce.

[Effectiveness assessment](#)

The effectiveness of employee involvement is measured based on employee loyalty, employee recommendation rates as well as the regular survey of employer attractiveness within the scope of PulseChecks or 270° Feedback as well as the employee turnover rate.

Feedback regarding the company and its attractiveness as an employer is to some extent in decline. A total of 51% of employees are willing to recommend the company to others. The top box score in the Austrian financial services sector is 74%.

Initiatives for potentially vulnerable and marginalised employees

S1-2, 28

We are actively committed as a company to understanding the perspectives of those employees who potentially are particularly vulnerable or marginalised. We offer various initiatives in this context:

- Disability representative: employees with disabilities have the opportunity to address their concerns and queries directly to our Disability representative who provides individual support and advice.
- Women's Network: A Women's Network has been set up aimed at connecting and supporting women within the Bank and at specifically taking their concerns into account. A voice and speech workshop was offered as part of this initiative.

Disclosure requirement S1-3 – Processes to remediate negative impacts and channels for own workers to raise concerns

S1-3, 32, 33



Information on the right of employees to complain also can be found in G1-1.

The content of the complaints is reviewed. If they are justified, then remedial action is taken and a lawful condition is restored. Further details on the procedure are set out below. As the representative of our own workforce, the Staff Council must ensure that the complaints mechanisms work. This is governed in the works agreements.

Both anonymous and non-anonymous complaints and whistleblowing systems have been established for employees through works agreements. It is important for us as an employer to provide a space for our employees for their concerns and complaints. We have also implemented various feedback mechanisms which give employees the opportunity to provide anonymous and non-anonymous feedback regarding development, employment matters, training and similar issues depending on the respective system. We analyse management performance, employer attractiveness and opportunities for further development of the corporate culture using regular management feedback (270° Feedback) and PulseChecks focused on specific topics. The People & Culture department and the Staff Council are also available as contacts for personal discussions on employment matters.

Enquiries were made to the usual extent, e.g. to the Staff Council. None of the enquiries triggered a special audit process by Internal Audit. Any audit of this type would be triggered following a proposal from the members of the Management Board.

There are no material proceedings (including legal complaints) pending against the OeKB Group.

The complaints process:

- Complaint is registered with the Staff Council, People & Culture or one of the executives
- The parties receive a hearing and an assessment is made of the circumstances

- Corresponding measures are implemented
- The effectiveness of the measure is assessed as part of a review
- Any claims for damages are assessed in each individual case

Disclosure requirement S1-4 – Taking action on material impacts on own workforce, and approaches to mitigating material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions

The positive and negative impacts, risks and opportunities relating to our own workforce as well as the associated measures can be found in the table under SBM-3.

S1-4, 37, 38, 39



Procedure for determining measures:

- Gaps are identified on a regular basis
- Suitable measures are derived from this
- The ideal state that has been worked out is implemented
- The data is monitored twice a year using a tool through which updates on implementation are obtained from the individuals responsible, and the ESG team also performs monitoring activities. The implementation status is documented annually in the sustainability report and reviewed every two years as part of an internal audit

Every employer in Austria, including the OeKB Group, is forced to confront major challenges such as the risk posed by the age structure of the workforce, which was identified in our materiality analysis: increased costs can arise from investments in digitalisation and automation to absorb the impact of retirees leaving. Human resources planning always takes place for the next three years and retirements are monitored over a period of several years into the future. This forms the basis for planning replacement employees and knowledge management. An annual review takes place.

S1-4, 40



The OeKB Group ensures that its own practices do not cause or contribute towards material adverse impacts on its own workforce. This is ensured through the following measures:

S1-4, 41, 43



The OeKB Group has implemented clear internal policies that ensure fair and transparent working conditions. These include binding requirements for compliance with employment rights, the prevention of discrimination and the promotion of a healthy working environment.

Protecting and ensuring a high standard of care in the collection, use, transmission and storage of the personal data of its customers, business partners and employees in strict compliance with the relevant regulations (in particular the General Data Protection Regulation and the Austrian Data Protection Act) is a top priority for the OeKB Group.

OeKB, OeEB and OeKB CSD have appointed a data protection officer based within OeKB to monitor compliance with the data protection standards and advise on im-

plementation of these. There are data protection coordinators in the specialised departments of OeKB or in the OeKB Group companies who are responsible for operational implementation of the data protection regulations. OeHT has its own data protection officer who exercises the corresponding tasks. The OeKB Group has a Group-wide data protection policy with work instructions derived from this, with internal processes and specifications for implementing the data protection policy and statutory obligations specified in these that are binding for all employees (e.g. process for handling data subject rights that have been asserted, process for evaluating and handling breaches of data protection regulations). These regulations are reviewed on a continuous basis to ensure that they are up to date and are adapted as necessary.

The issues of procurement and sale are not relevant for the OeKB Group as it is exclusively involved in office operations.

People & Culture and Group Communications and ESG are responsible for managing the material impacts on the company's own workforce.

The objectives and measures for the upcoming strategic period as well as a progress report on implementation of these measures can be found in the following tables. The baseline year for the objectives set as part of the OeKB Group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period). A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

MDR-T, MDR-A

Ongoing monitoring takes place to ensure that the objectives are met. The status is presented to the Group ESG Board every quarter. Achieving the objectives also represents a strategic KPI in the remuneration policy. Achievement of the objectives is also reviewed once per year as part of the external audit and every two years as part of an internal audit. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives. The position of these in the value chain is identical to the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made in the reporting year to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
The adjusted gender pay gap is < 5%. (own operations)	Quantitative, relative target level given as a percentage	We have set ourselves this target for 2030 using targeted measures and with a link to the remuneration policy.	Our gender and diversity policy stipulates strict equal treatment in relation to the salary policy.	2025–2030	Make the most of dialogue with and insights from peers to reduce or close the gender pay gap in order to develop a roadmap for the OeKB Group to achieve its target.	2025	Employees Public Applicants	The Deloitte Banking Salary Study was used as a benchmark for analysing existing salary structures.
40% of executive roles are occupied by women. (own operations)	Quantitative, relative target level given as a percentage	The proportion of women at the executive level in 2024 was 34.8%. We have set this target for 2030 based on various promotional measures, natural employee turnover and a link to the remuneration policy.	The intention is to achieve the principle firmly incorporated within the gender and diversity policy of having a balanced composition of the members of executive management and the Supervisory Boards within the OeKB Group based on this objective.	2025–2030	Set up a Women's Network within the OeKB Group.	2025	Employees Public Applicants	A Women's Network was set up within the OeKB Group. The proportion of women at the executive level in 2025 was 37.9%.
					Evaluate and adapt or expand programmes aimed at the advancement of women.	2026	Employees Public Applicants	Implementation of the measure scheduled for 2026
					Adapt job advertisements to address more women (for executive roles).	2025	Employees Public Applicants	Job advertisements have been revised to target women more specifically for executive roles.
Increase in the proportion of people with disabilities in the workforce at the OeKB Group to 2%. By 2030: increase to 3%. (own operations)	Quantitative, relative target level given as a percentage	The proportion of people with disabilities in the workforce was 1%.	Encouraging applications from people with disabilities is set out in our gender and diversity policy.	2025–2027/2030	Provide more information on the topic of disabilities and raise awareness further on the intranet and among employees, e.g. via the disability representative.	2025	Employees Public Applicants	Further information is available on the intranet. Employees make use of the opportunity to seek advice from the disability officer in particular.
					Evaluate and adapt or expand cooperation agreements with partner organisations.	2026	Employees Public Partner organisations	Implementation of the measure scheduled for 2026
					Development of a DEI check in order to evaluate DEI competences when appointing new executives as part of the status quo assessment process.	2025	Employees Public	The DEI check is integrated into the recruitment interview.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
					Define IT criteria to review and/or ensure accessibility of developments in the area of IT.	2026	Employees Public	Implementation of the measure scheduled for 2026
We raise awareness: 100% of executives undergo mandatory training on DEI once per year. A DEI event / DEI training is organised once per year for all employees. (own operations)	Quantitative, relative target level given as a percentage	Mandatory training was launched for all executives in 2024. DEI events and training sessions were provided to employees.	According to our Code of Conduct, we have a duty to train our employees.	2025-2026	Provide mandatory training for executives and events or further training programmes for employees.	2025	Employees	Mandatory training sessions and supplementary further educational opportunities for executives and employees have been provided.
					Develop a concept for 'reverse mentoring'.	2026	Employees	Implementation of the measure scheduled for 2026

Parameters and objectives

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

The targets set within the OeKB Group are set out in S1-4.

S1-5, 44, 46



The company's own workforce were directly involved in setting objectives and measures. Prior to the objectives being defined, employees from the respective specialist departments provided expert input in collaboration with the ESG team and played their part in developing the objectives and associated measures.

S1-5, 47



The final objectives and measures were subsequently coordinated, discussed and adopted by the ESG Task Force, which is made up of representatives from all relevant departments.

Further employee involvement in setting targets and objectives and procedures for formulating, tracking and monitoring these:

- At the level of the annual mandatory employee appraisals
- Dialogue between the OeKB Management Board and the employees takes place as part of a Connect2board event that takes place multiple times each year.
- Formats such as #OeKBPulseCheck and 270° Feedback are employed to ask employees about general as well as specific topics and gather their opinions on a regular basis
- The Staff Council represents a general point of contact for employees with any concerns
- A dialogue takes place between the members of the Management Board and the Staff Council before each meeting of the Supervisory Board – this happens four times each year
- Gaps are identified on a regular basis
- Suitable measures are derived from this
- The process developed for achieving the objectives is being implemented
- The data is monitored twice a year using a tool through which updates on implementation are obtained from the individuals responsible, and the ESG team also performs monitoring activities. The implementation status is documented annually in the sustainability report and reviewed every two years as part of an internal audit
- Checks take place as part of the monitoring process as to whether measures are showing progress; if this is not the case then they are reassessed and improved

The company's own workforce were directly involved in identifying lessons learned and areas for improvement in connection with implementation of the measures. Employees nominated for the respective measures have direct access to a central

internal tool where they submit structured status updates twice per year on implementation, challenges and areas identified for improvement. This feedback is used as a basis for assessing the effectiveness of the measures and for deriving areas that need adjustment.

The insights provided by employees and the progress made with implementation are regularly consolidated and presented at management steering board and task force meetings. Lessons learned are discussed on this basis, with measures adjusted and developed further where necessary, and with additional improvement measures identified.

This process ensures that experience gained from operational implementation is systematically incorporated into management and further development of the measures.

Disclosure requirement S1-6 – Characteristics of the undertaking's employees

S1-6, 50d

The figures reported are stated in number of employees.

The employees at the OeKB Group are based exclusively in Vienn, Austria. There are also no employees without guaranteed working hours within the OeKB Group.

S1, 50, 52



The figures stated on employee data correspond to those in the Annual Financial Report (see Group Management Report, Non-financial performance indicators – People & Culture).

S1-6, 50f

The key employee indicators show a stable picture in terms of the workforce. The employee turnover rate (including retirements) remains low at just below 9%. The average length of service is just over 15 years.

S1-6, 50
ESRS 2, SBM-1, 40a, iii,
MDR-M

Employees in figures

Methodology

A standardised HR management system is used for all companies within the Group. The reports that form the basis for the following tables and key indicators are pulled centrally from the HR management system and in some cases supplemented to include data from the e-academy as well as accounting data. No assumptions were made when collecting the key indicators as this process involves precise surveys.

Reviewed externally

An external review is conducted as part of the external audit using random sampling

Employees by gender

Gender	31 December 2025	31 December 2024	31 December 2023
female	289	282	290
male	240	247	230
Total number of employees	529	529	520

Employees by contract type and gender

Status as at	31 December 2025	31 December 2024	31 December 2023
Number of employees (headcount)	529	529	520
of which employees with permanent employment contracts	506	499	495
female	274	265	277
male	232	234	218
of which employees with temporary employment contracts	23	30	25
female	15	17	13
male	8	13	12
Number of full-time employees (headcount)	388	394	382
of whom women	172	173	178
of whom men	216	221	204
Number of part-time employees (headcount)	141	135	138
of whom women	117	109	112
of whom men	24	26	26
Total leavers, including for retirement	47	44	42
Employee turnover rate, including for retirement	9%	8%	8%

Disclosure requirement S1-8 – Collective bargaining coverage and social dialogue

100% of the OeKB Group's own workforce are subject to the collective bargaining agreement for banks. The collective bargaining agreement for banks is mandatory at OeKB and OeKB CSD, whereas at OeEB and OeHT it is applied based on a contractual agreement. The OeKB Group is not part of a collective bargaining agreement within the EEA (European Economic Area).

S1-8, 60, 63



OeKB, OeKB CSD and OeEB each have their own Staff Council and 100% of their own workforce are covered by it. OeHT does not have a Staff Council and it is therefore covered at a rate of 0%.

Disclosure requirement S1-9 – Diversity metrics

The disclosures as described in S1-6 MDR-M apply to the following figures on employees. Executive roles include members of the Management Boards and executive management teams as well as heads of department and group leaders.

S1-9, 66, MDR-M



Diversity metrics

Status as at	31 December 2025	31 December 2024	31 December 2023
Total number of employees	529	529	520
of whom age group under 30 years	61	57	60
of whom age group 30-50 years	230	237	229
of whom age group over 50 years	238	235	231
Employees in executive roles (absolute figures)	66	66	66
of whom women	25	23	22
of whom men	41	43	44
Proportion of women in executive roles	37.9%	34.8%	33.3%
Proportion of men in executive roles	62.1%	65.2%	66.7%

Disclosure requirement S1-10 – Adequate wages

Our starting salaries and salary bands represent transparent points of reference and are visible internally to all employees. This means that the role of each employee within the salary band can clearly be identified. These bands are regularly reviewed as part of salary reviews in collaboration with external consultants to ensure that they are in alignment with current market conditions. In addition, all employees – i.e. 100% of them – are classified in accordance with the provisions of the collective bargaining agreement for banks, with this classification based on groups and levels.

S1-10, 69



Disclosure requirement S1-11 – Social protection

All employees within the OeKB Group are subject to statutory health, accident, pension and unemployment insurance coverage. If they become parents, there is also provision for entitlement to parental leave and statutory childcare allowance.

S1-11, 72, 74



Within OeKB, OeKB CSD, OeEB and OeHT, all employees, i.e. 100% of all employees in each case, are covered by voluntary social benefits. There is a slight variation in the content of the voluntary social benefits between the companies.

More information on the social benefits is provided in S1-1 Health and safety management.

Disclosure requirement S1-12 – Persons with disabilities

During the reporting year (key reporting date of year-end), 2% of the employees in the OeKB Group were classified as individuals with disabilities based on the calculation methodology for the disability compensatory tax. Employees classified as having a disability are individuals with an officially recognised degree of disability of at least 50%. Our target of no longer paying the disability compensatory tax by 2025 could not yet be achieved in the last strategic period. New targets have been set here for the new strategic period, i.e. to increase the proportion of people with disa-

S1-12, 79, 80



bilities in the OeKB Group's workforce to 2% by 2027, which we have achieved this year. The plan is to increase the proportion to 3% by 2030.

Disclosure requirement S1-13 – Training and skills development metrics

All employees, i.e. 100% of them, have an appraisal interview with their line manager at least once per year. The OeKB Academy offers a wide range of in-house seminars for all employees of the OeKB Group. The focus of these seminars is on developing specialist and management skills and on personal development. With the e-academy, we enable our employees to learn online, autonomously and at their own pace. There is a wide range of training courses that are specially produced for OeKB (e.g. mandatory training for onboarding new employees), as well as bought-in training packages on a wide range of different topics, enabling employees to invest their time in acquiring the specific knowledge they need when they need it.

S1-13, 83, 84



Training courses on regulatory issues (governance, compliance) are provided via e-learning and face-to-face training courses. These are aimed in particular at the executive management teams, members of the Supervisory Board and key employees. Mandatory training sessions on IT security and awareness are provided on a regular basis for all employees.

We have developed a Group-wide onboarding process for new starters and trainees from the universities of applied sciences. Under this scheme, new employees receive support and supervision for their first twelve months at the company, enabling them to learn about all areas of the business. The process also includes an opportunity to meet the Management Board, where the new employees can ask questions and report back on their initial experiences.

The number of employee training hours fell during the reporting period for various reasons, including the constant changes in the operational framework conditions.

All training is available to both full-time and part-time employees.

Training and skills development

Status as at	31 December 2025	31 December 2024	31 December 2023
Employees of OeKB, OeEB, OeKB CSD and OeHT as a whole	529	529	520
Total training in hours	11,441.00	12,832.00	11,691.00
Per employee in hours	22.00	24.00	22.00
Average training hours per female employee	20.50	23.60	21.80
Average training hours per male employee	22.90	25.00	23.30

Disclosure requirement S1-14 – Health and safety metrics

S1-14, 88, 90



Our company health management programme covers 100% of employees, including our subsidiaries, who also participate in this programme. There are only minimal differences in the programmes offered by the subsidiaries, as the basic infrastructure for health management is provided to all employees. No internal or external audit of the company health system takes place.

There were a total of five occupational accidents at OeKB, OeEB, OeKB CSD and OeHT in 2025, with three of these being accidents while commuting and two being occupational accidents in the stricter sense. There were no work-related fatalities, although the accidents did result in fractures, sprains and/or strains. There were no cases of occupational diseases subject to mandatory reporting.

Disclosure requirement S1-15 – Work-life balance metrics

S1-15, 93, 94



All employees are entitled to take family leave provided that they meet the statutory requirements for this entitlement. The format for this also depends on the parents' child benefit model. The disclosures on family leave consist of parental leave and dependant care leave.

Family leave

Status as at	31 December 2025	31 December 2024	31 December 2023
Entitlement to claim	100%	100%	100%
Total proportion of family leave claimed	29.7%	29.7%	27.9%
of whom proportion of women	18.0%	19.3%	15.2%
of whom proportion of men	11.7%	10.4%	12.7%

Disclosure requirement S1-16 – Remuneration metrics (pay gap and total remuneration)

S1-16, 97, 98



We are also working hard to address the gender pay gap in the OeKB Group. For this, we compare the fixed full-time salary and the total compensation for the reporting year for both women and men in a mean analysis. The gender pay gap shows the percentage by which the average fixed full-time salary (total salary) of women is lower than that of men.

Gender pay gap evaluation:

Gender pay gap

Status as at	31 December 2025	31 December 2024
Executives (equates to second and third level of management)	11.53%	12.40%
Other employees	11.21%	9.20%
Employees total	17.15%	15.86%

We have set ourselves the following target for the gender pay gap by 2030: the adjusted gender pay gap is < 5%. For this purpose, we are implementing the measures described in the table of objectives and measures under S1-4.

When it comes to salary increases, we pay close attention to closing the gender pay gap. The effects of employees leaving the company (including for retirement) and new hires have the opposite effect.

In relative terms, the highest annual total remuneration (fixed + variable) received in the OeKB Group is ten times higher than the median remuneration of all others as of the reporting date of 31 December 2025. Trainees are not counted in this calculation.

Disclosure requirement S1-17 – Incidents, complaints and severe human rights impacts

No cases of gender discrimination were reported in the reporting year.

S1-17, 103

Hence, there were no fines, penalties or compensation payments imposed as a result of any incidents.



4. Governance information

ESRS G1 Business conduct

The following impacts, risks and opportunities have been defined in relation to business conduct:

SBM-3, 48a, 48b, 48c



Impacts, opportunities and risks	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
Corporate culture			
(+/-) Creating employee loyalty and increasing employee satisfaction by upholding our corporate culture / dissatisfaction among employees if measures aimed at retaining employees are ineffective	Own operations We are only able to fulfil all the tasks arising from our business model thanks to our employees' high level of expertise. We therefore take various measures to promote and uphold our corporate culture.	We have developed our mission statements collaboratively and present them clearly on our premises and on our website. All employees are guided by our Code of Conduct and our business and sustainability strategy. As part of the collaborative development of our leadership model, we came up with five core values that define our corporate culture and lay essential foundations for putting the leadership model into practice: trust, passion, responsibility, treating one another as equals, and curiosity. The Staff Council also plays a key role in promoting and maintaining our corporate culture and working environment by putting various measures in place. As part of ongoing development efforts for the leadership model, a 270° Feedback exercise focusing on leadership skills was implemented during the reporting year, followed by a workshop with executives and employees.	Our employee satisfaction level and recommendation rate are above the average in the financial services sector; An ESG competency matrix has been developed and all employees have received training appropriate to their role.

Impacts, opportunities and risks	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
(+) Contribution towards a fair and sustainable economic system, including through a corporate culture and processes that ensure compliance with legislation and the Code of Conduct	Upstream, downstream and own operations The OeKB Group helps its customers remain competitive, promotes economic growth and strengthens Austria as a location for business and industry. Everything we do is guided by our Code of Conduct, and we also expect our partners upstream and downstream in the value chain to abide by this code.	Our corporate culture and the processes we have put in place help ensure compliance with laws and the Code of Conduct. The Code of Conduct is available for all our business partners to download from our website. Training is also provided on a regular basis. Our Internal Audit department conducts spot checks to review compliance and identifies areas for improvement. We are also committed to networks such as the E3F Initiative (Export Finance for Future) and the Global Gateway Initiative.	We are involved in networks promoting responsible conduct and building strategic alliances related to sustainable finance.
Corruption and bribery			
(+/-) Helping to cultivate business relationships based on integrity and trust through effective anti-corruption and Know Your Customer (KYC) measures / adverse impact on business relations if the measures are ineffective	Downstream and own operations As reliable partners for the economy, the companies in the OeKB Group strike a balance between economic success and benefit to society. On our website and in the G1 section in this report, we demonstrate how we deal with corruption issues in our own operations and in the downstream value chain.	In the OeKB Group, we pay equal attention to national laws and international provisions and treat both the environment and society with respect and a strong sense of responsibility. In accordance with the Code of Conduct, the OeKB Group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption. Acting on behalf of the Republic of Austria as a national export credit insurer, OeKB applies the OECD's Recommendation on Bribery and Officially Supported Export Credits in its business activities in the downstream value chain.	We are involved in networks promoting responsible conduct and building strategic alliances related to sustainable finance.
(+) Raising employee awareness through training related to anti-corruption and bribery	Downstream and own operations see above	All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years).	

Impacts, opportunities and risks	Value chain/ Reference to the business model	Measures	Objectives in the ESG strategy
Protection of whistleblowers			
(+) Protecting the right to freedom of expression	<p>Upstream, downstream and own operations</p> <p>The OeKB Group is aware of its responsibility due to its work on behalf of the Republic of Austria and the economic importance of the services it provides. It therefore acts with particular care and prudence. Operating with foresight and acting sustainably and responsibly form the basis for business success and establishing a good reputation on the market. We place a great deal of emphasis on managing business ethically and with integrity, in line with the standards of behaviour and values set out in our Code of Conduct and in compliance with statutory requirements.</p>	<p>The OeKB Group has set up a whistleblowing system for internal and external stakeholders. This gives our own employees and other (contractually) affiliated partners a channel for reporting any justified suspicions of misconduct anonymously and without the risk of incurring negative consequences.</p> <p>Our Human Rights Policy was published in 2025. This is accompanied by a specific action plan. A complaints mechanism in connection with the Human Rights Policy is currently being developed and this will come into force in 2026.</p>	<p>A human rights policy, an action plan, and complaints and resolution processes have been implemented and integrated effectively into a complaints mechanism.</p>

Governance

GOV-1, 5 a, 5 b

Disclosure requirement related to ESRS 2 GOV-1 – The role of the administrative, management and supervisory bodies

The role of the administrative, management and supervisory bodies is explained in detail in ESRS 2.

Management of the impacts, risks and opportunities

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

IRO-1, 6

A detailed process description can be found in the section on ESRS 2, IRO-1. A comprehensive materiality analysis was carried out for the first time in 2024. The process for this was as follows: in the core team, positive and negative impacts were defined for all sub-topics in accordance with ESRS 1, Application Requirement (AR) 16. These facts were also validated by the external consultant. The impacts were subsequently assessed by the company in workshops. Colleagues from specialist departments also took part in addition to the core team. For the G1-related topics, staff from Legal & Compliance, People & Culture, Finance and Treasury were involved alongside members of the core team. The assessment involved examining the business model and the value chain. First of all, the assessment considered whether the

impact formulated is relevant. The extent, scope, irreversibility and probability of occurrence were assessed for all relevant impacts on a scale of 1-5 (1-minimum impact; 5-maximum impact). This assessment took place in each case for a short-term (< one year), medium-term (one to five years) and a long-term (> five years) period.

A review took place by the ESG team in 2025. A comprehensive analysis will only be carried out again in 2026. The impacts, risks and opportunities assessed as material in the 2024 reporting year were screened by the ESG team in 2025 and underwent minor adjustments. See IRO-1, 53 h for details

Disclosure requirement G1-1 – Business conduct policies and corporate culture

G1-1, 9

Corporate culture



With the slogan

// | 'Let's make it possible'

we aim to show that the OeKB Group focuses on its clients, partners and employees in equal measure. In doing so, we emphasise our role as an experienced and reliable enabler and organiser that embraces its responsibility for the economy, the environment and society in a future-oriented way.

Through workshops, the Management Board, executives and interested employees have developed a

— leadership model

designed to support our cooperation as effectively as possible and encourage us to put our vision and mission statements into practice. It represents a valuable foundation for our daily interaction with each other and for our leadership work. It embodies our approach, our collaboration and our shared responsibility as executives and employees. This was reviewed in a group-wide workshop in 2025 in order to ensure that our leadership model continues to reflect our corporate culture and the changing operating environment as effectively as possible. The results of the review will be available in 2026. The leadership model presented below still corresponds with the version prior to the review.

// | As a strong partner for the economy, we enable success for companies and people. In this way, we are shaping a liveable future for generations together.

The OeKB leadership model – 'leading from within' – comprises three core elements:

- 'Leading from within': each and every one of us acts as a leader in our own area of responsibility.
We all lead OeKB together.

- Dimensions of leadership, which describe what leading from within involves.
- Cultural values, which form the basis for our corporate culture.

— **'Leading from within' – our understanding of leadership**

The leadership model is aimed at all employees, not just executives. In practice, 'leading from within' therefore means:

- responsibility and decision-making powers are broadly distributed,
- shared goals and values matter more than traditional hierarchies,
- our vision and mission are clearly set out and communicated, and employees have a lot of leeway over how they put them into practice,
- executives work as part of the team, on an equal footing with respect for the other team members and with an emphasis on providing support and coaching,
- the core dimensions of leadership apply to all employees,
- ultimate responsibility lies with the executives and this cannot be delegated.

— **Dimensions of leadership**

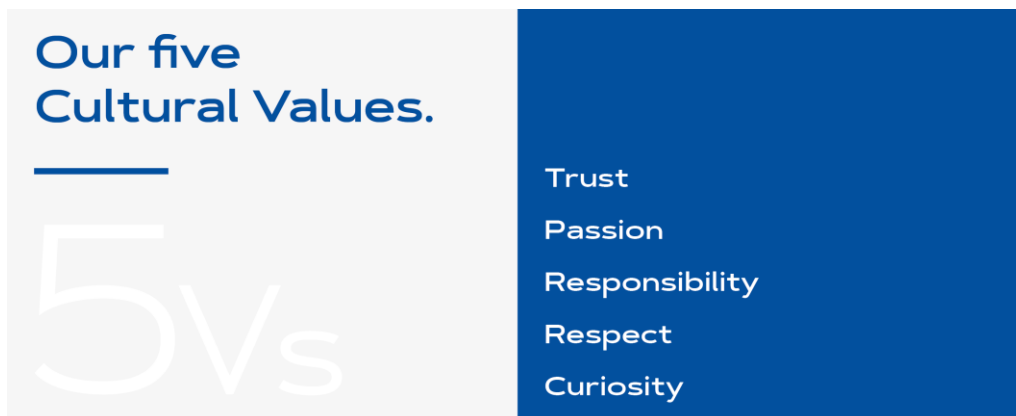
Dimensions of „leading from the middle“



The following dimensions describe how 'leading from within' is meant to be put into practice and are therefore relevant to all employees.

Our mission statements and corporate values were assessed and confirmed by the management team in 2025:

Cultural values



There are five core values that determine our corporate culture and act as a guide in our decision-making:

— **Specific measures**

We regularly review how the leadership model is being implemented in practice by obtaining 270° Feedback. For each executive, this involves gathering the perspectives of employees, colleagues and supervisors and aligning them with the executive's self-assessment, and identifying strengths and areas for development based on this. In 2025, 270° Feedback was collected across the entire OeKB Group. The high response rate shows the importance attached to the topic of 'leadership' within the OeKB Group. The total result for leadership is high overall, as was also the case in 2023. The positive trend in responses has continued. The use of open comment fields has tended to be on the increase. The individual results of the 270° Feedback were provided to the executives in the form of a personal results report. The executives then analyse and reflect on the results with an external leadership coach. This allows each executive to use the report to assess independently their own strengths and areas for development in their leadership style.

Precise development measures are then put in place based on these findings. These are individually tailored for the executives and involve items such as transfer discussions, including target agreements and personal development plans with the line manager, as well as one-to-one coaching and mentoring. Training programmes in leadership and communication skills are offered at the Group and company levels, along with initiatives to strengthen the leadership culture.

— **New work**

On the topic of 'new work', our aim is to view changes as part of our work assignments, to actively address them and harness the opportunities they offer. We create conditions that enable modern working practices. The following aspects play a crucial role in this:

– New forms of collaboration

Working in projects and agile teams is becoming increasingly prevalent. This has triggered a need for change management in projects and training project managers to become change managers. Processes are viewed end-to-end.

– Office of the Future

Between 2019 and 2024, the conversion of our office spaces into the Office of the Future saw a new office concept being implemented that promotes networking, fosters creativity and advances digitalisation in our work processes. Traditional workspaces are being replaced with some spaces geared towards projects, meetings and focused work and zones for taking short breaks. Desk sharing is a core element of this.

The focus by 2025 was on a central infrastructure for employees – including bicycle parking facilities, health and fitness facilities – as well as a new security concept for the building. This work will be completed in the first quarter of 2026; work is still taking place on extending the areas for leasing out.

– Innovation

Innovation is a key success factor for the company. OeKB's innovation management is based on a commitment to actively engaging with and promoting innovation within the organisation. Innovation management is incorporated into process management. This enables us to come up with fresh, creative and forward-looking ideas for optimising processes while making sure that process compliance is taken into consideration in any changes made.

Policies

Rules of conduct and other requirements that apply to us and our activities are set out in our Code of Conduct. Each individual employee is obliged to familiarise themselves with the rules that apply to their particular area of activity and to comply with them. Executives are responsible for ensuring that rules are complied with within their area of responsibility and have ultimate responsibility in the respective executive management teams of the companies in the OeKB Group.

G1-1, 10 a, 10 c



Internal Audit conducts regular reviews of internal procedures and controls, the whistleblowing system, anti-corruption, money laundering prevention and terrorist financing prevention, along with the Fit & Proper requirements also included in the Code of Conduct.

— Code of Conduct

The OeKB Group Code of Conduct describes our core values and standards for ethical business conduct. We expect all our employees to familiarise themselves and comply with the Code of Conduct. Although the institutions of the OeKB Group are not listed companies, they choose to align with the standards of good, responsible corporate governance laid down in the Austrian Corporate Governance Code.

G1-1, 7

The OeKB Group Code of Conduct can be found on the company websites, including [here](#).
MDR-P

Code of Conduct

Key contents and objectives

The rules set out in the Code of Conduct provide an overview of these standards, which form the basis for our operations on various markets in different countries and regions, and under changing conditions. These guidelines are designed to encourage employees to assume personal responsibility for their actions in dealing with our internal and external stakeholders and to promote a respectful and responsible working environment. In the Code of Conduct, we describe not only the requirements we impose on ourselves, but also what we expect from others. We therefore refrain from any business transactions that contravene this Code of Conduct and welcome it if our stakeholders' actions are guided by similar rules.

Reference to IROs

- Creating employee loyalty and increasing employee satisfaction by upholding our corporate culture or dissatisfaction among employees if measures aimed at retaining employees are ineffective
- Contribution towards a fair and sustainable economic system and society through a corporate culture and processes that ensure compliance with legislation and the Code of Conduct

Monitoring

A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.

Scope of application

The Code of Conduct applies to all employees of the OeKB Group, who are personally responsible for ensuring compliance within their sphere of influence. Members of the Management Board and the executive management teams, as well as temporary staff deployed to the OeKB Group, are also covered by the Code of Conduct.

Responsibilities

The heads of department and the topic owners report directly to the members of the executive management team. The responsibility lies with the Management Board of OeKB, the Management Board of OeEB, the executive management at OeKB CSD and the executive management at OeHT.

Code of Conduct	
Reference to other standards or initiatives	The statements made in the Code of Conduct are based primarily on the following sections of the Austrian Banking Act (BWG): § 99g Internal whistleblowing systems, § 39e Processing complaints; § 39(6) Compliance with the Austrian Banking Act; § 69 (1) Banking regulations. The OeKB Group also applies the ten principles of the UN Global Compact (UNGC), the employment rights set out in the International Labour Organisation (ILO) Declaration, and the IFC Performance Standards on Social and Environmental Sustainability in implementing the Code of Conduct.
Interests of the key stakeholders	The policies are all developed in close cooperation with internal stakeholders from the various departments, subsidiaries and participants in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process.
Publication for stakeholders	The Code of Conduct is available to download from our website

— Supplier Code of Conduct

A Supplier Code of Conduct was drawn up and adopted in the reporting year. Anti-corruption and the process for handling conflicts of interest are a key component in this. Anti-corruption will be a key issue when it comes to its implementation. We have also set an objective on managing human rights in the value chain (see BP-2, 17). Since corruption frequently triggers human rights violations, we are paying particular attention to preventing it in this context, as described in G1-3.

The Supplier Code of Conduct explicitly extends responsibility for human rights, employment rights, environmental protection and ethical business practices to the entire supply chain. Supplier companies undertake to guarantee fair working conditions, to eliminate child labour and forced labour, to ensure equal treatment and health and safety at work and to implement an effective environmental policy. There is also a zero-tolerance approach taken towards corruption and financial crime. The Integrity Line provides a confidential whistleblowing mechanism that supports compliance with standards and addresses breaches in a transparent manner.

With its Supplier Code of Conduct and the review of its Human Rights Policy (as described in S1), the OeKB Group pursued two closely linked objectives during the reporting year: strengthening accountability for human rights along the entire value chain and consistent prevention of corruption as a prerequisite for respecting human rights.

Supplier Code of Conduct

Key contents and objectives

Key contents

- Binding framework for all supplier companies: applies to all agreements with the OeKB Group.
- Alignment with international standards: OECD Guidelines, Universal Declaration of Human Rights, UN Global Compact, ILO Core Conventions. Human and employment rights: Prohibition of child labour and forced labour, fair working conditions, regulated working hours, remuneration in accordance with applicable law, freedom of association, equal treatment and non-discrimination, health and safety at work. Responsibility for the environment: Commitment to effective environmental policy, compliance with national environmental legislation, measures on recycling, resource conservation, biodiversity and climate protection and the provision of life-cycle information for technical equipment. Ethics and compliance: Zero tolerance for corruption, transparent business relationships, compliance with sanctions and prevention of money laundering.
- Whistleblower mechanism: Option of anonymous and confidential reporting of breaches of the Code of Conduct via the Integrity Line, protection of whistleblowers' identities and impartial investigation of all reports.

Objectives

- Ensuring responsible business practices along the entire supply chain.
- Promoting transparency and trust between the OeKB Group and its supplier companies.
- Incorporating human rights, employment rights, environmental protection and anti-corruption as binding criteria in the supplier selection process.
- Preventing infringements of human rights and exploitation through clear standards
- Supporting sustainable development and making an active contribution towards implementation of the Sustainable Development Goals (SDGs).

Reference to IROs

- The presence of a gender pay gap leads to inequality between men and women in the value chain
 - Risk to employees in the value chain due to a lack of financial security, lack of freedom of expression, precarious working conditions in the projects sup-
-

Supplier Code of Conduct

	<p>ported and in the upstream value chain</p> <ul style="list-style-type: none"> — Psychological and physical stress due to working time pressures to complete orders on time in the absence of legal regulations on employment protection in the respective countries or industries — Fair treatment and financial security through remuneration that is standard in the industry for services provided. — Contribution towards creating secure jobs through legally compliant service contracts, supply agreements and service agreements
Monitoring	A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.
Scope of application	The Supplier Code of Conduct applies to all employees of the OeKB Group, who are personally responsible for ensuring compliance within their sphere of influence.
Responsibilities	The heads of department and the topic owners report directly to the members of the executive management team. The responsibility lies with the Management Board of OeKB, the Management Board of OeEB, the executive management at OeKB CSD and the executive management at OeHT.
Reference to other standards or initiatives	The OeKB Group draws on international standards in implementing its Supplier Code of Conduct, such as the OECD Guidelines for Multinational Enterprises, the United Nations Charter (the UN Universal Declaration of Human Rights), the ten principles of the United Nations Global Compact (UNGC) and the core conventions of the International Labour Organisation (ILO).
Interests of the key stakeholders	The policies are developed in close cooperation with internal stakeholders from the various departments, subsidiaries and participants in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process.
Publication for stakeholders	The Supplier Code of Conduct is available to download from our website

— **Internal guidelines system**

The OeKB Group has a system of internal guidelines built on three levels, which the OeKB Management Board uses to manage Group risks and risks at the level of OeKB AG.

1-1, 7

- Top level: Policies and guidelines determined by the OeKB Management Board. These include, for example, the following mandatory policies and guidelines for OeKB, OeEB, OeKB CSD and OeHT: the commercial policy and strategy, the risk policy and strategy, the Code of Conduct, the Fit & Proper Policy, the data protection policy, the Group guidelines on the prevention of money laundering and terrorist financing, and the principles of the remuneration policy.
- Middle level: Guidelines derived from the top-level policies and guidelines, which generally fall under the responsibility of downstream risk-monitoring organisational units.
- Bottom level: Work instructions, operating procedures as well as method and process documents, which are derived from the guidelines and policies mentioned above and generally fall under departmental-level responsibility.

In accordance with the scope of OeKB Group guidelines, the management teams of the OeKB Group companies are responsible for implementing the policies and guidelines within their respective areas of responsibility.

Other corporate governance mechanisms

— **Complaints mechanism and whistleblowing systems**

Pursuant to §39e of the Austrian Banking Act (BWG), the OeKB Group has set up an appropriate and transparent **procedure for handling complaints** from anyone in a business relationship with the organisation. The aim of this procedure is to enable the organisation to identify, analyse and eliminate recurring and potential legal and operational risks.

The OeKB Group follows the provisions of the guidelines of the Joint Committee of the ESMA (European Securities and Markets Authority) and EBA (European Banking Authority) for complaints handling in the securities and banking sectors, respectively. Clients of the OeKB Group are asked to address their complaints directly to the relevant account manager in the first instance. If the account manager cannot deal with the complaint directly, there is also the option to refer the matter to the central complaints office of the relevant OeKB Group institution. This can be done either in person, by telephone, in writing or by filling in an online form. A further option is to refer the complaint to the Gemeinsame Schlichtungsstelle der österreichischen Kreditwirtschaft (Joint Conciliation Board of the Austrian Banking Industry).

Account managers are obliged to report the complaints they receive and the measures they take to the central complaints office. The legal data protection requirements in accordance with the European Union's General Data Protection Regulation (GDPR) and the Austrian Data Protection Act (DSG) must be observed in relation to this. In 2025, no relevant complaints about OeKB AG, OeEB and OeKB CSD were reported via the Oesterreichische Nationalbank (OeNB) reporting platform. OeHT is not subject to the provisions of § 39e of the Austrian Banking Act (complaints handling) and does not submit complaint reports to the FMA.

The complaints mechanism is governed by a complaints policy.

The **whistleblowing systems** set up in accordance with §99g of the Austrian Banking Act (BWG) are, in principle, available to anyone connected to the OeKB Group on a professional level (e.g. current and former employees, suppliers, contractors or other contractually affiliated third parties). The OeKB Group whistleblowing system also covers observed failings (internal transgressions, such as non-compliance with the Code of Conduct). All employees of the OeKB Group have the option of reporting failings through the relevant whistleblowing systems. Based on the Austrian Whistleblower Protection Act (Federal Law Gazette I No. 6/2023 – ‘HSchG’), additional statutory provisions were made for a confidential, anonymous reporting form to protect whistleblowers from potential repercussions. An internal body has been set up pursuant to the Austrian Whistleblower Protection Act (HSchG). Whistleblowers can report violations via the externally hosted OeKB bank group Integrity Line platform (<https://oekb-ki-gruppe.integrityline.app/?lang=en>) while keeping their identity confidential. The provisions of the GDPR on protecting personal data are observed when recording and handling reports from whistleblowers. Each report is followed up with the help of an external law firm brought in to act as an internal body, in accordance with the Austrian Whistleblower Protection Act (HSchG), and receipt of the report is confirmed in writing. If the whistleblower wishes, they have the option to attend a meeting with the internal body to discuss the report submitted. Irrespective of the whistleblowing system in place, problems amongst employees and contractors can of course also be dealt with through direct dialogue within the relevant organisational unit or with the involvement of the OeKB/OeEB/OeKB CSD Staff Council.

OeKB has drawn up a whistleblowing guideline, which is available to all employees on the intranet. OeEB and OeHT have also established their own whistleblowing guideline, also available to employees on the intranet.

G1-1, 11



There were no reports made during 2025 under the internal whistleblowing systems which had to be followed up in accordance with the OeKB whistleblowing guideline. Details of the complaints and whistleblowing systems for employees are provided in S1-3.

OeEB has revised the complaints mechanism to provide a specific process for handling environmental, social and human-rights-related complaints in future. This is in line with international best practice standards, particularly the UN Guiding Principles on Business and Human Rights. The purpose of this is to offer people who feel their human rights have been violated by actions or failures to act on the part of OeEB or one of its customers an easily accessible way to raise complaints and work out solutions through a mediated process.

MDR-P

Complaints Policy

Key contents and objectives	Ensuring the complaints mechanism in accordance with § 39e of the Austrian Banking Act (BWG), managing the central complaints register, categorisation and reporting complaints under the Austrian Regulation on the Statement of Assets, Income and Risks (VERA-VO). The aim of the complaints management process is to address complaints as quickly as possible in order to reach a mutual solution.
Reference to IROs	— Contribution towards a fair and sustainable economic system and society through a corporate culture and processes that ensure compliance with legislation and the Code of Conduct
Monitoring	<p>Uniform and continuous documentation of all complaints and the resolutions for these is managed by Compliance in the central complaints register. All complaints received are analysed once per year. The outcomes including suggestions for improvement are reported to the Management Board.</p> <p>A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.</p>
Scope of application	The Complaints Policy is applicable to OeKB AG. The subsidiaries have implemented their own separate policy. The process for handling reports and for cooperation between the internal body (outsourced to a legal firm) and the internal contacts is documented in the OeKB whistleblowing guideline and in the guidelines on handling whistleblowing at the companies in the OeKB Group.
Responsibilities	Responsibility lies with the members of the Management Board and/or the executive management teams.
Reference to other standards or initiatives	OeKB AG complies with § 39e of the Austrian Banking Act (BWG) (complaints handling) and also refers to the provisions of the Austrian Regulation on Assets, Earnings and Risk Reporting (VERA Regulation § 5 (1) (4) – Annex A3g) with regard to categories of complaints and adheres to the Guidelines on complaints-handling for the securities and banking sectors (JC 2018 35 – 4 October 2018).

Complaints Policy

Interests of the key stakeholders	In this context, affected stakeholders are primarily customers of the OeKB Group. The objective with all complaints received is to reach a mutual solution as quickly as possible. The policy sets out the procedure. In the event that new insights emerge from the dialogue with our stakeholders, these are incorporated into the reviews of the policy.
Publication for stakeholders	The Complaints Policy is available to all employees on the intranet.

The Whistleblowing Guideline sets out OeKB's whistleblowing system in accordance with the statutory requirements of the Austrian Whistleblower Protection Act (HSchG).

MDR-P

Whistleblowing Guideline

Key contents and objectives	Documentation of the process for handling reports and for cooperation between the internal body (outsourced to a legal firm) and the internal contacts. The Whistleblowing Guideline aims to encourage all whistleblowers to report (alleged) misconduct while protecting them from reprisals and penalties, and to explain the framework conditions for the whistleblowing system and in particular the process for making this type of report. The policy also aims to ensure that any (alleged) misconduct which is likely to damage the organisation's reputation and business operations is reported at an early stage and suitably investigated, and that any necessary measures and consequences aimed at rectifying this type of misconduct can be implemented promptly.
Reference to IROs	<ul style="list-style-type: none"> — Protecting the right to freedom of expression through governance measures (whistleblowing) — Contribution towards a fair and sustainable economic system and society through a corporate culture and processes that ensure compliance with legislation and the Code of Conduct
Monitoring	The internal officer (compliance officer or deputy compliance officer) records all steps in the process relating to a whistleblowing report in the OeKB Group Integrity Line system, which is considered confidential and secure in accordance with the requirements of the Austrian Whistleblower Protection Act (HSchG). At least once a year, the internal contact person (Dr Anton Ehm, a lawyer at the law firm Dr Anton Ehm, Dr Simone Metz LL.M. & Mag. Thomas Mödtagl Rechtsanwälte (GbR)) provides a report on all

Whistleblowing Guideline

	<p>whistleblowing reports received during the financial year and the measures implemented/status of the proceedings following consultation with the internal officer. The identity of the whistleblowers must be kept confidential at all times, including from the Management Board.</p> <p>A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.</p>
Scope of application	The Whistleblowing Guideline sets out the process for handling reports within OeKB. The subsidiaries also have documented policies on the whistleblowing process.
Responsibilities	Responsibility lies with the members of the Management Board and/or the executive management teams.
Reference to other standards or initiatives	OeKB has set up a whistleblowing system in accordance with § 99g of the Austrian Banking Act (BWG) and Whistleblower Protection Act (HSchG), and has implemented an OeKB bank group Integrity Line that also allows reports to be submitted anonymously. The whistleblowing reporting mechanism is also firmly incorporated within OeKB's Code of Conduct.
Interests of the key stakeholders	<p>Stakeholders affected include</p> <ul style="list-style-type: none">— current as well as former employees (including e.g. consultants, agency staff, as well as volunteer and unpaid interns as well as other volunteers);— applicants for a position, shareholders of OeKB and members of the Management Board and Supervisory Board;— self-employed individuals or individuals working under the supervision and direction of clients, sub-contractors of these clients and suppliers of OeKB. <p>In the event that new insights emerge from the dialogue with our stakeholders, these are incorporated into the reviews of the guideline.</p>
Publication for stakeholders	The Whistleblowing Guideline is available to all employees on the intranet.

— Procedures beyond the whistleblowing system for investigating incidents (including corruption and bribery) impartially, promptly and objectively

In the event of incidents concerning business conduct, including cases of corruption and bribery, impartial investigations are launched by the executive management team/Management Board separately from the whistleblowing system. These

G1-1, 10e



investigations are carried out by internal units (Internal Audit) or external bodies (auditor) where necessary.

G1-1, 7

A. Training policy relating to business practices, including target group, frequency and depth

There is no training policy. Training is governed as follows within the OeKB Group.

— Training for employees

G 1-1, 10 g



The OeKB Academy offers a wide range of in-house seminars for all employees of the OeKB Group. The focus of these seminars is on developing specialist and management skills and on personal development. There is also a broad spectrum of training opportunities specially produced for OeKB (e.g. mandatory training for onboarding new employees), as well as bought-in training packages and training on various topics designed by the relevant people or departments (e.g. Compliance, CISO), enabling employees to invest their time in acquiring the specific knowledge they need when they need it. All training is available to both full- and part-time employees. In particular, all employees receive regular mandatory training on all the **specific areas covered by the Code of Conduct**. These include preventing money laundering, anti-corruption, compliance, preventing market abuse, the whistleblowing system and handling complaints.

OeKB Group employees involved in **activities relevant to money laundering** undertake regular training on this topic. Those who are not involved in activities relevant to money laundering are informed about the provisions on money laundering.

To raise awareness, all employees are required to complete training on **data protection** and **cyber security** at least once a year. This is supplemented with data protection training delivered to individual departments as required on specific topics related to their particular activities.

All employees and management staff have to complete training on cyber security at least once a year.

We have developed a Group-wide onboarding process for new starters and trainees from the universities of applied sciences. Under this scheme, new employees receive support and supervision for their first twelve months at the company, enabling them to learn about all areas of the business. The process also includes an opportunity to meet the Management Board, where the new employees can ask questions and report back on their initial experiences.

— Training for executives

Executives receive regular training on key topics. New executives follow internal training programmes and have the opportunity to receive personal coaching. One of

the key priorities in 2025 included raising awareness of sexual harassment at the workplace. All executives were required to complete mandatory training on this.

All training is available to both full- and part-time employees.

— Training for the Supervisory Board, management and key staff

There is an annual training plan in place for the Supervisory Board, management and key staff within the OeKB Group. In addition to training on regulatory topics (new regulatory developments in areas such as governance, sustainable finance, information and cyber security), which is offered through e-learning courses and in-person training sessions, all other relevant topics, such as diversity and inclusion, are also covered. The training plan is based around the requirements of the FMA circular on the suitability test for management, Supervisory Board and key staff, which have been incorporated accordingly into the OeKB Group's Fit & Proper Policy. The content of the policy last underwent a thorough revision in May 2023 following the FMA's update to its circular, and is also updated regularly, or at least once per year. Topics such as knowledge of ESG risks are a fixed component of the suitability tests carried out as part of the internal evaluation and review of Fit & Proper requirements, both in the initial evaluation and in subsequent annual reviews. Given the continuously evolving nature of the regulatory framework and the dynamic environment, ESG topics are also regularly incorporated into internal training by OeKB's Sustainability Management or included in regular Fit & Proper training (sometimes with external consultants involved). Two Fit & Proper training sessions were held in the reporting year for the Supervisory Board and two for key staff, along with two 'regulatory radar' training sessions for key staff.

— Disclosures on functions at risk in respect of corruption and bribery

G1-1, 10h



OeKB acts as a specialist bank with a dual role, providing services to the Austrian credit and export sectors on the one hand, while offering capital market and energy market services on the other. This comprehensive approach requires a high degree of neutrality, which characterises OeKB's actions. It carries out tasks on behalf of the Republic of Austria in several key business areas and thereby acts as a reliable partner to the Republic.

The functions within OeKB AG that are potentially subject to risk include in particular the customer-facing divisions of Export Services and Capital Market Services, as well as the Internal Services division, which focuses on procurement and awarding of contracts. The risk of these divisions potentially being involved in corruption-related incidents is currently considered to be low. OeKB relies on a consistent system of internal policies and control mechanisms in order to ensure compliance – including the Code of Conduct, procurement and outsourcing policies – as well as regular training for the employees responsible for these items. Furthermore, OeKB adheres to the OECD Council Recommendation 'Statement on Bribery and Officially Supported Export Credits', which stipulates international standards on integrity and transparency.

In close cooperation with the Austrian Federal Ministry of Economy, Energy and Tourism (BMWET), OeHT bears a particular responsibility for implementing federal efforts to promote tourism. Accordingly, all bodies and employees at OeHT and its subsidiary TIS – irrespective of their specific area of responsibility – are classified as holding positions involving potential risks in line with the regulations applicable to government officials. This applies even though OeHT employees are not regarded as government officials for the purposes of the Austrian Criminal Code (StGB).

In light of this, the management and employees of OeHT are required to be on higher alert in their regular dealings with funding applicants or customers – particularly with a view to strengthening the prevention of corruption.

In view of the government mandate relating to legal transactions in export financing, Capital Market Services and central security depository business, there is an increased level of awareness at OeKB AG, OeEB and OeKB CSD of the importance of adhering to the OeKB Group’s rules of conduct on anti-corruption when dealing with customers and government officials.

Disclosure requirement G1-3 – Prevention and detection of corruption and bribery

G 1-3, 18a



Preventing corruption

In accordance with the Code of Conduct, the OeKB Group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption. Our membership of ‘Transparency International Austria’ underlines our strong zero-tolerance stance on corruption.

OeKB Group employees are not government officials as defined by corruption law. However, due to the key position that the OeKB Group occupies on the Austrian capital market and the role it plays in the Austrian export and tourism sectors, as well as in development policy, the Group expects its employees to be guided by the provisions of corruption law applicable to government officials.

The OeKB Group’s anti-corruption measures are based on the Anti-Corruption Policy, which is available to all employees on the intranet and is also available in abridged form on the website. It is updated regularly, most recently in 2025, and forms part of internal compliance training measures.

G 1-3, 20



Anti-corruption Policy

MDR-P

Key contents and objectives	The policy sets out the provisions for preventing corruption within the OeKB Group. It governs the process for dealing with government officials and business partners and sets out a zero-tolerance policy regarding the solicitation, acceptance or promise of benefits and refusal of facilitation payments.
Reference to IROs	— Helping to cultivate business relationships based on integrity and trust through effective anti-corruption and Know Your Customer (KYC) measures / adverse

Anti-corruption Policy	<p>impact on business relations if the measures are ineffective</p> <ul style="list-style-type: none"> — Raising employee awareness through training related to anti-corruption and bribery
Monitoring	A review is carried out at least once per year to ensure that the policy is complete and up-to-date and to verify if there is any need for adjustments. Updates are recorded in the change log and are subject to the approval process defined in the document control procedure.
Scope of application	The Anti-corruption Policy applies to all employees of the OeKB Group, who are personally responsible for ensuring compliance within their sphere of influence. Members of the Management Board and the executive management teams, as well as temporary staff deployed to the OeKB Group, are also covered by the policy.
Responsibilities	The individuals responsible for anti-corruption at the OeKB Group report directly to the members of the executive management team. Responsibility lies with the Management Board of OeKB.
Reference to other standards or initiatives	OeKB follows the principles of the 'Austrian Corporate Governance Code' as the standard for modern corporate governance when implementing its anti-corruption measures, even though the shares of OeKB and OeEB are not listed on the stock exchange and there is no legal obligation in this regard. Regulations in line with criminal law on corruption have been implemented regarding the acceptance or granting of benefits, allowances and gifts, in a similar manner to those applicable to government officials, even though OeKB employees are not government officials for the purposes of § 74 (1) (4a) of the Austrian Criminal Code (StGB). In its business transactions with exporting companies, OeKB is subject to the anti-corruption regulations required by the OECD and implements these.
Interests of the key stakeholders	The policies are all developed in close cooperation with internal stakeholders from the various departments, subsidiaries and participants in the ESG Task Force. A consultation was held with internal and external stakeholders as part of the materiality analysis, and findings from this are being incorporated into the policy development and update process.
Publication for stakeholders	The Anti-corruption policy is available to download from our website

In the area of export support, the Republic of Austria is subject to the OECD's anti-corruption regulations. In its Recommendation on Bribery and Officially Supported Export Credits, the OECD calls on member states to take additional measures to combat bribery of foreign government officials in export transactions within the framework of their export credit insurance systems.

G 1-3, 18a



In our capacity as an authorised agent of the Republic of Austria under the Austrian Export Guarantee Act, we take the following key measures:

- Austrian Exporters must provide information as to whether the exporter itself or a person acting on its behalf has been convicted by a court of law for bribery within the last five years. We check whether the exporter is on the exclusion list of certain international finance institutions (IFIs), such as the World Bank or the European Bank for Reconstruction and Development.
- In certain cases, we will carry out a more in-depth vetting process, including obtaining additional information if the exporter is subject to an IFI exclusion, a criminal conviction or criminal prosecution. If necessary, we will ask the customer to provide details of any commissions (recipient, amount, purpose).
- In the case of a criminal conviction, we are also obliged to obtain information on what action has been taken to avoid incidents of bribery in future. This information is examined very critically.

The Compliance Officer and his or her deputy is responsible internally for the whistleblowing system. Internal Audit/Group Audit is also involved in dealing with allegations of corruption or fraud. Both Compliance and Internal Audit/Group Audit have been set up as independent functions by law, reporting directly to the full Management Board and the Supervisory Board. Both bodies act impartially and are not subject to instructions from the business units or management.

G 1-3, 18b, 18c



Furthermore, the external, impartial bank auditor has to report to the Austrian Financial Market Authority (FMA) if they discover any irregularities in relation to business conduct.

Information on anti-corruption and bribery training

Like any employee, all members of the Management Board receive training on anti-corruption and money laundering, along with information about the anti-corruption policy, and take part in reviews. The members of the Supervisory Board complete Fit & Proper training twice a year. New members of the Supervisory Board and those in key roles are required to complete an e-learning course on the 'Specific characteristics of the OeKB Group' from December 2025, which covers the OeKB Group's business areas and provides an overview of the specific regulatory features. All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years). The People & Culture departments as well as the Compliance team check that the relevant training has been completed and grace periods are granted if necessary. This ensures that all functions considered at risk are covered by training programmes

G 1-3, 21 a, 21 b, 21 c



related to anti-corruption. New starters are provided with information about anti-corruption at in-person onboarding events, which take place around six or seven times a year. All employees have access to the relevant information on the intranet and, in the event of any new developments, they are given updated information by the responsible units.

Parameters and objectives

The objectives and measures for the upcoming strategic period (2025–2030) can be found in the table below.

MDR-T, MDR-A

The baseline year for the objectives set as part of the OeKB Group's strategy is 2025. The baseline year for achievement of objectives by OeEB is 2024 (in accordance with its 2024–2028 strategic period).

The objectives are not based on any scientific findings.

A stakeholder consultation was held within the scope of the materiality analysis. The findings have been incorporated into the development of the strategy and the objectives derived. Details are described in ESRS 2, IRO-1.

Ongoing monitoring takes place to ensure that the objectives are met. The status is presented to the Group ESG Board every quarter. Achieving the objectives also represents a strategic KPI in the remuneration policy. Achievement of the objectives is also reviewed once per year as part of the external audit and every two years as part of an internal audit. The progress report is published annually in the sustainability report.

Measures have been defined for all objectives. The position of these in the value chain is identical to the corresponding objective. If the measure is implemented at a different point in the value chain than the objective, then this fact is indicated.

There were no changes made in the reporting year to the objectives and the corresponding parameters or the underlying measurement methods, significant assumptions, restrictions, sources and data collection procedures. The progress report on achieving the objectives can be found in the table below. The measures listed do not require any significant operating expenditure (OpEx) and/or capital expenditure (CapEx). An evaluation will be completed for future measures.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
As a leading employer, we are ranked in the top 1% of employers in Austria. (own operations)	Qualitative and quantitative target level	In 2024, we were ranked in the top 1% of employers in Austria	Principles such as fair employment practices, diversity, promoting health and human resources development are firmly embedded in our Code of Conduct.	2025–2030	Carry out 270° Feedback surveys for executives in the OeKB Group and develop leadership skills based on the results.	2025	Employees	As part of ongoing development efforts for the leadership model, a 270° Feedback exercise focusing on leadership skills was implemented during the reporting year, followed by a workshop with executives and employees. Details can be found under G1-1, 9 Corporate culture/leadership model.
					Assess employer activity, e.g. by collecting 270° Feedback, and develop a generally suitable system for measuring employer attractiveness.	2025	Employees	Attractiveness as an employer was also assessed as part of the 270° Feedback 2025. See G1-1, 9 Corporate culture/leadership model for details
Our employee satisfaction level and recommendation rate are above the average in the financial services sector. (own operations)	Qualitative and quantitative target level	The employment satisfaction findings from the 270° Feedback collected in 2023 showed that our level of employee satisfaction is higher than the average in the financial services sector.	Principles such as fair employment practices, diversity, promoting health and human resources development are firmly embedded in our Code of Conduct.	2025–2030	Continuously develop the leadership and feedback culture, e.g. by offering specific continuing professional development opportunities.	2030	Employees	A review of the leadership model was initiated based on the results of the 270° Feedback.
					Use appropriate systems to regularly measure and check the level of employee satisfaction and recommendation rate.	2030	Employees	Implementation of the measure scheduled for the 2030 reporting year.
An ESG competency matrix has been developed and all employees have received training appropriate to their role. (own operations)	Qualitative and quantitative target level given as a percentage	Developments and requirements due to EU regulations mean that ESG expertise needs to be cultivated across all areas.	According to our Code of Conduct, we have a duty to train our employees.	2025–2030	Carry out comprehensive research into developing an ESG competency matrix.	2025	ESG Team	An analysis was carried out of relevant ESG competencies and an initial ESG competency matrix was drawn up. An agreement on further development and implementation together with the department People & Culture is scheduled for 2026.
					Define a competency matrix for the ESG Office roles and train employees accordingly or identify further training measures to be taken.	2026	ESG Team	Implementation of the measure scheduled for the 2026 reporting year.
					Draw up a roadmap for further developing the ESG competency matrix for the OeKB Group and start implementing it on this basis.	2026	ESG Team	Implementation of the measure scheduled for the 2026 reporting year.
We have established partnerships that champion diversity, equity and inclusion (DEI). At least 50% of OeKB's donation expenditure goes towards projects that promote DEI. (downstream)	Quantitative, relative target level given as a percentage	In 2024, 80% of our donation expenditure went to organisations that champion DEI.	Donation policy	2025–2030	Revise the donation and sponsorship policies and include them as a new focal topic.	2025	Employees	Guidelines on donations and sponsorship have been completely revised with DEI aspects also systematically incorporated.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
					Plan fundraising and sponsorship activities for 2026 accordingly	2025	Employees; organisations eligible for donations or sponsorship	A proposal for donations that includes a list of organisations and amounts has been drawn up and prepared as a decision-making template for the Management Board.
A human rights policy, an action plan, and complaints and resolution processes have been implemented and integrated effectively into a complaints mechanism. (upstream, own operations, downstream)	Qualitative	Developments and requirements due to EU regulations.	N/A, as own policy	2025–2030	Revise the Human Rights Policy	2025	Suppliers, employees and customers	A Human Rights Policy was developed in 2025. Details can be found in S1-1.
					Develop an action plan and start the implementation process.	2026	Suppliers, employees and customers	An action plan was drawn up in 2025 to implement the provisions of the Human Rights Policy and this was agreed with all those responsible. See S1-1 for details.
					Develop a complaints and resolution mechanism and implement it.	2026	Suppliers, employees and customers	A complaints mechanism in connection with the Human Rights Policy is currently being developed and this will come into force in 2026. Details can be found in S1-1.
					Integrate human rights into the mandatory ESG training for all employees.	2027	Employees	Implementation of the measure scheduled for the 2027 reporting year.
We are involved in networks promoting responsible conduct and building strategic alliances related to sustainable finance. (downstream)	Qualitative	Developments and requirements due to EU regulations.	A stakeholder dialogue is envisaged as part of our ESG Policy.	2025–2030	Ensure active exchange within the framework of the OECD Export Credit Agencies (ECAs) and/or the European Development Finance Institutions (EDFIs).	2025	ECAs, EDFIs	The ECA environmental audit teams engage in discussion and dialogue at least twice a year as part of the Practitioners' Meetings. The last discussion and dialogue took place in October 2025. The objective is to ensure that all ECAs apply the Common Approaches consistently.
					Draw up statements on revising the OECD Common Approaches (CA) in collaboration with the Federal Ministry of Finance and, once the CA have entered into force, define operational steps to more firmly integrate the issues of climate change, human rights, biodiversity and supply chains. (upstream)	2025	Federal Ministry of Finance	The process for revising the OECD Common Approaches is currently ongoing. Consultations were held with relevant stakeholders within this framework. Once the revised regulations come into force, the plan is to work with the Federal Ministry of Finance to define operational measures in order to further consolidate the integration of climate change, human rights, biodiversity and supply chains.

Objectives	Target level	Methodology	Policy	Target period	Measures	Timescale	Stakeholders affected	Progress report
					Evaluate participation in ECA networks such as E3F (Export Finance for Future) or NZECA (Net-Zero Export Credit Agencies Alliance). If there is potential, coordinate with the Federal Ministry of Finance on participation and implement this.	2025	ECAs, Federal Ministry of Finance	Participation in relevant ECA networks, in particular E3F, is already being supported in terms of content and is being examined in-depth. Discussions take place on a continuous basis with the Federal Ministry of Finance for the purposes of coordinating the next steps.
					Step up our involvement in implementing the Global Gateway initiative.	2025	Public institutions	A focal point has been set up at OeKB/OeEB to boost involvement in the efforts to implement the Global Gateway. Preparatory work was carried out to accompany this aimed at further expanding a coordinated national integration effort.
					Ensure active exchange and discussions within the framework of the Observer Group of the Green Finance Alliance.	2025	Members of the GFA	Ongoing professional dialogue takes place regularly with the Observer Group in the form of events and webinars.

Disclosure requirement G1-4 – Incidents of corruption or bribery

G1-4, 24a, b

There have been no convictions or fines for violations of anti-corruption and anti-bribery laws.



Measures and resources for managing material impacts related to corruption and bribery

MDR-A

Measures taken in relation to anti-corruption and bribery apply to the entire OeKB Group. The measures are implemented on an ongoing basis with no fixed timescale.

In accordance with the Code of Conduct (described in detail in G1-1), the OeKB Group maintains a strict zero-tolerance policy towards illegal and unethical business practices, particularly those involving bribery and corruption.

Acting on behalf of the Republic of Austria as a national export credit insurer, OeKB applies the OECD's Recommendation on Bribery and Officially Supported Export Credits in its business activities in the downstream value chain (described in detail in G1-3).

All employees, including all executives, undertake mandatory online training on our anti-corruption policy and the Code of Conduct at regular intervals (every two years) (see also G1-3).

Auditor's Report

To the members of the Management Board and Supervisory Board of
Oesterreichische Kontrollbank Aktiengesellschaft
Strauchgasse 1-3, 1010 Vienna

Independent auditor's limited assurance report on the consolidated non-financial report for 2025¹

We have performed a limited assurance engagement on the consolidated non-financial report of Oesterreichische Kontrollbank Aktiengesellschaft (further "OeKB-Group") for the fiscal year ended 31 December 2025.

Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the consolidated non-financial report is not prepared, in all material respects, in accordance with the legal requirements of Sec. 267a UGB ["Unternehmensgesetzbuch": Austrian Company Code], including

- Compliance with the legal reporting requirements pursuant to Art. 8 of Regulation (EU) 2020/852 ("EU Taxonomy Regulation") as well as
- Compliance with the standards applicable to consolidated non-financial reports (European Sustainability Reporting Standards, "ESRS"),
- The consistency of the process to identify information required to be reported under ESRS ("materiality assessment process") with the Company's description in the disclosure IRO-1 in accordance with ESRS 2.

Basis for conclusion

We conducted our limited assurance engagement in accordance with the generally accepted standards for other assurance engagements as applied in Austria and supplementary opinions as well as with International Standard on Assurance Engagements (ISAE) 3000 (Revised), which is applicable to such engagements. The procedures in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower

¹ Attention: This letter has been translated from German to English for referencing purposes only. Please refer to the officially legally binding version as written and signed in German. Only the German version is the legally binding version.

than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our responsibilities under these requirements and standards are further described in the “Responsibilities of the auditor of the consolidated non-financial report” section of our assurance report.

We are independent of the OeKB-Group in accordance with the requirements of Austrian commercial and professional law, and we have fulfilled our other professional responsibilities in accordance with these requirements.

Our audit firm operates a comprehensive system of quality management, including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we obtained by the date of our assurance report is sufficient and appropriate to provide a basis for our conclusion on this date.

Responsibilities of management, the supervisory board

Management is responsible for designing and implementing a materiality assessment process and describing this process in the disclosure IRO-1 in accordance with ESRS 2. These responsibilities include:

- Obtaining an understanding of the environment in which the OeKB-Group’s activities and business relationships take place and obtaining an understanding of the affected stakeholders;
- Identifying actual and potential (both negative and positive) impacts related to sustainability matters as well as risks and opportunities that affect or could reasonably be expected to affect the OeKB-Group’s financial position, financial performance, cash flows, access to finance or cost of capital over the short, medium or long term;
- Assessing the materiality of the identified impacts, risks and opportunities related to sustainability matters by selecting and applying appropriate estimates and thresholds; and
- Making assumptions and estimates that are appropriate in the circumstances.

Management is also responsible for the preparation of consolidated non-financial report that includes all information identified by the process in accordance with the applicable requirements and standards, including:

- Compliance with the requirements of Sec. 267a UGB and
- Inclusion of disclosures in the consolidated non-financial report in accordance with the EU Taxonomy Regulation as well as

- Compliance with ESRS.

These responsibilities also include:

- Designing, implementing and maintaining such internal control as management determines is relevant to enable the preparation of a consolidated non-financial report that is free from material misreport, whether due to fraud or error; and
- Selecting and applying appropriate methods for a consolidated non-financial report well as making assumptions and estimates about certain sustainability disclosures that are appropriate in the circumstances.

The supervisory board is responsible for overseeing the process to assess materiality and prepare the consolidated non-financial report.

Inherent limitations in preparing the consolidated non-financial report

When reporting on forward-looking information, OeKB-Group required to prepare such forward-looking information on the basis of disclosed assumptions about events that could occur in the future and possible future actions by the Company. The actual outcome is likely to differ, as expected events often do not occur as assumed.

When determining the disclosures in accordance with the EU Taxonomy Regulation, management is required to interpret undefined legal terms. Undefined legal terms may be interpreted differently, also with regard to the legal conformity of their interpretation and are therefore subject to uncertainties.

Responsibilities of the auditor of the consolidated non-financial report

Our objectives are to plan and perform an assurance engagement to obtain limited assurance about whether the consolidated non-financial report in accordance with the requirements of Sec. 267a UGB, the reporting in accordance with the EU Taxonomy Regulation and the reporting in accordance with the requirements of ESRS, including the materiality assessment process, is free from material misreport, whether due to fraud or error, and to issue an assurance report that includes our conclusion. Misreports can arise 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 users taken on the basis of this consolidated non-financial report.

We exercise professional judgment and maintain professional skepticism throughout the engagement.

Our responsibility for the assurance engagement on the consolidated non-financial report with regard to the materiality assessment process encompasses:

- Performing risk-based procedures, including obtaining an understanding of internal control relevant to the engagement, to identify risks that cause the process to not comply with the applicable requirements of ESRS, but not for the purpose of providing a conclusion on the effectiveness of that process, and
- Designing and performing procedures to assess whether the process is consistent with the Company's description in the disclosure IRO-1 in accordance with ESRS 2.

Our other responsibilities in relation to the reasonable assurance engagement on the consolidated non-financial report include

- Performing risk-based procedures, including obtaining an understanding of internal control relevant to the engagement, to identify representations that are more likely to be materially misstated, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Company's internal control; and
- Designing and performing procedures responsive to disclosures in the consolidated non-financial report where material misreports are more likely. The risk of not detecting a material misreport resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of work performed

A limited assurance engagement involves performing procedures to obtain evidence about the consolidated non-financial report.

The nature, timing and extent of procedures selected depend on professional judgment, including the identification of disclosures in the consolidated non-financial report that could be materially misstated, whether due to fraud or error.

In conducting our limited assurance engagement in relation to the materiality assessment process,

- We obtain an understanding of the process by
 - Making inquiries to understand the sources of information used by management (e.g., stakeholder engagement, business plans and strategy documents); and
 - Reviewing the Company's internal process documentation.
- We assess whether the evidence obtained from our procedures on the processes implemented by the Company is consistent with the description in the disclosure IRO-1 in accordance with ESRS 2.
- We assess whether all information obtained through the process to determine the group non-financial report has been included in the consolidated non-financial report.

In conducting our limited assurance engagement on the consolidated non-financial report,

- We assess whether the structure and presentation of the consolidated non-financial report is in accordance with ESRS.
- We make inquiries of relevant personnel and perform analytical procedures regarding selected disclosures in the consolidated non-financial report.
- We perform procedures on a test basis on selected disclosures in the consolidated non-financial report.
- We reconcile selected disclosures in the consolidated non-financial report with the corresponding disclosures in the consolidated financial reports and the other sections of the group management report.
- We obtain evidence about the methods presented to develop estimates and forward-looking information.

Delimitation of the scope of services:

- Prior-year figures were not in scope of our assurance procedures unless this was necessary for plausibility checks.
- Figures taken from external studies were not in scope of our assurance procedures. Only the correct inclusion of the relevant information and data in the consolidated financial reports was checked.
- The financial performance indicators and reports audited as part of the audit of the annual or consolidated financial reports were not subjected to any further assurance by us.

Limitation of liability and publication

The limited assurance engagement on the consolidated non-financial report is a voluntary assurance engagement.

We issue this assurance report on the basis of the engagement agreement signed with the client, which is governed, also in relation to third parties, by the attached General Conditions of Contract for the Public Accounting Professions [“Allgemeine Auftragsbedingungen für Wirtschaftstreuhandberufe”: AAB 2018].

With regard to our responsibility and liability arising from the engagement, Item 7 of the AAB 2018 applies. We shall only be liable in cases of willful intent and gross negligence. In cases of gross negligence, our maximum liability for damages shall be tenfold the minimum insurance sum of the professional liability insurance according to Sec. 11 WTBG [“Wirtschaftstreuhandberufsgesetz”: Austrian Public Accounting Professions Act] 2017, i.e., a total of EUR 726,730. The limitation period shall be determined in accordance with Item 7 (4) of the AAB 2018.

Our report on the assurance engagement may only be distributed to third parties in complete and unabridged form together with the consolidated non-financial reporting. Since our report is prepared solely on behalf of and in the interest of the company, it does not serve as a basis for any potential reliance by third parties on its content. Therefore, claims by third parties cannot be derived from it.

Vienna, 06 March 2026

Ernst & Young
Wirtschaftsprüfungsgesellschaft m.b.H.

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Appendix – Tables in accordance with the EU Taxonomy Regulation

0. Overview of the KPIs that credit institutions are required to disclose under Article 8 of the Taxonomy Regulation

Disclosure reference date/period t									
		Total exposure to Taxonomy-aligned activities (currency)		KPI (2) (%)	KPI (3) (%)	% coverage (over total assets) (4) (%)	non assessed exposures (% of covered assets) (5)	non assessed exposures (% of covered assets) (5)	
		Turnover-based	CapEx-based	Turnover-based	CapEx-based		Turnover-based	CapEx-based	
Main KPI	Green asset ratio (GAR) stock	347.46	401.91	1.76%	2.03%	56.85%	-	-	
		Total exposure to Taxonomy-aligned activities (currency)		KPI (2) (%)	KPI (3) (%)	% coverage (over total assets) (4) (%)	non assessed exposures (% of covered assets) (5)	non assessed exposures (% of covered assets) (5)	
		Turnover-based	CapEx-based	Turnover-based	CapEx-based		Turnover-based	CapEx-based	
<i>Additional KPIs</i>	<i>GAR (flow)</i>	39.99	52.72	1.06%	1.39%	73.17%	-	-	
	<i>Trading book</i>								
	<i>Financial guarantees</i>								
	<i>Assets under management</i>								
	<i>Fees and commissions income (1)</i>								
(1) fees and commissions income from services other than lending and AuM									
(2) based on the Turnover KPI of the counterparty									
(3) based on the CapEx KPI of the counterparty									
(4) % of assets covered by the KPI over banks' total assets									
(5) in accordance with Article 7(8) of this Regulation									
Note 1: Across the reporting templates: cells shaded in black should not be reported.									
Note 2: Fees and Commissions (sheet 6) and Trading Book (sheet 7) KPIs shall only apply starting 2028.									

1. Assets used to calculate the GAR (based on the CapEx KPI)

Disclosure reference date/period t	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
Stock / Flow Million EUR	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy- aligned	Breakdown per environmental objective							Of which Use of Proceeds	Of which transitional	Of which enabling	Non- assessed exposures	Of which non- material activities of counterparties	Of which exposures financing counterparties reporting in Accordance with Article 7(9)	Of which not assessed considered non-material by the credit institution (5)
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)								
1 GAR - Covered assets in both numerator and denominator	19,760.12	3,993.23	401.91	397.34	4.09	0.32	0.16	-	0.00	170.64	214.71	79.89	-	-	-	-	
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	19,760.12	3,993.23	401.91	397.34	4.09	0.32	0.16	-	0.00	170.64	214.71	79.89	-	-	-	-	
3 Financial undertakings	19,657.43	3,975.94	392.65	388.07	4.09	0.32	0.16	-	0.00	170.64	214.32	71.05	-	-	-	-	
4 Loans and advances	19,503.07	3,892.43	388.98	384.42	4.08	0.32	0.16	-	0.00	168.65	214.22	70.83	-	-	-	-	
5 Debt securities, including UoP	154.37	83.50	3.67	3.65	0.01	0.00	0.00	-	0.00	2.00	0.10	0.22	-	-	-	-	
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Non-financial undertakings	102.69	17.29	9.26	9.26	-	-	-	-	-	-	0.39	8.84	-	-	-	-	
8 Loans and advances	21.12	2.53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Debt securities, including UoP	81.57	14.76	9.26	9.26	-	-	-	-	-	-	0.39	8.84	-	-	-	-	
10 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19 Exposures included on a voluntary basis	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 Total GAR assets	19,760.12																
21 Assets not covered for GAR calculation	14,996.29																
22 Central governments and Supranational issuers	8,578.09																
23 Central banks exposure	338.98																
24 Trading book	-																
25 Undertakings and entities not subject to CSRD	4,195.82																
26 SMEs and undertakings (other than SMEs) not subject to CSRD disclosure obligations	3,077.59																
27 Loans and advances	2,225.92																
28 of which loans collateralised by commercial immovable property	-																
29 of which building renovation loans	-																
30 Debt securities	336.28																
31 Equity instruments	515.40																
32 Non-EU country counterparties not subject to CSRD disclosure obligations	1,118.23																
33 Loans and advances	934.34																
34 Debt securities	180.12																
35 Equity instruments	3.77																
36 Derivatives	639.85																
37 On demand interbank loans	1,153.65																
38 Cash and cash-related assets	0.00																
39 Other categories of assets (e.g. Goodwill, commodities, etc.)	89.90																
40 Total assets	34,756.41																
Off-balance sheet exposures (stock) to Undertakings subject to CSRD disclosure obligations and local governments																	
41 Financial guarantees																	
42 Assets under management																	
43 Of which debt securities																	
44 Of which equity instruments																	

1.1 Assets used to calculate the GAR new business (based on the CapEx KPI)

Disclosure reference date/period t		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Stock / Flow Million EUR	Total [gross] carrying amount	Of which Taxonomy- eligible	Of which Taxonomy- aligned	Breakdown per environmental objective							Of which Use of Proceeds	Of which transitional	Of which enabling	Non-assessed exposures	Of which non- material activities of counterparties	Of which exposures financing counterparties reporting in Accordance with Article 7(9)	Of which not assessed considered non- material by the credit institution (5)
				Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)								
1 GAR - Covered assets in both numerator and denominator	3,787.09	907.44	52.72	51.99	0.69	0.07	0.02	-	0.00	-	8.28	16.82					
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	3,787.09	907.44	52.72	51.99	0.69	0.07	0.02	-	0.00	-	8.28	16.82					
3 Financial undertakings	3,752.48	903.33	48.69	47.91	0.69	0.07	0.02	-	0.00	-	8.28	12.79					
4 Loans and advances	3,744.44	901.98	48.56	47.78	0.69	0.07	0.02	-	-	-	8.26	12.77					
5 Debt securities, including UoP	8.04	1.35	0.14	0.14	0.00	0.00	0.00	-	0.00	-	0.02	0.02					
6 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-					
7 Non-financial undertakings	34.62	4.11	4.03	4.07	-	-	-	-	-	-	-	4.03					
8 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-					
9 Debt securities, including UoP	34.62	4.11	4.03	4.07	-	-	-	-	-	-	-	4.03					
10 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-					
11 Households	-	-	-	-	-	-	-	-	-	-	-	-					
12 of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-					
13 of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-					
14 of which motor vehicle loans	-	-	-	-	-	-	-	-	-	-	-	-					
15 Local government financing	-	-	-	-	-	-	-	-	-	-	-	-					
16 Housing financing	-	-	-	-	-	-	-	-	-	-	-	-					
17 Other local government financing	-	-	-	-	-	-	-	-	-	-	-	-					
18 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-					
19 Exposures included on a voluntary basis	-	-	-	-	-	-	-	-	-	-	-	-					
20 Total GAR assets	3,787.09																
21 Assets not covered for GAR calculation	1,388.88																
22 Central governments and Supranational issuers	331.84																
23 Central banks exposure	2.90																
24 Trading book	-																
25 Undertakings and entities not subject to CSRD	628.38																
26 SMEs and undertakings (other than SMEs) not subject to CSRD disclosure obligations	418.12																
27 Loans and advances	286.62																
28 of which loans collateralised by commercial immovable property	-																
29 of which building renovation loans	-																
30 Debt securities	68.78																
31 Equity instruments	62.71																
32 Non-EU country counterparties not subject to CSRD disclosure obligations	210.27																
33 Loans and advances	168.08																
34 Debt securities	42.18																
35 Equity instruments	-																
36 Derivatives	317.99																
37 On demand interbank loans	107.76																
38 Cash and cash-related assets	-																
39 Other categories of assets (e.g. Goodwill, commodities, etc.)	-																
40 Total assets	5,175.98																
Off-balance sheet exposures (stock) to Undertakings subject to CSRD disclosure obligations and local governments																	
41 Financial guarantees	-																
42 Assets under management	-																
43 Of which debt securities	-																
44 Of which equity instruments	-																

2. GAR sectoral information (based on the CapEx KPI)

	a	b	c	d	e	f	g	h	i
Breakdown by sector - NACE 4 digits level (code and label) (Million EUR)	Total [gross] carrying amount	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)
1 L64190	19,628.51	3,964.44	392.64	388.07	4.09	0.32	0.16	-	0.00
2 H52212	51.60	6.13	6.00	6.00	-	-	-	-	-
3 N70100	32.34	4.19	3.25	3.25	-	-	-	-	-
4 V99000	28.49	11.40	-	-	-	-	-	-	-
5 M68209	7.09	2.58	-	-	-	-	-	-	-
6 L66190	6.01	2.28	-	-	-	-	-	-	-
7 P84110	2.05	0.31	0.01	0.01	-	-	-	-	-
8 L64210	1.81	-	-	-	-	-	-	-	-
9 D35110	1.50	1.50	-	-	-	-	-	-	-
10 L64990	0.44	0.10	0.00	0.00	0.00	-	-	-	-
11 Nuclear activities	18,930.32	5.33	5.22						
12 Fossil gas activities	18,930.32	22.09	0.31						
13 Of which non-assessed exposures	-								
1. Credit institutions shall disclose in this template information on top ten exposures in the banking book towards top ten sectors covered by the Taxonomy (NACE sectors 4 levels of detail), using the relevant NACE Codes on the basis of the principal activity of the counterparty									
2. The counterparty NACE sector allocation shall be based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor shall be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure. The distribution of jointly incurred exposures by NACE codes shall be driven by the characteristics of the more relevant or determinant obligor. Institutions shall									
3. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.									
4. referred to in Sections 4.26, 4.27, and 4.28 of Annexes I and II to Delegated Regulation 2021/2139									
5. referred to in Sections 4.29, 4.30, and 4.31 of Annexes I and II to Delegated Regulation 2021/2139									
6. in accordance with Article 7(8) of this Regulation									

3. GAR KPI portfolio (based on the CapEx KPI)

Disclosure reference date/period t		a	b	c	d	e	f	g	h	i	j	k	l	m
% (compared to corresponding total covered assets in the denominator)	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)	
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)						
1	GAR - Covered assets in both numerator and denominator	20.21%	2.03%	2.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.86%	1.09%	0.40%	10.06%	
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	20.21%	2.03%	2.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.86%	1.09%	0.40%	10.06%	
3	Financial undertakings	20.23%	2.00%	1.97%	0.02%	0.00%	0.00%	0.00%	0.00%	0.87%	1.09%	0.36%	9.88%	
4	Loans and advances	19.96%	1.99%	1.97%	0.02%	0.00%	0.00%	0.00%	0.00%	0.86%	1.10%	0.36%	9.99%	
5	Debt securities, including UoP	54.09%	2.37%	2.37%	0.01%	0.00%	0.00%	0.00%	0.00%	1.29%	0.06%	0.14%	4.39%	
6	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	
7	Non-financial undertakings	16.84%	9.02%	9.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	8.61%	53.58%	
8	Loans and advances	11.96%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
9	Debt securities, including UoP	18.10%	11.36%	11.36%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	10.84%	62.75%	
10	Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	
11	Households	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
	of which loans collateralised by residential immovable													
12	property	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
13	of which building renovation loans	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
14	of which motor vehicle loans	0.00%	0.00%	0.00%						0.00%	0.00%	0.00%	0.00%	
15	Local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
16	Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
17	Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
18	Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
19	Exposures included on a voluntary basis (4)	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%	
20	GAR - Total GAR assets	20.21%	2.03%	2.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.86%	1.09%	0.40%	10.06%	0.00%

1. Institution shall disclose in this template the GAR KPIs on stock of exposures calculated based on the
2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.
3. in accordance with Article 7(8) of this Regulation
4. in accordance with Article 7(3) of this Regulation

3. GAR KPI portfolio (based on the revenue KPI)

Disclosure reference date/period t		a	b	c	d	e	f	g	h	i	j	k	l	m
% (compared to corresponding total covered assets in the denominator)	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)	
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)						
			1 GAR - Covered assets in both numerator and denominator	19.95%	1.76%	1.75%	0.01%	0.00%						0.00%
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	19.95%	1.76%	1.75%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	1.08%	0.24%	8.81%	
3 Financial undertakings	20.02%	1.76%	1.75%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.87%	1.08%	0.24%	8.80%	
4 Loans and advances	19.75%	1.76%	1.74%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	1.09%	0.24%	8.90%	
5 Debt securities, including UoP	53.99%	2.27%	2.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.29%	0.05%	0.10%	4.20%	
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	
7 Non-financial undertakings	6.06%	1.14%	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.13%	18.82%	
8 Loans and advances	1.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
9 Debt securities, including UoP	7.34%	1.44%	1.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.42%	19.58%	
10 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	
11 Households	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
13 of which building renovation loans	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
14 of which motor vehicle loans	0.00%	0.00%	0.00%							0.00%	0.00%	0.00%	0.00%	
15 Local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
16 Housing financing	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
17 Other local government financing	0.00%	0.00%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
18 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
19 Exposures included on a voluntary basis (4)	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	0.00%	
20 GAR - Total GAR assets	19.95%	1.76%	1.75%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.86%	1.08%	0.24%	8.81%	0.00%

1. Institution shall disclose in this template the GAR KPIs on stock of exposures calculated based on the

2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.

3. in accordance with Article 7(8) of this Regulation

4. in accordance with Article 7(3) of this Regulation

4. GAR KPI inflows (based on the CapEx KPI)

Disclosure reference date t														
% (compared to corresponding total covered assets in the denominator)	a	b	c	d	e	f	g	h	i	j	k	l	m	
	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)	
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)						
1 GAR - Covered assets in both numerator and denominator	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%		
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%		
3 Financial undertakings	24.07%	1.30%	1.28%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.34%	5.39%		
4 Loans and advances	24.09%	1.30%	1.28%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.34%	5.38%		
5 Debt securities, including UoP	16.84%	1.72%	1.69%	0.01%	0.01%	0.00%	0.00%	0.01%	0.00%	0.25%	0.29%	10.23%		
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
7 Non-financial undertakings	11.88%	11.63%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.63%	97.90%		
8 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
9 Debt securities, including UoP	11.88%	11.63%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.63%	97.90%		
10 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
11 Households	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
12 of which building renovation loans	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
14 of which motor vehicle loans	0.00%	0.00%	0.00%						0.00%	0.00%	0.00%	0.00%		
15 Local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
16 Housing financing	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
17 Other local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
18 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
19 Exposures included on a voluntary basis (4)	0.00%	0.00%	0.00%	0.00%					0.00%	0.00%	0.00%	0.00%		
20 GAR - Total GAR assets	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%	0.00%	

1. Institution shall disclose in this template the GAR KPIs on flow of new loans and advances, debt securities,
2. Credit institutions shall duplicate this template for turnover based and CapEx based disclosures.
3. in accordance with Article 7(8) of this Regulation
4. in accordance with Article 7(3) of this Regulation

4. GAR KPI inflows (based on the revenue KPI)

Disclosure reference date t	a	b	c	d	e	f	g	h	i	j	k	l	m
% (compared to corresponding total covered assets in the denominator)	Of which Taxonomy-eligible	Of which Taxonomy-aligned	Breakdown per environmental objective						Of which Use of Proceeds	Of which transitional	Of which enabling	Proportion of Taxonomy aligned in Taxonomy eligible	Non-assessed exposures (3)
			Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Water and Marine resources (WTR)	Circular economy (CE)	Pollution (PPC)	Biodiversity and Ecosystems (BIO)					
1 GAR - Covered assets in both numerator and denominator	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%	
2 Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%	
3 Financial undertakings	24.07%	1.30%	1.28%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.34%	5.39%	
4 Loans and advances	24.09%	1.30%	1.28%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.34%	5.38%	
5 Debt securities, including UoP	16.84%	1.72%	1.69%	0.01%	0.01%	0.00%	0.00%	0.01%	0.00%	0.25%	0.29%	10.23%	
6 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
7 Non-financial undertakings	11.88%	11.63%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.63%	97.90%	
8 Loans and advances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
9 Debt securities, including UoP	11.88%	11.63%	11.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	11.63%	97.90%	
10 Equity instruments	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
11 Households	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
12 of which loans collateralised by residential immovable property	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
13 of which building renovation loans	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
14 of which motor vehicle loans	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
15 Local government financing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
16 Housing financing	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
17 Other local government financing	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
18 Collateral obtained by taking possession: residential and commercial immovable properties	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
19 Exposures included on a voluntary basis (4)	0.00%	0.00%	0.00%	0.00%			0.00%			0.00%	0.00%	0.00%	
20 GAR - Total GAR assets	23.96%	1.39%	1.37%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.44%	5.81%	0.00%

1. Institution shall disclose in this template the GAR KPIs on flow of new loans and advances, debt securities,

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Let's make
it possible.