

EMAS Environmental Statement 2023/2024*

Oberbank AG Austria

- *Supplement to EMAS Environmental Statements 2021 and 2022
 - Use of data from 2023;
 - Verification period autumn 2023 - autumn 2024
 - Unchanged data can be viewed in the Environmental Statement 2021 and in the Supplement 2022/2023



Oberbank AG Österreich
EMAS-Begutachtung November

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Introduction

Dear Readers,

Oberbank AG has always focused on sustainability and protection of the environment. Sustainability in thought and action is a fixed component of our strategy. As an independent regional bank, we have a social responsibility towards the economy and society, a responsibility that we take seriously.

In 2019, we developed strategic sustainability objectives, which are presented yearly in the sustainability report. For the Bank, this project resulted, inter alia, in the formation of an ESG Unit in the business districts and departments.

In 2021, the Management Board of Oberbank AG decided unanimously that we will implement the EMAS environmental management system initially in Austria. Oberbank AG Austria has been registered in the EMAS register since December 2022 and improvements and actions have already been implemented.

We had already taken measures to protect the environment prior to this, e.g. purchasing exclusively sustainable electricity in Austria and Germany, implementing e-mobility in Oberbank and our be(e) green account, which expands wildflower areas in Upper Austria for each new account opened in order to protect the populations of pollinating insects. Not forgetting our bee colonies on the roof of the head office in Linz.

The Donau Forum – the event management department of Oberbank Linz – is now a “Green Location” and the Linz Marathon has become a “Green Event” under the leadership of Oberbank.

As you can see, sustainability and environmental management, coupled with the EMAS verification, is an important topic for us. This is enshrined in our strategy and clearly defined in our targets.

It also includes filling management positions from within the company wherever possible. The recent appointments to the Oberbank Management Board serve as an example of this. In October 2024, Mag.^a Romana Thiem became the second woman to be appointed to the Management Board.

Your ISK Environmental Management Team

Description of Oberbank

Oberbank AG is an independent Austrian regional bank based in Linz. It has branches in Austria, Germany, the Czech Republic, Slovakia and Hungary. Oberbank AG serves both retail and corporate customers, offering the full range of financial services.

Together with the independent regional banks BKS Bank AG (Bank for Carinthia and Styria) and BTV (Bank for Tyrol and Vorarlberg), Oberbank AG forms the 3 Banken Group.

All three banks operate independently in their home regions, which now extend beyond Austria's borders. What they have in common is their maintained independence, customer proximity, market knowledge in the regions and the commitment of their employees.

Brief description of the company

| | |
|---|---|
| About Oberbank Head office and branches | Oberbank AG Head office: Upper Austria Number of branches in Austria: 93 |
| Address of head office | Untere Donaulände 28 4020 Linz |
| Management Board As of October 2024 | CEO Dr. Franz Gasselsberger, MBA Mag. Florian Hagenauer, MBA Martin Seiter, MBA Mag. ^a Ingrid Lehner, MBA Mag. ^a Romana Thiem |

In May 2023 a woman was appointed to the Management Board of Oberbank AG for the first time. Mag.^a Isabella Lehner succeeded the outgoing Dr. Weißl. In October 2024, Mag.^a Romana Thiem became the second woman to be appointed to the Oberbank Management Board. One of Oberbank's targets, to further increase the proportion of female managers to 30% by 2030, has therefore also been achieved in the Management Board.

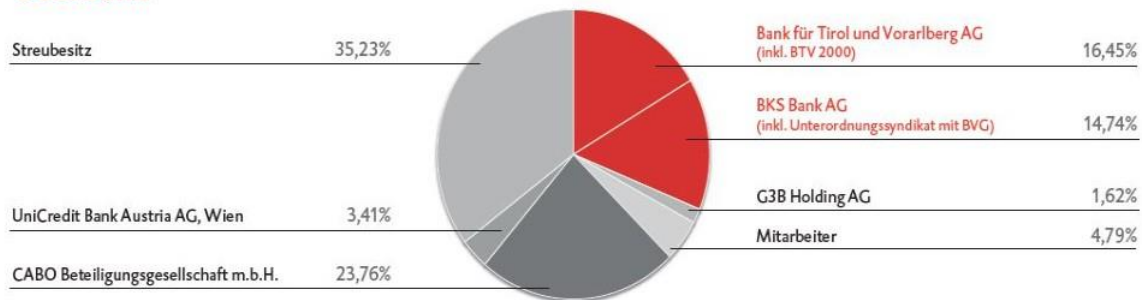
Independence

The merger with the sister banks BTV and BKS and strategic shareholders to form the 3 Banken Group means that the independence of Oberbank remains secure.

Aktionärsstruktur, Stand per 30.06.2024:

Aktionärsstruktur nach Stimmrechten per 30.6.2024

Oberbank



* Die BTV 2000 Beteiligungsverwaltungsgesellschaft m.b.H. („BTV 2000“), eine 100 % Konzerngesellschaft der Bank für Tirol und Vorarlberg Aktiengesellschaft, hält 2,62 % an der Oberbank AG.

** Die Beteiligungsverwaltung Gesellschaft m.b.H. („BVG“) hält 0,58% an der Oberbank AG

The shareholders shown in red have concluded syndicate agreements. Since 25 October 2022, CABO Beteiligungsgesellschaft mbH has been the largest single shareholder of Oberbank. CABO Beteiligungsgesellschaft mbH is a wholly-owned subsidiary of Uni Credit – Bank Austria. The free float of Oberbank shares is held by companies, institutional investors and private shareholders.

We are linked to our sister banks, Bank für Tirol und Vorarlberg (BTV) and BKS Bank AG, through a similar shareholder structure. Together, we form the 3 Banken Gruppe (3 Bank Group).

Locations of Oberbank in Austria

Oberbank AG – Austria

- **Head Office, Untere Donaulände 28, 4020 Linz with the internal departments**
- **Linz North RD, Untere Donaulände 36, 4020 Linz with its branches**
- **Linz South RD, Landstraße 37, 4020 Linz with its branches**
- **Upper Austria South RD, Ringstraße 37, 4600 Wels with its branches**
- **Innviertel RD, Friedrich-Thurner-Straße 9, 4910 Ried/Innkreis with its branches**
- **Salzburg RD, Alpenstraße 98, 5020 Salzburg with its branches**
- **Lower Austria RD, Linzertor 1, 3100 St. Pölten with its branches**
- **Vienna RD, Schwarzenbergplatz 5, 1030 Vienna with its branches**

A list of branch addresses can be found at the end of the Environmental Statement 2021.

Environmental policy of Oberbank

Oberbank
Nicht wie jede Bank



Aufbauend auf unsere Nachhaltigkeitsstrategie wurde das freiwillige Umweltmanagementsystem – nach der Europäischen EMAS-III-Verordnung – an allen österreichischen Standorten der Oberbank AG eingeführt. Mit der Einführung von EMAS bekennt sich die Oberbank AG zum Schutz der Umwelt und zur Vermeidung von Umweltbelastungen bei allen innerbetrieblichen Tätigkeiten sowie auch bei allen Finanzierungen und Veranlagungen.

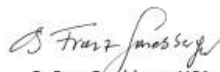
EMAS steht in der Oberbank AG für:

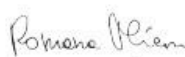
- Erhöhung der Energieeffizienz mit Unterstützung durch externe Partner:innen
- Senkung des Carbon Footprint der Oberbank AG bis 2025 auf unter 1.000 kg pro Mitarbeiter:in
- ökologische und nachhaltige Gestaltung neuer Produkte
- ökologische und nachhaltige Kriterien für Neukundengeschäfte
- Einbezug und Motivation unserer Mitarbeiter:innen, vorhandene Ressourcen sparsam einzusetzen und aktiv an der Weiterentwicklung von EMAS teilzunehmen
- Einhaltung aller geltenden bindenden Verpflichtungen im Umweltbereich
- Schulung der Mitarbeiter:innen im Hinblick auf Umweltschutz
- fortlaufende Verbesserung des Umweltmanagementsystems und der Umweltleistung

Durch die Einführung von EMAS zeigen sowohl der Vorstand als auch der Aufsichtsrat, wie wichtig die Themen Nachhaltigkeit und Umweltschutz für den Finanzsektor sind. Die Oberbank AG nimmt somit eine wichtige Vorreiterrolle in der österreichischen Bankenwelt ein.

Die Nachhaltigkeitsstrategie wird in unserem jährlichen Nachhaltigkeitsbericht verdeutlicht. Diesen sowie unseren aktuellen Nachhaltigkeitsbericht, sowie viele weitere interessante Informationen zum Thema Nachhaltigkeit und EMAS finden Sie auf unserer Website unter oberbank.at/nachhaltigkeit.


Oberbank AG, Rechtsform Aktiengesellschaft, Sitz: Linz, Firmenbuch Nr. FN 7903 w, Landesgericht Linz.


Dr. Franz Gasselsberger, MBA
Generaldirektor


Mag. Romana Thiem
Vorstandsdirektorin


Martin Seitz, MBA
Vorstandsdirektor


Mag. Florian Hagenauer, MBA
Vorstandsdirektor


Mag. Isabella Lehner, MBA
Vorstandsdirektorin

The environmental policy and environmental objectives are based on Oberbank's 2025 Strategy. This strategy is further developed every 5 years.

Therefore, work on the new 2030 Strategy has already begun, and the most important action principles have already been defined. Sustainability remains an important pillar.

Legal compliance

Legal register

The legal register for the environmental management system that was established upon implementation of EMAS is updated every six months by an external consultant. The current version was delivered by Kanzian Engineering & Consulting GmbH (KEC) in August 2024.

This register will make it easier for Oberbank to monitor and assess compliance with applicable legislation (e.g., amendments to the Energy Efficiency Act, building regulations, labour regulations, the Due Diligence Act, etc.), and therefore ensure compliance by Oberbank.

Compliance with the relevant environmental legislation is checked in the annual audits by external auditors from TÜV SÜD as well as inspections in the branches and head office.

Notice register

The notice register created in 2021 is updated with the current notices on an ongoing basis.

Sustainable financial products

Oberbank also met its environmental responsibility in its product policy once again in 2023 and 2024.

The be(e) green account is making a significant contribution to biodiversity. For with every be(e) green account opened, we contribute to the preservation of the bee population and other insects by creating wildflower areas and thus preserving the habitat for flower-pollinating insects.

The Linz Marathon has been a “Green Event” since 2024. For every runner, 1 m² of flowering area is planted.

As of summer 2024, the wildflower areas covered a total of 125,000 m².

Sustainable projects that meet not only economic but also environmental and social criteria, e.g. in the area of renewable energy or energy-efficient buildings, are financed in the amount of deposits made in be(e) green accounts and be(e) green savings accounts.

Electronic documents:

With be(e) green accounts, all documents except the account opening documents are uploaded electronically to the Oberbank customer portal or to the app. The entire process for opening an account online is digital. The digital post saves paper and print material, resulting in the continuous conservation of resources.

Green payments:

Card payments may help to reduce CO₂ emissions. The cards are also available in digital form, which means they can also be used in various digital payment systems such as Apple Pay, Garmin Pay and Bluecode Pay.

Sustainable financing

- Oberbank will provide sustainable retail lending for energy-efficient housing in the amount of approx. EUR 1.5 billion by 2025. This accounts for more than 50 percent of new loans granted for housing.
- ESG risks in the loan portfolio are identified and assessed. Decarbonisation measures, such as applying limits, exclusion criteria and positive criteria, are initiated accordingly.
- Impact reporting: Oberbank measures and reports annually on the impacts of CO₂ reduction achieved by our sustainable lending activities.
- By 2025, more than 50 percent of all new issues carried out by Oberbank will meet the ESG criteria.

Sustainability check for retail customers

The product range for retail customers has been expanded to include two sustainable credit products:

be green living - loan

This real estate loan can be used to finance the renovation, purchase or new construction of a property in Austria, while complying with the Efficient Energy Performance Certificate specifications.

be green living - immediate loan

This can be used to finance vehicles that are not powered by fossil fuels, e.g. hydrogen cars, electric cars, e-bikes and e-scooters. It cannot be used to finance hybrid vehicles.

Sustainability check for corporate customers

In 2022 Oberbank developed together with the Terra Institute a sustainability check for corporate customers, which is available free of charge on our website. This check supports the preparation for the sustainability consultation, which was also introduced for corporate customers in 2022. It is intended to raise awareness of ESG issues. In the sustainability consultation with corporate customers, the topic of sustainability (environmental, social and governance) is actively addressed. This sustainability consultation takes place once a year.

EIB's "Green" refinancing scheme: Oberbank is one of only a few Austrian banks to offer its corporate customers customised "Green" refinancing with the European Investment Bank (EIB) since the end of 2022.

Financed emissions and decarbonisation of the loan portfolio: Oberbank disclosed the financed emissions for the first time in 2022.

Sustainable investments

In July 2022 a new, clearly structured sustainable product selection process was implemented.

- Minimum standards (e.g.)
no direct investments in companies
 - whose share of energy generated from nuclear energy exceeds 5%
 - whose share of turnover from the production of tobacco products exceeds 5%
 - whose share of turnover from conventional weapons exceeds 5%
 - whose share of turnover from adult entertainment exceeds 5%
 - related to conventional weapons
- Exclusion criteria
no direct investments in companies
 - who have a share of turnover from the production or sale of nuclear weapons
 - whose share of energy generated from nuclear energy exceeds 5 %
 - who do not respect the protection of human rights
 - who violate the United Nations Principles of Responsible Investments (UNPRI)
 - who act contrary to the UN Global Compact
- MSCI ESG rating review
- Consideration of regulatory requirements
 - Disclosure Regulation
 - Principle adverse impacts (selected indicators)
 - EU Taxonomy Regulation

Several 3 Banken Generali funds meet the criteria of the sustainable product selection process

Some of them are listed here:

- Oberbank Vermögensmanagement nachhaltig
- Oberbank Premium Strategie ausgewogen nachhaltig
- 3 Banken Dividenden-Aktienstrategie
- 3 Banken Nachhaltigkeitsfonds
- 3 Banken Mensch & Umwelt Aktienfonds,
- 3 Banken Mensch & Umwelt Mischfonds
- 3 Banken Unternehmensanleihen nachhaltig
- 3 Banken Zinschance Global
- 3 Banken Zinschance nachhaltig 2029
- 3 Banken Verantwortung & Zukunft Aktienfonds
- Pro Ecclesia

Sustainable asset management

In the asset management of Oberbank AG, only products that met the strict criteria of the sustainable product selection process are selected. In the classic variant, the minimum standards apply.

The following funds have been awarded the Austrian Ecolabel*:

- 3 Banken Dividenden-Aktienstrategie
- 3 Banken Nachhaltigkeitsfonds
- 3 Banken Mensch & Umwelt Aktienfonds
- 3 Banken Mensch & Umwelt Mischfonds
- 3 Banken Unternehmensanleihen nachhaltig
- Pro Ecclesia

Green Covered Bond

The funds from this Green Covered Bond are used for green housing that meets the minimum criteria of the EU Taxonomy Regulation. The Second Party Opinion of ISS ESG on Oberbank AG's Green Bond Framework confirms that these lending activities a significant contribution to UN SDG 13 Climate Action and EU Taxonomy "Environmental Objective 1 Climate Change Mitigation".

*Ecolabel for product category: The Austrian Ecolabel was awarded by the Federal Ministry for Sustainability and Tourism for "individual stocks/bonds" (see above list) because, in addition to economic criteria, environmental and social criteria are also taken into account when selecting investments (individual stocks/bonds). The Ecolabel confirms that these criteria and their implementation are suitable for selecting appropriate forms of investment. This has been verified by an independent body. The award of the Ecolabel does not represent an economic evaluation and does not allow any conclusions to be drawn about the future performance of the investment product.

Company kitchen

In the Oberbank Kulinarium restaurant, the chef and his team always strive to source food as locally as possible. With milk, eggs, bread, fruit, vegetables, meat and sausage, most of the products and their suppliers come from Upper Austria. We also take care to use seasonal foods (e.g. wild garlic, asparagus, strawberries, game, pumpkin, mushrooms). The organic range is being expanded constantly. For example, since 2022 organic quality rice products and unfilled pasta have also been cooked and served.

A list of the organic delivery companies is displayed at the entrance to the food serving area. Since summer 2024, surplus portions have been served to employees every afternoon, for a small fee. To avoid additional waste, employees must bring their own containers for this food.

Many products are already delivered by suppliers in reusable containers, which are collected during the next delivery. This is the case, for example, for plastic boxes for fruit and vegetables, reusable containers for meat and sausage, glass bottles (mineral water) for employees, egg boxes and oil drums.

In 2024, preparations are being made for the returnable bottle system to include beverage containers. This will come into force on 1 January 2025, and will be implemented at Oberbank.

Rental clothing for employees in the company kitchen meets conventional environmental standards. The company that provides the clothing is certified according to the environmental management system ISO 14001:2015 and bears the Austrian Ecolabel. The rented aprons, trousers, chef jackets, polo shirts and T-shirts are also certified according to the OEKO-TEX® Standard 100.

Sustainable mobility

E-mobility is an important anchor in the decarbonisation strategy.

Expansion of e-mobility in the Oberbank vehicle fleet

Since late 2022, Oberbank has been gradually converting its company cars to electric vehicles. In Austria, the target is to convert 75% of vehicles to electric cars by 2030. A switch to electric cars is also being sought in other countries in which the Group is active. Where possible, these vehicles will be fuelled with green electricity.

In most branches or subsidiaries where electric cars are already used as company vehicles, electric charging stations will be installed - to the extent that this is technically and operationally possible.

E-mobility was added to the work instruction for the vehicle fleet.

Mobility of employees

In 2023, and again in October 2024, an employee survey about commutes and business trips was conducted. The emissions caused by business travel and travel to and from work are presented in the Sustainability Report 2023.

Our employees are supported financially if they use public transport to travel to work. 40 percent of the travel costs of the cheapest fare category (annual ticket, climate ticket) in Austria is reimbursed.

Sustainable event management in Oberbank

Following the board resolution in 2022, the “Oberbank Donauforum” event center officially became a “Green Location” when it was awarded the Austrian Ecolabel in spring 2023.



As a result, Oberbank is once again able to demonstrate its high quality standards, and at the same time set a marker for sustainability. The Ecolabel shows that Oberbank is committed to meeting stricter criteria in event management and is subject to regular monitoring by independent bodies (e.g. the Austrian Federal Environment Agency) to ensure that it acts in an environmentally conscious and socially responsible manner. For example, environmentally friendly and local products are used. Disposable tableware is deliberately not used at events. In addition, importance is attached to the responsible use of energy and water and the use of renewable energy.

Oberbank regularly organises events dedicated to issues relating to sustainability, such as the Financial Market Forum on Sustainable Investments, International Women's Day and the Salzburg Industry and Future Forum. Invitations are sent electronically.

The quality mark at a glance: The Austrian Ecolabel for the tourism, gastronomy and cultural industries was created in 1996. Above all, this should demonstrate to the outside world that a company acts in an environmentally conscious and socially responsible manner. Originally focusing only on tourism, in recent years the gastronomy and cultural industries have been added. The quality seal is awarded following a positive assessment by the Federal Ministry for Climate Protection, Environment, Energy, Mobility, Innovation and Technology.

Further information on the Green Location “Oberbank Donau-Forum” can be found on the Oberbank website at:

<https://www.oberbank.at/green-location>

Input-output balance

The collection of data is the first step towards defining actions that mean improvements for the environment. This is among other things also the goal of the input-output balance. With a comparison of the individual years, and by referring to a comparative figure, all locations in Austria can be compared more easily. The goal is to improve data quality. Due to the EEEffG (Energy Efficiency Act) coming into force, new columns have been added:

In accordance with EMAS, the number of employees in the respective calendar year was chosen as the comparison figure for the core indicators. The consumption is therefore apportioned directly to the employees.

²Depending on the data available at the individual consumption locations, the data is based either on billing, projections or estimates. In Austria, green electricity is purchased or compensated through compensation payments. The basis is data collected by an external partner. 3 Banken IT was removed from the data on a pro rata basis.

³The aircraft kilometres were calculated using Google Maps. When calculating the rail kilometres, only kilometres booked centrally by one Austrian railway company (ÖBB) could be calculated retrospectively.

⁴Wastewater data was not calculated. It is assumed that the wastewater volumes correspond to the volumes of fresh water used.

⁵The waste quantities shown refer mainly to the central office, as data collection is easier there.

⁶The emissions data is from the Sustainability Report and was calculated by an external partner. To ensure that the CO₂ figures correspond to those in the Sustainability Report, they were taken from the energy consumption overview provided by this external partner. However, 3 Banken IT was removed on a pro rata basis. Conversion factors:

⁷ In accordance with the data prepared by the external partner, the assumption was made that 3% of the refrigerants is lost annually. The emissions are calculated using the corresponding GWP (Global Warming Potential) of the refrigerants.

⁸The kilometres driven still include the two electric cars in the company pool with 9,481 kilometres in 2021. There have not been any electric cars in the company car pool since 2022.

^A The data for materials is calculated from a consumption statement prepared by our supplier and warehouse manager (paper, toner, ink, ink ribbons) and from an annual statement prepared by our second toner supplier.

^B This figure also includes 2,000 litres of oil for the emergency generators (for the monthly checks), which are required annually.

^C These data have been collected by STIWA on the basis of the EEEffG, and an additional breakdown of mobility by fuel and electricity has been added. This ensures conformity with the standardised short report. The data have only been collected for 2023, as the EEEffG was only passed this year.

^D These CO₂ values for 2023 have been checked by STIWA to ensure that they are consistent with the data reported under the EEEffG.

| | Absolute values | | | Core indicators | | |
|--|-----------------|----------------|-----------------|-------------------|-------------------|-------------------|
| | 2021 | 2022 | 2023 | 2021 | 2022 | 2023 |
| People | 1,706 | 1,720 | 1,742 | - | | |
| Materials ^A | Qty or sheets | | | per person | per person | per person |
| - Paper | 7,231,000 | 7,689,000 | 6,723,000 | 4,238.57 | 4,470.35 | 3,859.36 |
| - Ink cartridges/ ink bottles | 271 | 23 | 18 | 0.16 | 0.01 | 0.01 |
| - Ink ribbons | 298 | 319 | 329 | 0.17 | 0.19 | 0.19 |
| - Toner | 1,466 | 953 | 845 | 0.86 | 0.55 | 0.49 |
| - Printed matter | 6,417,953 | 5,090,218 | 4,300,153 | 3,761.99 | 2,959.43 | 2,468.51 |
| Energy ² | kWh | kWh | kWh | kWh/P | kWh/P | kWh/P |
| - Electricity | 8,829,658 | 9,065,592 | 8,019,006 | 5,175.65 | 5,270.69 | 4,603.33 |
| - Gas | 3,426,769 | 2,914,436 | 2,434,673 | 2,008.66 | 1,694.44 | 1,397.63 |
| - Oil | 174,250 | 206,447 | 205,297 | 102.14 | 120.03 | 117.85 |
| - District heating | 3,753,730 | 4,443,375 | 3,729,472 | 2,200.31 | 2,583.36 | 2,140.91 |
| - Heating heat pump | 1,736,288 | 1,314,750 | 979,940 | 1017.75 | 764.39 | 562.54 |
| ^C Mobility, electricity | | | 97,974 | | | |
| Mobility, fuel | | | 1,731,658 | | | |
| Environmental energy | | | 1,569,533 | | | |
| Oberbank AG server | | | 375,200 | | | |
| BTV-BKS server | | | 375,210 | | | |
| Mobility ³ | km | km | km | km/P | km/P | km/P |
| ^I - Cars + trucks ⁸ | 2,892,513 | 2,980,258 | 3,189,832 | 1,695.49 | 1,732.71 | 1,831.13 |
| - Aircraft | 1,680 | 52,142 | 121,687 | 0.98 | 30.32 | 69.85 |
| - Rail | 8,200 | 219,536 | 333,257 | 4.81 | 127.64 | 191.31 |
| Water / wastewater ⁴ | m ³ | m ³ | m ³ | m ³ /P | m ³ /P | m ³ /P |
| (sanitary) | 16,705 | 17,409 | 16,962 | 9.79 | 10.12 | 9.74 |
| Waste ⁵ | kg | kg | kg | kg/P | kg/P | kg/P |
| - Residual waste | 208,007 | 205,484 | 214,329 | 148.47 | 119.47 | 123.04 |
| - Paper | 187,178 | 187,619 | 118,463 | 109.72 | 109.08 | 68.00 |
| - Other | 24,192 | 25,748 | 26,482 | 14.18 | 14.97 | 15.20 |
| - Hazardous waste | Household-like | | | | | |
| Land consumption | m ² | m ² | m ² | m ² /P | m ² /P | m ² /P |
| Head office/owned branches | 33,955 | 33,955 | 33,955 | 19.90 | 19.74 | 19.49 |
| Emissions ⁶ | kg | kg | kg ^D | kg/P | kg/P | kg/P |
| - CO2 electricity | 0 | 0 | 0 | - | 0.00 | 0.00 |
| - CO2 natural gas | 864,112 | 626,724 | 608,797 | 506.51 | 364.37 | 349.48 |
| ^I - CO2 oil ^B | 54,018 | 63,999 | 63,642 | 31.66 | 37.21 | 36.53 |
| - CO2 district heating | 301,228 | 356,571 | 325,203 | 176.57 | 207.31 | 186.68 |
| ^I - CO2 refrigerants ⁷ | 41,486 | 71,894 | 75,028 | 24.32 | 41.80 | 43.07 |
| - CO2 transport | 443,362 | 472,336 | 459,846 | 259.88 | 274.61 | 263.98 |

Environmental targets with actions

The environmental targets of 2021/2022 remain valid as they are very comprehensive.

In 2022 and 2023, a number of the planned actions were implemented or under continuous monitoring:

- **Target: Reduce carbon footprint per employee (whole Oberbank Group)**
 - To less than 1 metric tonne/employee by 2025
 - Achievement of climate neutrality in Scope 1 and Scope 2
 - Due to legal requirements, a decarbonisation pathway has also been established for Scope 3.15.
- **Actions:**
 - **Expansion of e-mobility in the vehicle fleet**
Since late 2022, Oberbank has been gradually converting its service vehicles to electric vehicles. The target is to convert 75% of vehicles to electric cars by 2030.
In branches or subsidiaries where electric cars are already in use as service vehicles, e-charging stations will be installed where possible.
By September 2024, 35 e-charging stations had been put into operation at Oberbank AG.
 - **Switching from natural gas to district heating or heat pump**
by 2024 in the branches Rohrbach, Perg, Eisenstadt, Vienna-Favoriten, Seekirchen
 - **Switching from fuel oil to district heating or heat pump**
2024: Switch to district heating in Steyr-Stadtplatz and Bad Aussee
 - **Energy saving**
The cornerstones of energy saving have been specified and will continue to be implemented (e.g. 22 degrees in the office; automatically switching off computers and advertising displays on an evening). The focus is also on raising awareness among employees through INSIDE information campaigns and emails.
- **Target: Reduce paper in the office (copier paper)**
 - Paper consumption is to be reduced by 32%, compared to the base year 2019, by 2025. This target was met in 2023.
- **Actions:**
 - The use of digital signatures in contract awarding for construction, purchasing and the vehicle fleet has been implemented.
 - The digital invoice process was introduced in AT and DE in 2023. The digital invoice process will be introduced in CZ, SK and HU by the end of the 2024.
- **Target: Electronic notice management system**
 - 20% of branches covered by 12/2022, 100% of branches by 12/2023. These targets have successfully been met.

- **Actions:**
 - A new, easy-to-use notice register has already been created
 - The OLD filing system has been integrated into this register
 - Since autumn 2022, new notices are recorded on an ongoing basis.
- **Target: Improve waste separation**

- **Actions:**
 - The required containers for waste separation (including glass and metal) have been provided in all kitchenettes in the head office in Linz.
 - Waste separation instructions are displayed in these kitchenettes
 - The waste separation system was also rolled out in all branches in Austria in 2024.

- **Target: Data collection for energy management**

In 2024, a new database for energy management was installed. This database is initially filled with electricity data, in order to be able to monitor electricity consumption in a timely manner.

These data will also be supplemented with heating and water at a later date.

This is intended to enable proactive energy management. This will enable faster and more accurate consumption control.

- **Target: Involvement of employees in the further development of the environmental management system**
 - Set up an email account for environmental reports
 - Ongoing projects to raise awareness among employees. Information will be shared specifically when there are changes to regulations.
- **Actions:**
 - An e-mail address obk.umwelt@oberbank.at for suggestions and ideas has been set up, and has already been frequently used.
 - The feedback button has been installed on the employee platform "INSIDE". This has been very well received. More than 2,000 messages have already been sent.
 - The regular processing of reports and feasibility review of suggestions by the EMAS team is ongoing.

Energy management

In order to raise employee awareness about the efficient use of our resources, all branches were invited to take part in an Energy Saving Challenge in 2023.

Target: To reduce electricity consumption across the Group by 15%

There were prizes for the three branches with the highest savings:

- The Challenge was announced in 2022 and implemented in 2023.

- All meter readings were recorded quarterly in a list.
- The results were evaluated in spring 2024.
- A reduction of 12.5% was achieved! This is a tremendous feat, given the hot summer of 2023.

Ratings, awards and participation in industry initiatives of Oberbank AG:



The former Carbon Disclosure Project (CDP) is a non-profit organisation. Founded in 2000, it operates the world's largest international platform and database for the disclosure of company-relevant environmental and climate data (e.g., greenhouse gas emissions, climate risks, reduction targets). It is considered the gold standard for environmental transparency among listed companies. On a scale from A to F, Oberbank again achieved a good rating of "B" in the 2024 financial year.

ISS ESG rating

The international rating agency Institutional Shareholder Services (ISS) is a global leader in the sustainable investment segment. Up to 100 rating criteria are used for the ISS ESG rating. These include, inter alia:

Environmental management, human rights, a climate change strategy, shareholder structure, and the sustainable impact of lending and other financial services.

Oberbank is among the top 10 of the 287 rated banks in the Public and Regional Banks sector (as of 28 December 2023). It also holds "Prime Status" and has a rating of C+.



MSCI ESG rating

MSCI ESG Research is one of the largest providers of ESG ratings internationally. The aim of the MSCI ESG Rating is to reflect the resilience of a company to long-term ESG risks. Key issues are assessed on a scale from AAA to CCC, based on a company's business model. For the first time, Oberbank has received a public ESG rating, due to its size and importance on the Austrian capital market. Oberbank received its updated MSCI ESG rating on 13 September 2024. It had improved from A to AA, making Oberbank one of the global leaders.



ASRA



In 2023, Oberbank received an Austrian Sustainability Report Award (ASRA) for the second time. In the category “Mandatory Reporting” (excluding ATX Prime), Oberbank was awarded second place for its 2022 Sustainability Report. In the previous year, the report was awarded third place in the category “Capital Market-oriented Companies – Banks and Insurance Companies”.

UN Global Compact

The United Nations Global Compact is the world’s largest initiative for corporate social responsibility (CSR) and sustainable development. Oberbank is publicly committed to implementing the 10 Universal Principles relating to human rights, labour standards, environmental protection and the fight against corruption, as well as to supporting the 17 Sustainable Development Goals. Once again, we hereby substantiate our support. The latest version of Oberbank’s progress report can be found here [here](#). Companies play a key role in achieving the SDGs. Oberbank is aware of its social responsibility and will actively engage in contributing to global challenges. Oberbank’s sustainability ambitions are in accordance with the Sustainable Development Goals. This symbiosis is, inter alia, the basis for the implementation of appropriate ethical and ecological standards at Oberbank.

WE SUPPORT



Preview

2030 Strategy - Anchoring the decarbonisation strategy for the whole of Oberbank. An ambitious path has been created for operational ecology.

2025: Optimise waste separation systems in Oberbank Germany

Other goals:

- The installation of photovoltaic systems continues to be pursued at branches
- E-mobility continues to be pursued
- The Poststrasse, which is operated by the subsidiary OSG, is to be optimised
- The strategy to decarbonise the loan portfolio continues to be pursued.



Markt

Marktfolge

Grundsätzliche Geschäftspolitik

COM - Compliance

REV - Interne Revision



Geschäftsbereiche



*100%ige Tochtergesellschaft der Oberbank

**40/30/30 Beteiligung

As of October 2024

Declaration on Validity

Der leitende und zeichnungsberechtigte EMAS-Umweltgutachter DI Christian Rezner
der Umweltgutachterorganisation

TÜV SÜD Landesgesellschaft Österreich GmbH
(Registrierungsnummer AT-V-0003)

bestätigt, begutachtet zu haben, dass die Standorte bzw. die gesamte Organisation, wie in der
Umwelterklärung der Organisation

Oberbank AG
Untere Donaulände 28
4020 Linz
mit der Registriernummer AT-000761

angegeben, alle Anforderungen der Verordnung (EG) Nr. 1221/2009 des Europäischen Parlaments und
des Rates vom 25. November 2009 über die freiwillige Teilnahme von Organisationen an einem
Gemeinschaftssystem für Umweltmanagement und Umweltbetriebsprüfung (EMAS) /erfüllen.

Mit der Unterzeichnung dieser Erklärung wird bestätigt, dass
die Begutachtung und Validierung in voller Übereinstimmung mit den Anforderungen der Verordnung
(EG) Nr. 1221/2009 in der Fassung der Verordnung (EU) Nr. 1505/2017 und Verordnung (EU) Nr.
2026/2018 durchgeführt wurden,
das Ergebnis der Begutachtung und Validierung bestätigt, dass keine Belege für die Nichteinhaltung der
geltenden Umweltvorschriften vorliegen,
die Daten und Angaben der Umwelterklärung der Organisation ein verlässliches, glaubhaftes und
wahrheitsgetreues Bild sämtlicher Tätigkeiten der Organisation innerhalb des in der Umwelterklärung
angegebenen Bereichs geben.

Die Umweltgutachterorganisation TÜV SÜD Landesgesellschaft Österreich GmbH ist per Bescheid durch
das Bundesministerium für Landwirtschaft, Regionen und Tourismus (Bundesministerium für Land- und
Forstwirtschaft, Umwelt und Wasserwirtschaft) für den 64.19 (NACE-Code) zugelassen.

Wien, am 03.12.2024



Leitender und zeichnungsberechtigter Umweltgutachter
der TÜV SÜD Landesgesellschaft Österreich GmbH
Franz-Grill-Straße 1, Arsenal, Objekt 207, 1030 Wien



Landesgesellschaft
Österreich

Die nächste Validierung der Umwelterklärung erfolgt 2025. Es wird jährlich eine aktualisierte
Umwelterklärung validiert.