

SUS TAIN ABILITY REPORT 2024

OVERVIEW



36.51 HRS.

AVERAGE NUMBER OF TRAINING SESSIONS PER EMPLOYEE IN THE GROUP



100 %

GREEN ELECTRICITY IN THE GROUP



48 %

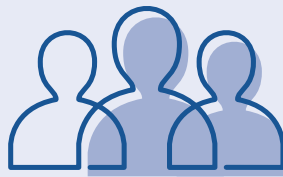
REDUCTION IN GROSS GHG EMISSIONS IN SCOPE 2 COMPARED TO 2023 [SCOPE 1: 39 %].

37

E-VEHICLES COMPRISE THE VEHICLE FLEET.¹⁾

**FROM + 10
TO + 13**

= THE RISE OF THE NPS SCORE IN 2024



503²⁾

EMPLOYEES WORKING PART-TIME

1,514²⁾

EMPLOYEES WORK FOR VOLKSBANK WIEN AG.



**AT LEAST
95 %**

FINANCING IN THE REGION³⁾



6

EMPLOYEE REPRESENTATIVES ARE MEMBERS OF THE SUPERVISORY BOARD.

PRODUCT PARTNERSHIPS

ERGO

 Union Investment

TeamBank

 LEASING

 BONUS Gruppe

**IMMO
CONTRACT**

 VOLKSBANK
VORARLBERG

 A.B.S.
FACTORING

1) As at: 31 Dec 2024

2) in the Group

3) maximum 5% of customer exposure in neighbouring countries



42.8

CUSTOMER SATISFACTION SCORE
(NPS SCORE)

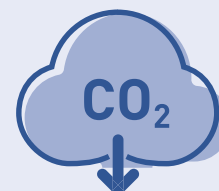


INTEGRATION

OF ESG IN RISK AND
CREDIT PROCESSES

43.2 G CO₂/ EURO⁴⁾

CO₂ EMISSION INTENSITY
OF THE LOAN PORTFOLIO
(EXCLUDING SECTOR K).



22.6 %

SHARE OF SUSTAINABLE FINANCING
IN NEW CUSTOMER BUSINESS.

0.68 %

GREEN ASSET RATIO
ACCORDING TO REVENUES
KPIs



23 %

IS THE SHARE OF
SUSTAINABLE FUNDS
IN THE TOTAL FUND PORTFOLIO IN 2024.



0 %

OF THE MEMBERS
OF THE MANAGING BOARD
ARE WOMEN.



44 %

OF THE MEMBERS OF THE
SUPERVISORY BOARD ARE WOMEN.

36.8 %⁵⁾

FEMALE EXECUTIVES
AT VOLKSBANK WIEN AG

CONTENTS

4 1 ESRS 2 – GENERAL INFORMATION

- 6** Basis for preparation
- 8** Governance
- 17** Strategy
- 41** Impacts, risks and opportunities management

64 2 TAXONOMIC INFORMATION – ENVIRONMENTAL INFORMATION

- 65** Disclosures pursuant to Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation)

78 3 ESRS E1 CLIMATE CHANGE – ENVIRONMENTAL INFORMATION

- 80** Strategy
- 82** Impacts, risks and opportunities management
- 90** Metrics and targets

108 4 ESRS E4 BIODIVERSITY AND ECOSYSTEMS – ENVIRONMENTAL INFORMATION

- 110** Strategy
- 110** Impacts, risks and opportunities management
- 110** Metrics and targets

112 5 ESRS S1 OWN WORKFORCE – SOCIAL INFORMATION

- 114** Impacts, risks and opportunities management
- 130** Metrics and targets

144 6 ESRS S4 CONSUMERS AND END-USERS – SOCIAL INFORMATION

- 146** Impacts, risks and opportunities management
- 160** Metrics and targets

166 7 ESRS G1 BUSINESS CONDUCT – GOVERNANCE INFORMATION

- 168** Impacts, risks and opportunities management
- 172** Additional voluntary information

176 8 ANNEX / APPENDIX

- 178** List of (sub)topics
- 179** Audit report of KPMG
- 183** Statement of all legal representatives
- 184** Legal notice

1 ESRS 2 – GENERAL INFORMATION

44 %
OF THE MEMBERS
OF THE SUPERVISORY BOARD
ARE WOMEN.



1 ESRS 2 – GENERAL INFORMATION

Basis for preparation

BP-1 – General principles for preparation of the Non-Financial Report

BP-1-5 a The non-financial report of VOLKSBANK WIEN AG was prepared on a consolidated basis.

BP-1-5 b i The scope of consolidation corresponds to the consolidated financial statements as at 31 December 2024. VOLKSBANK WIEN AG is the largest of the regional Volksbanks in terms of total assets and also acts as the central organisation of the Association of Volksbanks. As a result of the significant economic and regulatory integration of the Association, the central organisation and the regional Volksbanks are regarded as a single entity in regulatory terms. The Association of Volksbanks is subject to direct supervision by the European Central Bank (ECB). The Association is organised in accordance with Article 10 CRR and Section 30a of the Austrian Banking Act (BWG). The rights and obligations of the member institutions are set out in the association agreement, the cooperation agreement, the Leistungsfonds (trust fund) trust agreement and the agreement on the bearing of Association costs. Originally a network of co-operative banks, the Volksbanks chose a legal structure involving the greatest possible integration within the framework of Article 10 CRR. The Association is therefore characterised by very strong cohesion. Some regulatory requirements (e.g. certain equity and liquidity requirements) therefore only have to be met at the Association level and not at the individual bank level. The ECB's guidelines for the Internal Capital Adequacy Assessment Process (ICAAP) are therefore applied in full at the level of the Association of Volksbanks. This results in special features in the presentation of the report with regard to the disclosure requirements for E1. A calculation of stress scenarios at the level of the local banks is therefore not necessary with reference to the above rights and obligations of the member institutions.

BP-1-5 c Significant activities and business relationships in the upstream and downstream value chain are included in the non-financial report. The materiality analysis looked at the entire value chain – from financial capital and know-how as input to the core business and output in relation to customers and employees. Qualitative information on concepts, measures and targets as well as key figures refer to essential parts of the upstream and downstream value chain and thus comprise the portfolio as well as the customers of VOLKSBANK WIEN AG.

BP-1-5 d The option to omit certain information on intellectual property, know-how or innovation results was not utilised.

BP-2 – Disclosures in relation to specific circumstances

BP-2-10 a The calculation of Scope 3 emissions is based on indirect sources, including industry averages and approximate values.

Data sources and assumptions

BP-2-10 b The calculation of Scope 3 emissions is based on the following assumptions and data sources:

- » Purchased goods and services: The emission values were determined on the basis of the corporate carbon footprint (CCF) of the computer centre (Accenture) and scaled down in proportion to the number of employees of VOLKSBANK WIEN AG.
- » Commuting: An employee survey was conducted to determine the emissions. A total of 761 employees responded out of 1,492. The passenger kilometres travelled were recorded in the ESG Cockpit and calculated using average emission factors for each mode of transport. The proportions of people working from home were taken into account. The value recorded was extrapolated pro rata to all employees in order to determine the total emissions.
- » Business trips: The calculation of emissions for business trips is based on travel expenses and mileage allowance journeys. An average emission factor based on a mix of petrol and diesel vehicles was used for car journeys.
- » Investments: The calculation logic of financed emissions is based on the PCAF standard. For transactions in the Business Loans division where no company-specific emissions are available, the risk positions are weighted

1 ESRS 2 – GENERAL INFORMATION

with the CO₂ emissions intensity per sector. The Scope 1 emissions data that is used comes from the Statistical Office of the European Commission (EUROSTAT). Surcharges in accordance with the Carbon Disclosure Project were used to determine the associated Scope 2 and Scope 3 emissions. For real estate loans, if no real data is available, the emissions are determined on the basis of the building type, its year of construction and size, each with average CO₂ metrics.

Measurement uncertainties and extrapolations

The calculations are based on recognised methods and established data sources. Nevertheless, there are still some measurement uncertainties. This applies in particular to extrapolations from random samples and the use of industry averages. Deviations can also occur when standardised emission factors are assumed for certain activities.

BP-2-10 c

VOLKSBANK WIEN AG is striving to improve data quality as part of the planned decarbonisation strategy by increasing the proportion of primary data, refining calculation methods and evaluating new technologies for recording mobility data.

BP-2-10 d

Uncertainties with energy data

The energy data for sites for which no direct utilisation values are available is subject to measurement uncertainty. The Scope 3 emissions from purchased services, commuter behaviour and investments are also based on estimates and projections.

BP-2-11 a

The uncertainty in the energy data results from the lack of availability of primary data for certain sites. The utilisation per square metre is instead estimated on the basis of comparable sites.

BP-2-11 b i

For the energy consumption, the average utilisation per square metre was derived from locations with known consumption and transferred to sites with no primary data. If the heat source of a site was unknown, natural gas was assumed to be the site heat source.

BP-2-11 b ii

Regulatory categorisation of the report

VOLKSBANK WIEN AG is applying the European Sustainability Reporting Standards (ESRS) on a voluntary basis for the first time. The previous year's figures are therefore not reported (with the exception of S1-16), as comparability is not possible due to differing definitions in accordance with the Global Reporting Initiative (GRI) standard. This non-financial report of VOLKSBANK WIEN AG fulfils the regulatory requirements of the Austrian Sustainability and Diversity Improvement Act (NaDiVeG) pursuant to section 267a of the Austrian Business Code (UGB). The NaDiVeG provides for a choice between a sustainability report integrated into the consolidated financial statements and a separate sustainability report. The report is published separately from the consolidated financial statements. Moreover, as a parent company VOLKSBANK WIEN AG is equally obliged to prepare a consolidated non-financial statement under section 243b of the Austrian Business Code. The report summarises the required information about concepts, results and risks relating to environmental, social and employee matters, the respect of human rights as well as the fight against corruption and bribery. In an overview table in the appendix, the material sustainability topics in the report are classified according to the issues in accordance with NaDiVeG. The information provided applies to both the group and the parent company in equal measure. Where applicable, the performance indicators are shown separately in the table of key indicators (Separate [E], and Group [K]). In addition, the overview table contains further information and key figures based on the Taxonomy Regulation (EU) 2020/852.

BP-2-15

Disclosures incorporated by reference:

BP-2-16

The following information is incorporated by reference:

- » Total number of employees (ESRS-S1-6-50f): Reference to the consolidated financial statements, Section 10.
- » Climate scenarios (E1-IRO-1-AR15): Reference to consolidated financial statements, Section 50 Risk report b) Credit risk.

E1-IRO-1-AR 15

1 ESRS 2 – GENERAL INFORMATION

Governance

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

GOV-1-21b

Six members of the Works Council are delegated to the Supervisory Board and are represented on various committees (excluding the Personnel Committee) of the Supervisory Board.

GOV-1-21c

The following experience, which is relevant to the company's sectors, products and geographical sites, is available to the administrative, management and supervisory bodies:

The members of the Managing Board fulfil the requirement profile thanks to their experience in various sectors of the economy. They have acquired this experience through their work with the loan portfolio in their function as members of the Managing Board of their own institution as well as through other current or former management and executive functions. The Managing Board members have extensive product knowledge, which they have acquired through training and further education. They have acquired this knowledge in particular through their many years of responsibility in the Retail division as well as through their representative and overall responsibility on the Managing Board. The members of the Managing Board also have extensive experience with regard to the geographical site of their own institution and the Austrian Association of Volksbanks. This experience is complemented by other current and former management and executive functions throughout Austria.

The main areas of experience in terms of economic sectors, products and site were defined in the requirements profile for Supervisory Board members and reviewed both at the time of their initial appointment and reappointment. In order to ensure diversity, this includes in particular banking experience, legal experience, knowledge of the Association, regional market knowledge, cooperative knowledge, experience in the real estate sector, personnel management and remuneration knowledge, auditing and tax consulting knowledge, knowledge of risk strategy, sustainability, business administration and experience in supplier and process management.

GOV-1-22a

The boards of VOLKSBANK WIEN AG, such as the Supervisory Board and the Steering and Audit Committee, as well as the Sustainability Committee (NAKO), Risk Committee and Personnel Committee, are composed of the administrative, management and supervisory bodies. These management bodies are responsible for monitoring impacts, risks and opportunities and bear responsibility for these.

GOV-1-22b

The management's responsibilities for impacts, risks and opportunities relate to all environmental, social and governance (ESG) aspects and, like the strategy, are organised as follows within the Managing Board and Supervisory Board: The areas of responsibility of the corporate bodies reflect their commitment to contributing towards the corporate strategy by proactively assessing risks and recognising opportunities in all areas of sustainability. A sustainability strategy was developed and approved by the Managing Board and Supervisory Board.

The Supervisory Board is committed to sustainability in all areas of the company and reviews whether the Managing Board takes comprehensive account of the principles of sustainability in its management of the company as part of its monitoring of the entire Managing Board. Taking account of sustainability matters is enshrined within the rules of procedure of the Managing Board and the Supervisory Board.

According to governance, the entire Managing Board is ultimately responsible in its role for implementing sustainability matters within the internal governance structures, the risk management framework and in relevant guidelines, which are reviewed regularly. The meeting of the Sustainability Committee (NAKO) was set up to manage ESG impacts, ESG risks and ESG opportunities. Sustainability matters are also firmly anchored in the Managing Board's rules of procedure. The entire Managing Board has appointed a Sustainability Officer for VOLKSBANK WIEN AG, who reports to the Chairman of the Managing Board.

GOV-1-22c

Business conduct plays a central role in organising governance processes to ensure compliance with sustainability targets and actively monitors the corresponding risks and opportunities.

1 ESRS 2 – GENERAL INFORMATION

The meeting of the Sustainability Committee (NAKO) is used to manage ESG impacts, ESG risks and ESG opportunities via the sustainability targets and to define actions. The Supervisory Board monitors the Managing Board in the management of ESG impacts, ESG risks and ESG opportunities via the meeting of the Sustainability Committee (NAKO). Selected division heads are the members of the Sustainability Committee. All areas of the bank report to the Sustainability Committee on an ad hoc basis, e.g. the Head of Risk Control, the Head of Control and the Head of Sales Management.

The role of designing governance processes to ensure compliance with sustainability targets has been assigned to specific positions and is performed as follows:

GOV-1-22 c i

Mandatory reports on the sustainability strategy and selected sustainability targets or topics from the NAKO are presented at Supervisory Board meetings. The latest status of the ESG KPIs (key performance indicators) is also reported at each meeting. Once the sustainability report has been prepared, mandatory reporting takes place on its contents.

The Chairman of the Managing Board is responsible for sustainability in general, with the Sustainability Officer and the Sustainability team reporting to this person. The Chief Risk Officer is responsible for sustainability risks, while the Chief Financial Officer is responsible for the financial report, including the sustainability report, and for the operation of the bank itself. The Chairman of the Managing Board and Chief Financial Officer are sponsors of the "ESG reporting" project, while the Chief Risk Officer is the sponsor of the "ESG data credit" project.

The reporting obligations towards the members of the administrative, management and supervisory bodies are implemented as follows: At the beginning of 2022, a decision-making body for the entire Managing Board was established on the topic of sustainability, i.e. the Sustainability Committee (NAKO). This committee corresponds with the other boards in the bank in terms of governance. The Sustainability Committee is the central steering committee for ESG impacts, ESG risks and ESG opportunities via the sustainability targets, sustainability strategy and sustainability report. The management and control are carried out by the entire Managing Board of VOLKSBANK WIEN AG. The Sustainability Committee manages the bank's sustainable targets and ESG KPIs, makes decisions on sustainable impacts, opportunities and risks, reports on ESG aspects and explains new trends and innovations. Rules of procedure were also drawn up.

GOV-1-22cii

Control mechanisms and governance processes for managing risks and opportunities include:

GOV-1-22ciii

- » SUSTAINABILITY COMMITTEE (NAKO): Regular reports by the parties responsible on sustainability targets and ESG KPIs as well as other relevant topics.
- » The entire Managing Board has appointed a Sustainability Officer for VOLKSBANK WIEN AG.
- » Internally appointed "sustainability ambassadors", i.e. employees from all areas, support internal communication.
- » Risk Committee: the Risk Committee is responsible for risk management and ESG issues from this committee are regularly reported to the Sustainability Committee (NAKO).
- » Performance indicators (KPIs): the ten sustainability targets are measured and monitored using KPIs that are linked to ESG risks and opportunities.
- » Risk assessment software: the bank uses special software tools to identify, assess and prioritise risks.
- » Stakeholder exposure: stakeholders are systematically involved within the scope of the materiality analysis in order to incorporate external perspectives into the risk and opportunity assessment.
- » Diversity and inclusion programmes: mentoring and women's development programmes ensure that a diverse and inclusive working environment is promoted.
- » Compliance reports: ensure that the company complies with all relevant laws, regulations and internal guidelines.
- » Internal audits: regular audits are carried out by internal audit teams to ensure compliance with guidelines and the effectiveness of risk management practices.
- » Training courses on sustainability and risk management: Training is provided for governing bodies and employees to raise awareness and understanding of risks and how these should be managed.

1 ESRS 2 – GENERAL INFORMATION

» Emergency and recovery plans: include detailed plans for dealing with crises and unforeseen operational risk events to minimise the impacts and enable a quick recovery.

GOV-1-22 d

Targets relating to material ESG impacts, ESG risks and ESG opportunities and the progress towards achievement of these are determined as follows: VOLKSBANK WIEN AG has defined ten sustainability targets that are aligned with the bank's material topics and according to which sustainability management is controlled. These targets are the responsibility of Controlling, relate to all ESG aspects, are continuously quantified and included in the sub-strategies and in the planning of the individual divisions. In the Sustainability Committee (NAKO), management and control are implemented by the Managing Board based on the sustainability targets. Management KPIs have been developed based on the sustainability goals: four environmental KPIs, three social KPIs and a governance KPI. In order to be able to measure this, the Managing Board decided on KPIs and Controlling drew up a plan for the period up to 2030. The plan is to make VOLKSBANK WIEN AG's sustainability strategy measurable and controllable and material sustainability risks are to be taken into account with divisional targets, KPIs and KRIs (key risk indicators). The material topics for which targets were set were harmonised with regard to the corresponding material impacts, risks and opportunities.

GOV-1-23a

In order to ensure the availability of suitable skills and expertise for monitoring sustainability matters, VOLKSBANK WIEN AG has ensured that legal framework conditions and their implementation in the bank have been covered in Fit-&-Proper training courses since 2020. The executive bodies have access to specialist know-how from all of the bank's specialist areas. The entire Managing Board attends the Sustainability Committee (NAKO) and other boards and meetings every two months, in which ESG targets and topics are discussed. In addition, external consultants provide support with specialist know-how.

GOV-1-23b

In addition to regulatory knowledge, the Fit-&-Proper training courses on sustainability also include an overview of the implementation of sustainability goals in connection with impacts, risks and opportunities. The Sustainability Committee regularly reports on topic-related impacts, risks and opportunities and the Supervisory Board regularly receives reports on selected impacts, risks and opportunities.

The Supervisory Board and the Nomination Committee have defined a profile of requirements for members of the Managing Board and Supervisory Board. Previous professional experience is also analysed as part of the initial appointment, reappointment and ongoing re-evaluation. In addition, all bodies receive practical and up-to-date knowledge based on a structured training plan.

The Nomination Committee drew up its own candidate profiles in December 2014 for the position of Chief Sales Officer and Chief Operating Officer. The main targets of these profiles are to promote the sustainable development of the bank in line with the defined guiding principles and generally sustainable economic development in the explicitly assigned agendas in accordance with the defined business allocation. Among other things, it explicitly sets out the necessary expertise and the requirements for leadership quality. An applicant profile for Supervisory Board members was also drawn up.

It is currently not possible to allocate the skills and expertise of the Managing Board and Supervisory Board at the level of material impacts, risks and opportunities.

Composition of the Managing Board	Name	Responsibilities within the company
GOV-1-22a	GOV-1-22a	GOV-1-21c
Member of the Managing Board	Gerald Fleischmann	General management and front office
Member of the Managing Board	Rainer Borns	Finance
Member of the Managing Board	Thomas Uher	Back office risk

1 ESRS 2 – GENERAL INFORMATION

Diversity of the Managing Board	2024
GOV-1-21a, d, e	GOV-1-21a, d, e
Total number of managing directors	3
Proportion of men (in %)	100
Proportion of women (in %)	0

Composition of the Supervisory Board	Name
GOV-1-22a	GOV-1-22a
Chairman of the Supervisory Board, Chairman of the Personnel Committee, Remuneration Committee, Nomination Committee	Oelinger Robert
1st Deputy Chairperson of the Supervisory Board	Donnerbauer Heribert
2nd Deputy Chairperson of the Supervisory Board	Hegen Helmut
Member of the Supervisory Board	Aichinger Wilfried
Member of the Supervisory Board Chairman of the Work and Risk Committee	Althaler Susanne
Member of the Supervisory Board	Berger Harald
Member of the Supervisory Board	Bruckner Johann Joachim
Member of the Supervisory Board	Burtscher Birte
Member of the Supervisory Board	Herzeg Christoph
Member of the Supervisory Board	Ovesny-Straka Regina
Member of the Supervisory Board Chair of the Audit Committee	Rittmann-Müller Martina
Member of the Supervisory Board	Übelacker Walter
Representation of employees and other workers (employees delegated to the Supervisory Board by the Works Council)	Baier Andrea
Representative of the Works Council	Heidegger Josef
Representative of the Works Council	Rudorfer Christian
Representative of the Works Council	Spiegl Christiane
Representative of the Works Council	Weber Iris
Representative of the Works Council	Wicha Bettina

Diversity of the Supervisory Board	2024 ¹
GOV-1-21d	GOV-1-21a, d, e
Total number of Supervisory Board members (number of persons)	18
Men (in %)	56
Women (in %)	44
Proportion of independent board members (in %) ²	83

¹ As part of the initial assessment when taking office and the annual fit and proper re-evaluation, the members of the Supervisory Board also provide information about potential conflicts of interest and their formal independence in accordance with Section 28a of the Austrian Banking Act (BWG). The Nomination Committee is the responsible body.

² Not including works council members

1 ESRS 2 – GENERAL INFORMATION

G1-GOV-1 – The role of the administrative, management and supervisory bodies

G1-GOV-1-5 a

Actively living out the values of VOLKSBANK WIEN AG and the commitment to modern compliance are mandates of the Managing Board and the Supervisory Board, as well as part of the permanent management mandate across all hierarchical levels.

G1-GOV-1-5 b

The members of the Managing Board have been in charge of corporate governance for decades. The members of the Supervisory Board of VOLKSBANK WIEN AG also have many years of experience, including specific expertise in banking and in-depth specialist knowledge of various aspects of corporate governance. This experience enables them to control the monitoring of the corporate governance as part of their supervisory responsibility. The Managing Board and Supervisory Board are also responsible for the Code of Conduct and regularly receive practical and up-to-date knowledge based on a structured compliance training plan.

The Managing Board is committed to protecting whistleblowers and to upholding the presumption of innocence against suspects. The topic of human rights is of particular importance. The Managing Board has signed its own declaration in this regard, which expressly affirms the protection of human rights. This measure serves to minimise risks and raise awareness of essential issues such as grievance mechanisms, corruption and bribery.

The Code of Conduct was established by the Supervisory Board and documents the values of VOLKSBANK WIEN AG in internal and external relations and is published both on the company intranet and on the website accessible to the general public.

GOV-1-5 b

The previous professional experience of the corporate bodies is also analysed in the framework of the Fit-&-Proper procedure.

Further information can be found under ESRS 2 GOV-1-23a

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

GOV-2-26a

The meeting of the Sustainability Committee (NAKO) held twice per month is chaired by the bank's Sustainability Officer and is the central steering committee for ESG impacts, ESG risks and ESG opportunities relating to sustainability targets, the implementation of due diligence, the results and effectiveness of the concepts, measures, key figures and targets adopted, as well as for the sustainability strategy and the sustainability report. Reference to GOV-1.

VOLKSBANK WIEN AG considers impacts, opportunities and risks in internal governance regulations and risks in the risk management framework in order to ensure effective management of ESG risks. Based on the materiality assessment in the form of ESG heat maps for the evaluation of transitory and physical risks, the transition plans and emission intensity targets and a business environment scan (BES = comprehensive analysis of risks and opportunities in the most important sectors), VOLKSBANK WIEN AG takes ESG impacts, ESG risks and ESG opportunities into account in the business strategy (integration of ESG principles into product and service development, taking into account the most important sectors), in the risk strategy (Responsible Accounting Standards (RAS) key figure set [incl. ESG KRI], a sub-strategy on ESG risks, a decarbonisation strategy) and in the sustainability strategy (principles and measures in the bank). Other ESG risks are also taken into account in the investment strategy. The sustainability strategy is part of the business strategy. With regard to the material topics of VOLKSBANK WIEN AG, ten sustainability targets and KPIs were defined according to which sustainability management is controlled.

VOLKSBANK WIEN AG has developed a Sustainability Bond Framework for issuing sustainable bonds in accordance with the ICMA (International Capital Market Association) standards. The framework creates a basis for being able to finance or refinance environmentally and/or socially sustainable financing via the capital market as well. The funds raised this way are earmarked for a specific purpose, contribute towards the SDGs (Sustainable Development Goals) and are subsequently available exclusively for financing that makes a positive contribu-

1 ESRS 2 – GENERAL INFORMATION

tion towards reducing greenhouse gases, leads to improvements in social infrastructure such as healthcare, or creates affordable housing. The targeted use of funds creates positive steering effects in terms of increasing the total sustainable borrowings. The first green bond was issued in March 2023. The framework and the associated second party opinion are published on the Investor Relations page of VOLKSBANK WIEN AG.

The investment portfolio of VOLKSBANK WIEN AG provides for further expansion of the ESG proportion. The aim is to develop an ESG portfolio steadily and continuously within the investment portfolio. Key strategic measures are firmly incorporated within the implementation processes based on this, with preference given to ESG bonds. Physical, transitory, social and governance risks are also actively taken into account in the purchasing process (e.g. risk analysis as part of line applications, assessment in the case of new purchases).

The Managing Board is aware that conflicting interests may arise among the different targets. Any conflicting interests that do arise are discussed within the Sustainability Committee (NAKO). All relevant circumstances are carefully weighed up in order to find suitable compromises. Adjustments are made to the risk management process if necessary, which give rise to specific measures from the discussions in the Sustainability Committee.

Material impacts handled by the Managing Board	Details
GOV-2-26c	GOV-2-26c
Impact	
Economic transformation	Managing Board deals with the IROs (impacts, risks and opportunities) addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
GHG (greenhouse gas) and energy consumption within the value chain	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Own energy consumption	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Secure employment conditions	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Work-life balance and working hours	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Occupational health	Reference S1-2
Security of the retail branches	Discussion of safety precautions in the retail branches and safety in the workplace in the Occupational Safety Committee (ASA)
Equal treatment in terms of gender	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Development opportunities and training	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Data protection for own employees	Reference S1-2
Data protection with respect to customer data	Reference S4-2
Financial security of customers	Reference S4-2
Opportunities	
Investments in research and development	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)
Visibility of the sustainability aspirations	Managing Board deals with the IROs addressed via ten sustainability targets and KPIs in each meeting of the Sustainability Committee (NAKO)

1 ESRS 2 – GENERAL INFORMATION

Significant impacts, risks and opportunities handled by the Supervisory Board	Details
GOV-2-26c	GOV-2-26c
Impacts	
Economic transformation	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
GHG and energy consumption within the value chain	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Own energy consumption	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Secure employment conditions	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Work-life balance and working hours	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Occupational health	Reference S1-2
Security of the retail branches	Discussion of safety precautions in the retail branches and safety in the workplace in the Occupational Safety Committee (ASA)
Equal treatment in terms of gender	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Development opportunities and training	Supervisory Board deals with the IROs addressed via ESG KPIs at every Supervisory Board meeting from Q3 onwards
Data protection for own employees	Reference S1-2
Data protection with respect to customer data	Reference S4-2
Financial security of customers	Reference S4-2
Opportunities	
Investments in research and development	Supervisory Board deals with the IROs addressed via ten sustainability goals and KPIs
Visibility of the sustainability aspirations	Supervisory Board deals with the IROs addressed via ten sustainability goals and KPIs

GOV-3 Integration of sustainability-related performance in incentive schemes

GOV-3-29

Integration of sustainability-related performance in incentive schemes Sustainability considerations are not integrated directly into the remuneration of the Managing Board members at VOLKSBANK WIEN AG, as they do not receive any variable remuneration. The members of the Supervisory Board are also excluded from the incentive system and may not receive any variable remuneration in accordance with the remuneration policy of the Association of Volksbanks.

E1-GOV-3 – Integration of sustainability-related performance in incentive schemes

E1-GOV-3-13

Climate-related considerations are not integrated into the remuneration of the members of the Managing Board or the members of the Supervisory Board at VOLKSBANK WIEN AG, as they do not receive any variable remuneration.

1 ESRS 2 – GENERAL INFORMATION

GOV-4 – Non-financial report on due diligence

Core elements of due diligence	Paragraphs in the non-financial report
GOV-4-32	GOV-4-32
a) Integration of due diligence into the governance, strategy and business model	Reference to ESRS 2 GOV-2 paragraph 26 (a)-(c) Reference to ESRS 2 GOV-3 paragraph 29 Reference to ESRS 2 SBM-3 paragraph 48 (a)-(d), (f)-(h)
b) Involvement of affected stakeholders in all key steps of the due diligence process	Reference to ESRS 2 GOV-2 paragraph 26 (a)-(c) Reference to ESRS 2 SBM-2 paragraph 45 a-d Reference to ESRS 2 IRO-1 paragraph 53 b iii; E2 IRO-1 paragraph 11 b; E3 IRO-1 paragraph 8 b; E4 IRO-1 paragraph 17 e; E5 IRO-1 paragraph 11 b Reference to ESRS 2 MDR-P paragraph 62 (reported in E4), 65 e-f (reported in ESRS E1, S1, S4, G1) S1 SBM-2 paragraph 12; S4 SBM-2 paragraph 8
c) Identification/determination and assessment of negative impacts	Reference to ESRS 2 IRO-1 paragraph 53 a-h; E1 IRO-1 paragraphs 20 a-c, 21, AR 9, AR 11, AR 12, AR 13, AR 15; E2 IRO-1 paragraph 11 a-b, AR 9; E3 IRO-1 paragraph 8 a-b; E4 IRO-1 paragraphs 17 a-e, 19 a-b; E5 IRO-1 paragraph 11 a-b; G1 IRO-1 paragraph 6 Reference to ESRS 2 SBM-3 paragraph 48 (a)-(d), (f)-(h)
d) -Actions to counter these negative impacts	Reference to ESRS 2 MDR-A paragraph 62 (reported in E4), 68 a-e, 69 a-c (reported in ESRS E1, S1, S4, G1) ESRS E1, S1, S4, G1: other information on actions/transition plans
e) Tracking the effectiveness of these efforts and communicating	Reference to ESRS 2 MDR-M paragraphs 75, 77 a-b (reported in ESRS E1, S1, S4, G1) Reference to ESRS 2 MDR-T paragraph 80 a-j (reported in ESRS E1, S1, S4, G1) ESRS E1, S1, S4, G1: other information on key figures

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

The scope, main features and components of the risk management function and internal control processes and systems in relation to sustainability reporting;

GOV-5-36a

- » project was set up to provide organisational support for preparation of the report (incl. project plan and project management).
- » the Chairman of the Managing Board and Chief Financial Officer are the project sponsors.
- » an external consultant assists with the content of the report and has provided comprehensive training on the requirements of the CSRD (Corporate Sustainability Reporting Directive) to all employees involved.
- » the data points are processed in a structured manner using a report template.
- » a manual was developed for documenting the report definitions and calculations.
- » a workflow tool is used to manage progress, consolidate evidence for the auditor and ensure controls.
- » a process map was drawn up with escalation processes.
- » an internal control system (ICS) was set up based on this as part of management control.

Processes contain an operational risk which the person in charge is responsible for managing. The department uses a qualitative OpRisk analysis to assess operational risk. Based on the processes accounted for, the qualitative OpRisk analysis represents the bottom-up approach to taking operational risks into account. The result of the risk assessment indicates whether there is a need for operational controls and management controls. This process is also used for sustainability reporting.

GOV-5-36b

1 ESRS 2 – GENERAL INFORMATION

An ESRS reporting project was established based on the materiality analysis and the risks identified in relation to sustainability reporting. A sub-project was defined for each key topic standard with the department head as sub-project manager. The project is managed by a project manager. Regular reports on the project status are provided at the sponsor meeting with the Chairman of the Managing Board and Chief Financial Officer.

The Jira tool was used as the workflow tool. Each data point to be reported was set up as its own separate ticket and assigned to the responsible expert. The qualitative data points were filled in using a template provided by an external consultant.

The Jira tickets go through an approval process defined by the system, including the approval of the respective manager, in order to document the dual control principle and make this traceable.

A process description including an escalation process was drawn up and an ICS and management control system were established.

GOV-5-36e

Reporting is carried out by the ESRS reporting project in regular sponsor meetings with the Chairman of the Managing Board and the Chief Financial Officer as well as in the meeting of the Sustainability Committee (NAKO). The Supervisory Board and Audit Committee also receive reports on the ESRS reporting project and aspects of report preparation, such as the materiality analysis.

Management control: A quarterly OpRisk and ICS report is submitted to the Managing Board in the Risk Committee.

Risks in sustainability reporting	Area in which risks occur	Mitigation actions	Actions for control
GOV-5-36c	GOV-5-36c	GOV-5-36c	GOV-5-36c
Personnel risks	Personnel management: risk that may arise from the deployment of personnel and the need for know-how, with no fraudulent actions and with no legal and compliance risks	Project planning and control	Four-eyes principle Management control Guidance by expert(s) Tool for process handling
IT/infrastructure risks	In all areas involved: Risk that may arise from the dependency and therefore the weakness or failure of IT systems, software and applications	Workflow tool	Four-eyes principle Management control Guidance by expert(s) Tool for process handling
Process risks	In all areas involved: Risk that may arise from the complexity, time criticality, completeness and integrity of the data and the possible impacts of process problems. There is also a risk to the accuracy of the estimation results and the availability of data on the upstream and/or downstream value chain.		
Legal risks	Sustainability: Risk that may arise from impending or actual legal disputes.	Four-eyes principle Management control Guidance by expert(s) Tool for process handling	Four-eyes principle Management control Guidance by expert(s) Tool for process handling GAP analysis before project start Project management

1 ESRS 2 – GENERAL INFORMATION

Risks in sustainability reporting	Area in which risks occur	Mitigation actions	Actions for control
Compliance risks	Financial area: risk that the bank may incur due to compliance violations (penalties up to and including the withdrawal of licences due to violations of regulatory requirements, embargoes/ sanctions, etc.)	Guidance by expert(s) Tool for process handling	Four-eyes principle Management control Guidance by expert(s) Tool for process handling
Fraud risks	In all areas involved: Risk that the bank may incur as a result of fraudulent actions by employees or external parties.	Four-eyes principle Management control Guidance by expert(s)	Four-eyes principle Management control Guidance by expert(s) Tool for process handling
Reputational risks	Sustainability: Risk that may arise from losses, a drop in income or reduced enterprise value due to business transactions that reduce confidence in the Bank among the public or the media, employees or customers, rating agencies, investors or business partners.	Four-eyes principle Management control Guidance by expert(s) Project management	Four-eyes principle Management control Guidance by expert(s) Tool for process handling
Risks from conflicts of interest	In all areas involved: In the event of a conflict of interest, there is a risk that the primary interests of the client or the Bank may be jeopardised by secondary (personal or institutional) interests. Conflicts of interest arise in situations where private and business interests clash.	Four-eyes principle Management control	Four-eyes principle Management control Guidance by expert(s) Tool for process handling

Strategy

SBM-1 – Strategy, business model and value chain

As a universal bank, VOLKSBANK WIEN AG offers the following products: credit and lending business, savings, current account and deposit business, payment services, insurance and securities business.

SBM-1-40 a i

Of these, the credit and lending business is the main sales driver in those years with very low interest rates. The deposit business becomes more important when interest rates are higher, which is very important for the liquidity situation of a universal bank. The securities business via product partners (Union Investment) is the third most important sales item, recording solid annual growth.

There are two strategic sustainability goals in the financing business. The share of sustainable financing in new customer business should be 25 % on the one hand while on the other, the emissions intensity in g CO₂/euro of the Association of Volksbanks' total loan portfolio should be a maximum of 23.1 in 2030.

These two strategic targets relate to the credit and lending business. No targets can be agreed in the deposit business, as these products are used to generate liquidity. In the securities business on the other hand, the share of sustainable securities in the total securities customer portfolio was set at a target of 30 % for 2030. This target depends on the customer's propensity to buy sustainable securities, but VOLKSBANK WIEN AG plans to continuously expand the range together with Union Investment. The service portfolio has not changed in recent years.

1 ESRS 2 – GENERAL INFORMATION

Individual sales-related priorities have been added in the financing business, such as “SanReMo financing”, with a sales-related focus on restructuring, renovation and modernisation.

SBM-1-40 a ii

The customer groups are divided into private customer business, commercial customer business and property customer business. The portfolio is evenly distributed in terms of revenues and the amount of financing. There were no major shifts in the customer groups in the last reporting year.

These products are primarily sold in Austria, with a maximum of 5% being sold outside Austria. VOLKSBANK WIEN AG has not defined any sustainability targets for the individual markets, as the essence of a universal bank is that its products are easily accessible for all groups of people and regions in Austria. Work is also currently underway to expand the electronic channel. There has been no change in the market structure in recent years. Further information on products can be found under S4 “Consumers and end-users”.

SBM-1-40 a iii

Information on the number of employees can be found under S1-6 “Characteristics of the company’s employees”.

SBM-1-40 a ivi

Prohibitions for products/services: Funds of the product partner Union Investment may not be sold to US parties. Own issues of VOLKSBANK WIEN AG may also not be sold to US parties.

SBM-1-40 b

Total revenues: K: euro 783,282 thousand and E: euro 846,534 thousand

SBM-1-40 e

VOLKSBANK WIEN AG’s geographical territory covers the business area of the bank, which operates mainly in Vienna, Lower Austria and Burgenland, as well as other areas of Austria (maximum 5% of customer exposure in neighbouring countries).

The sustainability targets in relation to the most important customer groups (apply to private, commercial and property customer business) are as follows:

- » Credit and lending business: Share of sustainable financing in new customer business and emissions intensity in g CO₂/euro of the total portfolio
- » Securities business: Share of sales of sustainable securities in total securities sales

SBM-1-40g

The most important factors in the sustainability strategy are the sustainability targets of VOLKSBANK WIEN AG stated above and the ESG KPIs derived from these. Regulatory developments in the environmental and climate area as well as reporting and transparency requirements pose particular challenges.

1 ESRS 2 – GENERAL INFORMATION

An overview of the targets, ESG KPIs and actions can be found here:

VOLKSBANK WIEN AG Sustainability targets

SBM-1-40 g

	10 sustainability targets	KPI	Solutions, actions and projects	Implementation status
E	Low risk rating at Sustainalytics	Rating of maximum 20 and classification as low risk		Achieved
	Taking into account ESG criteria in the credit process	Reduction in emissions intensity in g CO ₂ /euro of the overall portfolio	– Firm incorporation into the risk strategy and ongoing monitoring as RAS key indicator	In progress
	Increase share of ESG products	Share of sustainable financing to customers. Share of sustainable securities as part of total securities sales	– Promote sustainable financing (strategy, targets, etc.) – Promote marketing measures for sustainable financing – Broadening of the product range – Employee training for sustainable securities products	In progress
	Decarbonisation of operations	GHG neutrality in operations (Scope 1 and 2) by 2030	– Implementation of sustainable building standards (conversion of heating, thermal insulation, conversion to LED lighting, PV installations, etc.) – Conversion of the vehicle fleet to e-mobility – Improvement in data quality through digital measurement	In progress
	Development of a biodiversity strategy: targets, actions and KPIs	Are being defined	Are being defined	Are being prepared
S	Customer and employee satisfaction	Customer net promoter score and employee net promoter score	– Expedite annual meetings with selected customers – Regular digital communication with all customers – Ongoing employee surveys with individual implementation measures for each bank	In progress
	Proportion of women in management positions	Increase the proportion of female managers by 10 % every two years	– Ongoing actions for the advancement of women as part of programmes to promote women	In progress
	The cooperative dividend cycle promotes the region	Are being defined	Are being defined	Are being prepared
G	Transparency on taxonomy, decarbonisation and governance and introduction of a premium system for ESG	Green Asset Ratio		Achieved
	Integration of ESG in the "three lines of defence"	Number of board members who take part in Fit-&-Proper sustainability training courses	– Easier access to Fit-&-Proper training courses – Promotion of the training	In progress

1 ESRS 2 – GENERAL INFORMATION

SBM-1-42

VOLKSBANK WIEN AG's key value creation lies in offering banking products and in advising customers. As only a few raw materials (energy) or suppliers are required for these services, the added value differs significantly from the value chain of a manufacturing company. Nevertheless, as a regional universal bank, VOLKSBANK WIEN AG is aware that business decisions and banking activities have a significant impact on the environment and society.

VOLKSBANK WIEN AG is part of the Association of Volksbanks, a network of credit institutions organised as a cooperative in accordance with Schulze-Delitzsch pursuant to section 30a of the Austrian Banking Act. The Association consists of VOLKSBANK WIEN AG as central organisation, as well as the regional Volksbanks, and Österreichische Ärzte- und Apothekerbank, forming a joint liability and liquidity association. With branches in the regions of Vienna, Burgenland, Weinviertel, Waldviertel and Industrieviertel as well as the cross-regional SPARDA-BANK brand, VOLKSBANK WIEN AG is the largest Volksbank in Austria.

For more than 170 years, the cooperative development mission in the region and the special aspect that customers of the Volksbanks are also owners of the bank have been distinguishing features of the Volksbank credit cooperatives. Within the Association, this participation option is partly guaranteed indirectly via the holding cooperatives ("Beteiligungsgenossenschaften").

VOLKSBANK WIEN AG operates in line with cooperative principles and has been built up over many generations of members. One of its tasks is to shape the transformation of the real economy in cooperation and partnership with its customers and members, without excluding anyone in the process. This is achieved through products and services as well as information and cooperation (klimaaktiv, respACT, SME brochure, events, newsletter, etc.). The cooperative connects a wide variety of stakeholders in the region. In addition to its role as sponsor and financier, the regional bank is a hub, an enabler and a networker, supporting the economic cycle within the region based on cooperative values.

Cooperative system of VOLKSBANK WIEN AG

There are nine holding cooperatives (Beteiligungsgenossenschaften) that have contributed their banking operations to VOLKSBANK WIEN AG. Like all banks in the Association of Volksbanks, VOLKSBANK WIEN AG has a cooperative ownership structure. The cooperatives realise their mission together with VOLKSBANK WIEN AG. They hold general meetings and promote the community in their respective region. One of the measures to strengthen the cooperatives is to win even more customers as members by actively selling shares in cooperatives.

The business-wide branch network forms the centrepiece of VOLKSBANK WIEN AG. The Volksbanks within the Association (including VOLKSBANK WIEN AG) operate almost exclusively within their catchment area or on the Austrian market. There are no foreign shareholders. The focus is on being the principal bank for customers in the region, for real estate customers, private customers and SMEs. Employees in the regions who know their customers and make customer-related decisions quickly and directly in the presence of the customers are responsible for providing advice. Focusing the business model on Austria means that distances are kept short and the risk of negative impacts on the environment and human rights is reduced by concentrating on the largely Austrian customer portfolio with no industrial customers. The associated reputational risk for the bank is reduced at the same time (legal framework in Austria). For this reason, one focus is on the financing of non-profit housing, which has social aspects as its purpose and is heavily regulated in terms of both governance and ecological framework conditions.

VOLKSBANK WIEN AG does not enter into any business relationships or financing in branches of industry or areas of business that do not comply with social and environmental regulations. Attention is also paid to protecting people and the environment. VOLKSBANK WIEN AG is committed to promoting environmentally friendly technologies and projects. Exclusion criteria have been defined for this reason, according to which no business relationships are e.g. entered into in the following branches of industry and areas of business: ownership or operation of nuclear and coal-fired power plants, final storage sites for nuclear waste and the mining of uranium, lignite and hard coal.

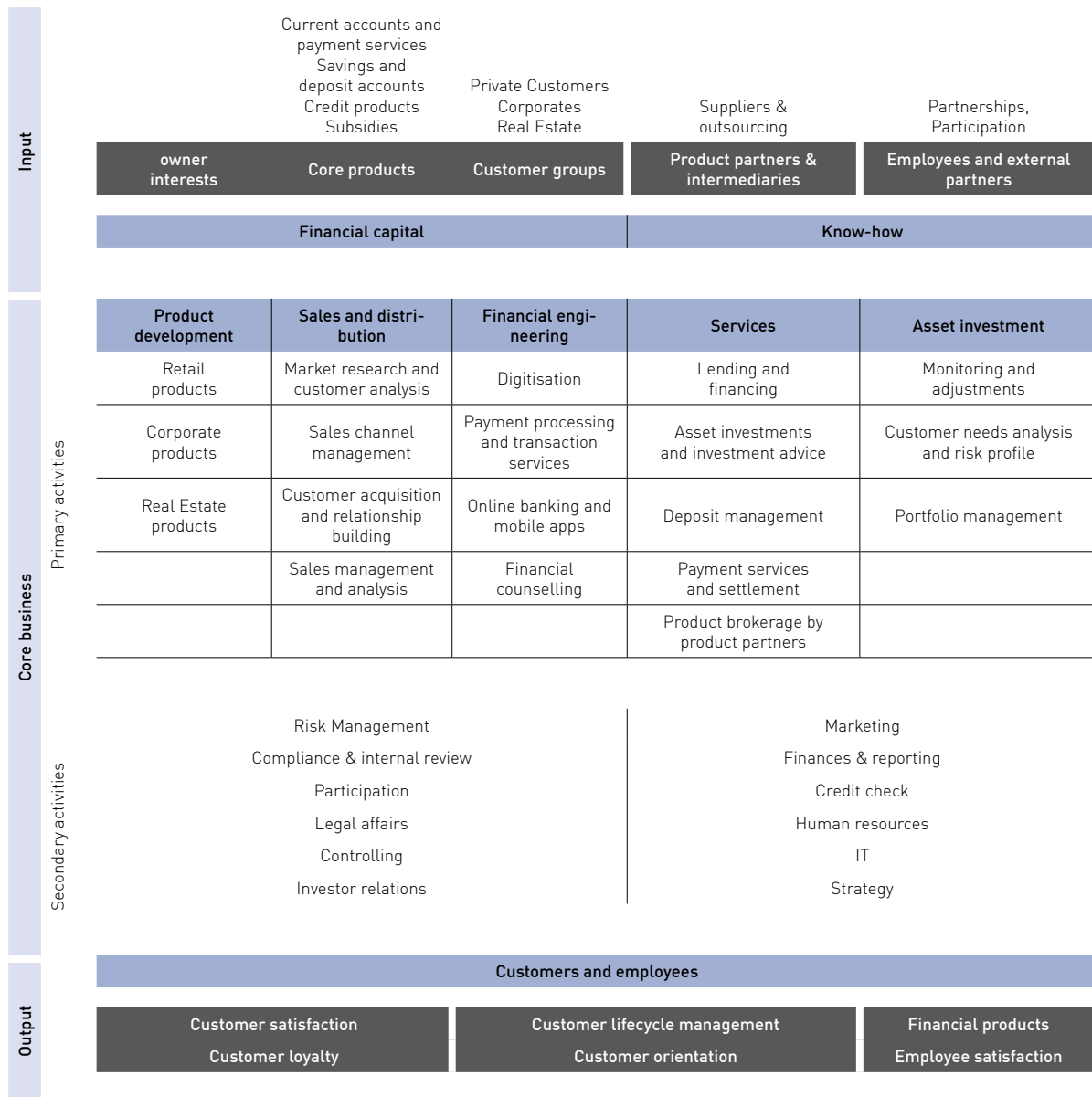
1 ESRS 2 – GENERAL INFORMATION

VOLKSBANK WIEN AG

- » has committed itself to the Paris Agreement on climate change.
- » aligns its business strategy with the SDGs of the United Nations, thus contributing to their achievement.
- » highlights the importance of sustainability in its business activities through its membership of the UN Global Compact.
- » by adhering to these principles, has committed itself to responsible corporate governance and has embedded sustainability as an integral part of its corporate culture.

The Figure shows the key elements of value creation and the most important impact drivers in simplified format:

SBM-1-42 c



1 ESRS 2 – GENERAL INFORMATION

SBM-1-42 a

The input to VOLKSBANK WIEN AG's value chain is as follows:

financial capital and know-how form the basis. Customers are the most important input in addition to owner interests and employees. The core products of a retail bank are provided directly to the customer groups of VOLKSBANK WIEN AG, i.e. private customers and corporate customers: loans, current accounts and payment services as well as savings and deposit accounts. Other products and services are offered by partners and are incorporated into the value chain as know-how. Therefore cooperation agreements were entered into with product partners. Our product partners also pursue a sustainable business strategy.

Product partners of VOLKSBANK WIEN AG:

Insurance products: ERGO Versicherung AG

Securities products: Union Investment

Consumer loans: TeamBank AG

Leasing: s-Leasing

Real estate sales and brokerage: IMMOcontract Immobilienvermittlung GesmbH

Asset management: Volksbank Vorarlberg e.Gen.

Retirement and pension funds: BONUS Group and Österreichische Beamtenversicherung

Factoring: A.B.S. Factoring AG

The range of sustainable products and partnerships is constantly being expanded.

Subsidies

The funding priorities are on sustainable/regional (start-up) projects and projects with environmentally relevant (sub-)aspects (financing of environmentally relevant branches of industry or investments in sustainable energy supply, e-mobility, resource savings, etc.). VOLKSBANK WIEN AG relies on holistic subsidy management for its commercial investment financing: from a personal advisory approach with support through digital communication channels to subsidy settlements and sustainable management of subsidised financing in the interests of corporate customers.

SBM-1-42 b

The output of the value chain of VOLKSBANK WIEN AG is as follows:

our own products or offers from product partners (financial products) are made available to private and corporate customers. The most important output is customer and employee satisfaction. A focus on the customer is at the centre of the output, in particular through customer loyalty measures and effective customer lifecycle management.

SBM-1-42 c

An overview of the value chain assessed for the core business is as follows:

The primary activities of the core business comprise product development for financing products. Marketing and sales include market research in the form of customer surveys and competitor analyses, the development of marketing strategies and campaigns, sales management actions for acquiring new customers and building customer relationships as well as sales management and analysis. The technical core business comprises payment processing and transaction services, the online banking system "Hausbanking" and the "Hausbanking" app as well as financial advice with the help of a CRM system. The services provided include lending and financing, asset management and investment advice, managing our own business as well as payment services and settlement of these. Risk management is an essential part of the core business. The core activities in asset management involve analysing customer needs and determining the customer's risk profile. Volksbank Vorarlberg's asset management is operated by VOLKSBANK WIEN AG for its own account. Volksbank Vorarlberg monitors and adjusts customer positions and conducts portfolio management.

Secondary activities of the core business include:

- | | | |
|------------------------------------|-------------------------|-------------------|
| » Risk management and risk control | » Investor relations | » Human resources |
| » Compliance and internal audit | » Marketing | » IT |
| » Legal affairs | » Reporting and finance | » Strategy |
| » Controlling | » Resolution | |
| | » Credit checks | |

1 ESRS 2 – GENERAL INFORMATION

Impacts, risks and actions in the lending business:

An ESG questionnaire and an ESG score were introduced for borrowers in the main sub-portfolios Corporate/SME (commercial customer financing) and Real Estate (real estate financing) in order to make potential sustainability risks in lending comprehensible and measurable. The ESG risk at customer level is assessed when applying for financing by means of an internal assessment of ESG-related factors (completion of an internal ESG questionnaire) and analysed with regard to the awareness and impact of customers and the measures they have taken or will take.

The focus for measures to be taken currently lies in the following areas: high CO₂ intensity, high energy consumption, acute physical risks for real estate properties in danger zones, chronic physical risks for the operation of cable cars and lifts.

An evaluation by customer advisors is therefore mandatory for customers in the following branches of industry that are undergoing a major transformation process with regard to reducing CO₂ emissions or reducing energy requirements:

- » manufacturing sector,
- » energy supply (based on fossil fuels),
- » wastewater supply (water supply associations),
- » waste management,
- » transport industry and
- » agriculture (cultivation of plants in greenhouses).

Any financing requirements for measures aimed at reducing CO₂ emissions, increasing energy efficiency or optimising the use of resources must be taken into account when examining repayment ability and when preparing a sensitivity analysis. Higher investment expenditure (over and above the need for replacement investments), a higher depreciation requirement due to new technologies and the creation of an investment backlog if no action is taken must also be taken into account. As a failure to act could result in competitive disadvantages or the loss of customers (no response to rising costs or changes in consumer and market preferences), the sustainable profitability of customers must be assessed in light of the above. The mandatory evaluation of new financing for customers in sectors with a high transition risk ensures that the financing requested contributes towards reducing the ESG risk of customers and that financing in these branches of industry is channelled specifically into sustainable projects and investments.

Assessment method (ESG questionnaire and ESG score)

Sustainability risks are assessed by evaluating ESG-related factors. Cases for the assessment include the application for financing or the annual monitoring of a customer commitment. For the assessment, standardised ESG metrics are used in a questionnaire, whose qualitative assessment by the client advisor results in a quantitative ESG score based on structured selection options.

Two separate questionnaires for commercial and real estate customers are used for the ESG score. Either a long or a short version of the respective questionnaire is used depending on the amount of the customer commitment. If the customer commitment is below the materiality threshold of euro 250 thousand, there is no individual categorisation and customers are assessed according to the associated sector based on the heat map indicator.

Metrics in area E (Environment)

Climate change – energy efficiency and air pollution:

Responding to customer initiatives and measures to increase energy efficiency and/or reduce GHG emissions.

Climate change – physical risks:

Addressing customers' existing risks of business interruption and/or loss of assets.

1 ESRS 2 – GENERAL INFORMATION

Environmental damage

Responding to customer initiatives and actions with regard to efficient environmental management (reduction of resources such as raw materials or water, avoiding soil or water pollution, avoiding waste).

Biodiversity and animal welfare

Contribution by customer to the conservation and promotion of biodiversity (and animal welfare where applicable).

Metrics in the areas S (Social) and G (Governance)

Metrics are applied separately for corporate and real estate customers:

Corporates – With reference to employees, consumers, standards in the supply chain and principles on ethical standards;

Real estate customers – With reference to the location and use of the real estate property in terms of social aspects, maintenance and data transparency.

The ESG risk is reported for customers individually for the areas E, S and G as well as in total as an individual score. The final ESG score is determined on the basis of the individual score (assessment of the ESG factors for areas E, S and G) and taking into account the sector-specific assessment of ESG risks from the heat map indicator.

When using the long version of the questionnaire (assessment of eight ESG factors), the individual score is weighted at 75 % and the customer heat map indicator at 25 %. The higher weighting of the individual score is justified by the fact that the heat map indicator only reflects the level of impact, but not the customers' awareness or the actions that they implement. The comprehensive questionnaire reflects the customer's individual situation in more detail. When using the short version of the questionnaire (assessment of four ESG factors), the individual score is weighted at 50 % and the customer heat map indicator at 50 %.

The structured qualitative survey based on the ESG questionnaire enables a customer-specific assessment of ESG risks in terms of awareness, impact and actions implemented as part of the lending decision process. On the other hand, the quantitative result of the final ESG score enables standardised information obtained at portfolio level to be compared.

The ESG score itself does not directly form the basis for a credit decision; rather, individual risks (such as improvements to reduce CO₂ emissions or for the expansion of the circular economy) must be taken into account on a customer-specific basis in the assessment of repayment ability or in a sensitivity analysis.

Metrics and targets

A high proportion of the corporate and real estate customer portfolio is covered with regard to the assessment of sustainability risks based on the application for financing for customer commitments > euro 250 thousand. The annual update to the ESG score for customer commitments > euro 750 thousand ensures that credit monitoring continues to focus on the measures implemented to mitigate ESG risks.

The assessment required for sustainability risks in credit risk management is monitored within the Association of Volksbanks and reported on a regular basis as the "ESG score coverage" indicator. This key figure shows the customer exposure with ESG scores in the customer portfolio subject to ESG scores (ESG score coverage = $\sum \text{customer exposure with ESG score} / \sum \text{customer exposure subject to mandatory ESG score}$). The target for the Association of Volksbanks is a coverage rate of 75 %.

1 ESRS 2 – GENERAL INFORMATION

Major product groups	Company's revenue share	Material impacts addressed	Interrelated sustainability goals	Assessment with regard to the sustainability targets stated
SBM-1-40a-i	SBM-1-40a-i	SBM-1-40a-i	SBM-1-40e	SBM-1-40f
Credit and lending business	More than 10 %	Negative impact in terms of reducing or increasing carbon emissions and energy consumption within the value chain; data protection with respect to customer data; financial security of customers	<ul style="list-style-type: none"> – Share of sustainable financing in new customer business – Emission intensity in g CO₂/euro of the overall portfolio 	The sustainability targets are reported regularly in the meeting of the Sustainability Committee (NAKO). Sustainable loans are already identified as part of the credit process.
Deposit business	More than 10 %	Negative impact in terms of reducing or increasing carbon emissions and energy consumption within the value chain; data protection with respect to customer data; financial security of customers		
Savings, checking account business	More than 10 %	Negative impact in terms of reducing or increasing carbon emissions and energy consumption within the value chain; data protection with respect to customer data; financial security of customers		
Payment services	More than 10 %	Data protection with respect to customer data		
Insurance	More than 10 %	Data protection with respect to customer data		
Securities business	More than 10 %	Negative impact in terms of reducing or increasing carbon emissions and energy consumption within the value chain; data protection with respect to customer data; financial security of customers	Share of sales of sustainable securities in total securities sales	The sustainability targets are reported regularly in the meeting of the Sustainability Committee (NAKO). The number of sustainable investment products sold is monitored.

SBM-2 Interests and views of stakeholders

Findings on interests and views of stakeholders are presented and discussed in the meeting of the Sustainability Committee (NAKO), with actions potentially derived from this.

SBM-2-45 a v

The opinion of the key stakeholders (stakeholder survey) forms the basis for the materiality matrix, the material topics, the sustainability targets and the ESG KPIs and can be tracked accordingly.

SBM-2-45 b

The needs of customers also change of course in the business model of a universal bank. VOLKSBANK WIEN AG takes this into account and has committed itself to a growth strategy based on process improvements and increased digitisation of products.

SBM-2-45 c

1 ESRS 2 – GENERAL INFORMATION

SBM-1-42 c i

There are various formats for involving the respective stakeholder group, and the form of exchange is organised differently depending on the group (e.g. events, surveys, dialogue formats). The bank changes its strategy and takes stakeholder input into account as necessary. As one of the most important stakeholder groups for instance, customers are increasingly demanding sustainable financing and the bank is responding to this with sales focused on initiatives such as “SanReMo (refurbishment, renovation and modernisation) financing”. There is also a demand for digital and simpler processes for customers. Another example of an important stakeholder group is employees, who are regularly asked to give their opinion in the form of employee surveys, the results of which influence the strategy in the form of the actions derived from this.

SBM-1-42 c ii

The Managing Board receives updates on the views and interests of the stakeholders concerned in the Sustainability Committee or the Supervisory Board in the Supervisory Board meetings by receiving reports on the sustainability targets and actions aimed at implementation of these. See also the information on complaints management under S4-3.

SBM-2-45 c iii

SBM-2-45 d

Category of stakeholders	Purpose of the involvement	Type of involvement
SBM-2-45 a ii	SBM-2-45 a iv	SBM-2-45 a iii
Private Customers	Gathering information and ensuring compliance with due diligence obligations: It is ensured that affected stakeholders can report negative impacts.	Survey in relation to dual materiality, customer events, customer club, social media, newsletters, surveys, etc.
Commercial customers	Gathering information, ensuring compliance with due diligence obligations: It is ensured that affected stakeholders can report negative impacts.	Survey in relation to dual materiality, customer events, newsletters, social media, surveys, etc.
Employees	Gathering and disseminating information, ensuring compliance with due diligence obligations: It is ensured that affected stakeholders can report negative impacts.	Survey in relation to dual materiality, information emails, informational events, employee magazines, whistleblower system, works councils, etc.
Owners	Gathering and disseminating information	Survey in relation to dual materiality, owners' club, events, information emails
Shareholders	Gathering and disseminating information	Survey in relation to dual materiality, annual General Meeting, reports, events, etc.
Members	Gathering and disseminating information	Survey in relation to dual materiality, events, General Meetings, information emails, etc.
Supervisory Board members	Dissemination of information and supervision	Survey in relation to dual materiality, Supervisory Board meetings and the Audit Committee
Product partners	Gathering and disseminating information, joint further product development	Survey in relation to dual materiality, events, regular meetings, etc.
NGOs	Gathering information, feedback on business activities	Survey in relation to dual materiality, via consumer service and direct dialogue (calls, meetings, etc.)
Österreichischer Genossenschaftsverband	Gathering and disseminating information, joint projects, representation of interests	Survey in relation to dual materiality, events, exchange and discussion via interest groups, regular meetings, etc.
Media	Dissemination of information	Survey on double materiality, regular dialogue, financial reports, annual meetings, etc.
Policy	Gathering and disseminating information, joint projects	Survey in relation to dual materiality, events, exchange and discussion via interest groups, partnerships, etc.
Suppliers	Obtaining information on delivery offers	Survey on double materiality, regular dialogue, financial reports, annual meetings, etc.
Capital market participants	Dissemination of information	Survey on double materiality, regular dialogue, financial reports, annual meetings, etc.

1 ESRS 2 – GENERAL INFORMATION

S1-SBM-2 – Interests and views of stakeholders

VOLKSBANK WIEN AG enables employees to incorporate their interests, viewpoints and rights into the business model and strategy. Employee positions are taken into account in particular in the "Human Resources" sub-strategy, but also in the "Declaration of Principles of the Managing Board of VOLKSBANK WIEN AG on respecting human rights" as well as in various policies (e.g. diversity policy, General Instruction on remuneration policy, the "Transparency in the tendering process for open job positions" working instruction). The workforce can also put forward their interests and viewpoints via the elected workers' representatives. Various structures and processes support this endeavour.

S1-SBM-2-12

S4-SBM-2 – Interests and views of stakeholders

The interests, viewpoints and rights of consumers and/or end-users (including respect for human rights) are incorporated into VOLKSBANK WIEN AG's strategy and business model as follows:

S4-SBM-2-8

Respect for human rights:

The topic of human rights is taken into account in the core business. Further information can be found under ESRS 2 SBM-1 and S1-SBM-2.

Data protection:

Further information can be found under S4-MDR-P.

Data security:

Banking transactions are a matter of trust. We consider the trust of our customers in the VOLKSBANK WIEN AG brand as an obligation to pursue a comprehensive, diligent and responsible approach to the topic of data security, in order to avoid any violation of personal rights of customers and employees, and the associated reputational risks.

Sales Management:

All products of VOLKSBANK WIEN AG are designed transparently and advertised in compliance with the requirements for consumers and end-users. In addition to the Code of Conduct in the rules and regulations, employees are taught to act and advise with integrity both towards customers and towards VOLKSBANK WIEN AG's own employees and business partners, as well as in training and further education.

SBM-3 Material impacts, risks and opportunities and their interaction with the strategy and business model

The significant impacts and opportunities in the area of climate for customers are already having an impact on the business model, the value chain, strategy and decision-making. A significant level of influence is also expected in the future. The strategy was expanded to include sustainable targets and key indicators. A sustainability strategy was developed based on a business environment scan. Targets, actions and key indicators were derived from this. A separate decarbonisation strategy is already being developed in the climate area. Prerequisite: Austria must achieve the climate neutrality target by 2040. With regard to the business model, changes result from the exclusion of certain suppliers due to ESG aspects, in particular through exclusion criteria for the portfolio and the financing of projects. In the future, changes will be made in particular due to climate and biodiversity requirements. The increase in transparency may bring about changes in the area of governance. Further details can be found under E1-SBM-3.

SBM-3-48 bz

The strategy and the business model of VOLKSBANK WIEN AG are resilient to the material impacts and capable of utilising material opportunities due to the diverse customer portfolio, the focus on lending business and medium-sized enterprises in Austria. Further details can be found in chapter E1 SBM-3.

SBM-3-48 f

No changes in the material impacts, risks and opportunities are disclosed this year compared to the previous reporting period due to the first-time preparation of a sustainability report in accordance with the ESRS.

SBM-3-48 g

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Climate change: Climate change adaptation	Economic transformation: Progressive climate change requires a very high level of capital to finance transformation in the economy and society. Banks are making a contribution towards climate change mitigation by redirecting capital to those sectors that are decarbonising or have already decarbonised.	Short and medium term	Disclosure according to ESRS

SBM-3-48 a » Concentration in the value chain: The actual positive impact arises in the downstream value chain through the redirection of capital.

SBM-3-48c i » Impacts on people and the environment: The positive contribution to climate change mitigation has a positive impact on both people and the environment. Mitigating climate change not only improves people's quality of life in the short term (e.g. through fewer extreme weather events and less air pollution), but also improves the livelihoods of future generations in the long term. In addition, habitats and biodiversity are protected by a more stable climate and less climate stress.

SBM-3-48c ii » Correlation between strategy and business model: The impact is directly related to the business model and strategy, as financing is VOLKSBANK WIEN AG's core business. The positive impacts of mitigating climate change are therefore caused by the core business of VOLKSBANK WIEN AG, specifically by financing. Banks have a great deal of leverage in how capital is utilised through their control of cash flows. By offering ESG-related products, customers are given the opportunity to actively contribute to the transformation and, by averting the effects of climate change, to themselves be less affected by the damage caused by climate change. The financial damage caused by future climate events such as floods etc. will be less severe through financing of climate change adaptation measures. This contributes to the financial security of customers.

SBM-3-48c iv » VOLKSBANK WIEN AG has a direct share in the material impact, both through its own activities and through business relationships with customers. This takes place through determining the utilisation of capital in different sectors.

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Climate change: Climate change mitigation	GHG and energy consumption within the value chain: Volksbank finances various sectors, including mining and the oil and gas industry (financed petrol stations), aviation and transport, which produce GHGs and have a high level of energy consumption. GHG emissions are also generated in day-to-day business on the investment side. It can be concluded therefore that Volksbank has an impact in terms of reducing or increasing carbon emissions and energy consumption within the value chain in both the loan and investment portfolios. [EU Regulation 2019/2089]	All time horizons	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The actual negative impact arises in the downstream value chain in the course of financing and investment.

SBM-3-48c i » Impacts on people and the environment: The negative contribution to climate change mitigation has a negative impact on both people and the environment. Through climate change and the destruction of ecosystems, GHG emissions cause both ecological problems and social impacts, such as health problems, lack of food security and social inequalities.

1 ESRS 2 – GENERAL INFORMATION

- » Correlation between strategy and business model: The impact is directly related to the business model and strategy, as financing and investment is VOLKSBANK WIEN AG's core business. The negative impacts of GHG emissions in the downstream value chain are therefore caused in VOLKSBANK WIEN AG's core business area, specifically through financing and investment.

SBM-3-48c ii

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Climate change: Energy	Own energy consumption: Energy consumption and CO ₂ emissions are generated in office operations and in the retail branches.	All time horizons	Disclosure according to ESRS

- » Concentration in the value chain: The actual negative impact arises in the core business in the course of the banks' operations.

SBM-3-48a

- » Impacts on people and the environment: The failure to mitigate climate change harms both people and the environment. Through climate change and the destruction of ecosystems, GHG emissions cause both ecological problems and social impacts, such as health problems, lack of food security and social inequalities.

SBM-3-48c i

- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The negative impacts of GHG emissions are caused by the operation of the offices and retail branches, not by the core areas of the banking business.

SBM-3-48c ii

- » VOLKSBANK WIEN AG's own activities have a significant impact, in particular the operation of offices and retail branches.

SBM-3-48c iv

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Climate change: Climate change mitigation	Employee mobility: Energy consumption and CO ₂ emissions are generated by our own vehicles, the (commuting) mobility of our own employees and business trips and journeys.	Short and medium term	Disclosure according to ESRS

- » Concentration in the value chain: The actual negative impact arises in the upstream value chain in the course of employees travelling to and from work and on business trips.

SBM-3-48a

- » Impacts on people and the environment: The failure to mitigate climate change harms both people and the environment. Through climate change and the destruction of ecosystems, GHG emissions cause both ecological problems and social impacts, such as health problems, lack of food security and social inequalities.

SBM-3-48c i

- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The negative impacts of GHG emissions are caused by employee mobility in the upstream chain, not by the core areas of the banking business.

SBM-3-48c ii

- » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through the mobility of its own employees.

SBM-3-48c iv

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Biodiversity: Impacts on the extent and condition of ecosystems	Impacts on biodiversity (real estate financing): Potential impacts in the area of biodiversity arise in particular from the financial exposure in the area of real estate through financing and investment. The issue of land sealing due to new construction should be highlighted in particular. The real estate sector is Volksbank's largest financing sector and is therefore dealt with separately here.	All time horizons	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The potential negative impacts arise in the downstream value chain in the course of financing and investment in the real estate sector, in particular through the sealing of land.

SBM-3-48c i » Impacts on people and the environment: The potential negative contribution to biodiversity has a negative impact on both people and the environment. The negative impacts on people include health problems due to increased heat stress and fewer green spaces, poorer air quality due to reduced vegetation and lower quality of life due to the loss of green spaces. Land sealing and the loss of biodiversity can also result in the loss of species diversity, the fragmentation of ecosystems, the loss of fertile soils, the impairment of soil function and the exacerbation of floods and groundwater shortages.

SBM-3-48c ii » Correlation between strategy and business model: The impact is directly related to the business model and strategy, as financing and investment is VOLKSBANK WIEN AG's core business. The negative impacts of land sealing are therefore caused in VOLKSBANK WIEN AG's core business area, specifically through financing and investment.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the material impact, both through its own activities and through business relationships with customers. This is achieved in particular through financing and investment in various sectors.

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Secure employment	Secure employment conditions: Creating secure employment has an impact on employee satisfaction.	All time horizons	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The actual positive impact arises in the core business by offering secure employment.

SBM-3-48c i » Impacts on people and the environment: People are positively influenced by the positive contribution to employee satisfaction. This leads to improved mental and physical health, more motivation and energy as well as well-being and resilience.

SBM-3-48c ii » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The positive impacts on mental and physical health result from the creation of secure working conditions, not from the core areas of the banking business.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through the creation of secure employment relationships.

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Working time and work-life balance	Balancing work, personal life and working hours: Flexitime models and flexible working hours make it easier to balance work and private life, creating a healthy working atmosphere. This is particularly beneficial for parents and people in education and has a positive impact on mental health and general satisfaction.	Short and medium term	Disclosure according to ESRS

- » Concentration in the value chain: The actual positive impact arises in the core business by offering flexible working hours. SBM-3-48a
- » Impacts on people and the environment: People are positively influenced by the positive contribution to work-life balance. In addition to the impacts on mental and physical health, well-being and personal satisfaction are also improved, ensuring sustainable personal and professional development. SBM-3-48c i
- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The positive impacts on mental and physical health result from creating a balance between work, private life and working hours, not from the core areas of the banking business. SBM-3-48c ii
- » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through organising working hours. SBM-3-48c iv

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Health and safety	Occupational health: Employee health and safety spans both physical (ergonomic) and mental aspects. Neglecting ergonomic standards can cause long-term damage to health, and permanent stress can cause psychological strain.	Short and medium term	Disclosure according to ESRS

- » Concentration in the value chain: The actual negative impact arises in the core business from working in the office. SBM-3-48a
- » Impacts on people and the environment: People are negatively influenced by the negative contribution to both physical and mental health. Longer-term damage to health includes chronic illnesses such as back pain, stress-related health problems such as high blood pressure and mental illness. SBM-3-48c i
- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The negative impacts on mental and physical health arise from working in the office, but not from the core areas of the banking business. SBM-3-48c ii
- » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through organising workplaces and the working environment. SBM-3-48c iv

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Gender equality and equal pay for work of equal value	Equal treatment in terms of gender: Equal pay and equal career opportunities for female employees are guaranteed through systematically ensuring gender equality. Gender equality in the working environment has an impact on society. VOLKSBANK WIEN AG is able to reduce the existing gender pay gap through systematic equal treatment, which is why the impact was formulated in a positive way here.	Medium term	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The actual positive impact arises in the core business through gender equality for all employees.

SBM-3-48c i » Impacts on people and the environment: People are positively influenced by the positive contribution to quality of life and society in general. In addition to a harmonious working atmosphere, increased creativity and productivity, there is also a boost to commitment and satisfaction. Socially, it can have positive impacts on economic empowerment, social justice, reducing discrimination and promoting social inclusion.

SBM-3-48c ii » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The positive impacts on the quality of life comes from creating equal treatment, not from the core areas of the banking business.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the material impact by systematically ensuring equal treatment of men and women.

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Gender equality and equal pay for work of equal value	Equal treatment and recognition of other diversity factors: For the purposes of ensuring the well-being of their own employees, employers are increasingly responsible for ensuring an inclusive working environment and equal opportunities in career planning for all genders regardless of their origin, religion, age, sexual orientation or other characteristics.	Medium term	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The actual positive impact arises in the core business through equality of all employees with regard to other diversity factors.

SBM-3-48c i » Impacts on people and the environment: People are positively influenced by the positive contribution to quality of life and society in general. In addition to a harmonious working atmosphere as well as increased creativity and productivity, there is also a boost to commitment and satisfaction. Socially, it can have positive impacts on economic empowerment, social justice, reducing discrimination and promoting social inclusion.

SBM-3-48c ii » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The positive impacts on the quality of life comes from creating equal treatment, not from the core areas of the banking business.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the material impact by systematically ensuring equal treatment of men and women.

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Training and skills development	Development opportunities and training: The training and development opportunities provided give employees the chance to develop further, which has an impact on their satisfaction and future employability.	Medium term	Disclosure according to ESRS

- » Concentration in the value chain: The actual positive impact arises in the core business through the opportunities provided for training and further education. SBM-3-48a
- » Impacts on people and the environment: People are positively influenced by the positive contribution to employability and satisfaction. Increased professional competence contributes positively towards performance, professional growth, motivation and commitment, which can increase people's overall satisfaction. SBM-3-48c i
- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The positive impacts in the area of employee development arise from the possibility of training and further education, not from the core areas of the banking business. SBM-3-48c ii
- » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through the training and further education offerings. SBM-3-48c iv

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Own workforce: Data protection	Privacy for own employees: Data protection is becoming increasingly important as digitisation increases. Being an employer means that sensitive employee information is stored which can result in personal harm in the event of data breaches.	All time horizons	Disclosure according to ESRS

- » Concentration in the value chain: The actual negative impact arises in the core business in the course of storing sensitive employee information. In the event of technical or human vulnerabilities e.g., personal and sensitive information may be affected due to hacker attacks or misconfigurations. SBM-3-48a
- » Impacts on people and the environment: People are negatively influenced by the negative contribution when handling personal data. If data is misused, it can lead to fraud and identity theft, financial damage, reputational damage, as well as stress and worry. SBM-3-48c i
- » Correlation between strategy and business model: The impact is not directly related to the business model or strategy. The negative impacts of the misuse of employee data are caused by data breaches, not by the core areas of the banking business. SBM-3-48c ii
- » Participation through own activities or business relationships: As an employer, VOLKSBANK WIEN AG has an indirect share in the material impact through data coverage due to external factors. SBM-3-48c iv

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Consumers and end-users: Information-related impacts for consumers and/or end-users	Data protection with respect to customer data: The financial sector has sensitive customer data in its possession. If personal data is not protected and cyber security is not guaranteed, this can potentially affect the rights of customers.	All time horizons	Entity-specific disclosures

1 ESRS 2 – GENERAL INFORMATION

SBM-3-48a » Concentration in the value chain: The potential negative impact arises in the downstream value chain through the storage of sensitive customer information.

SBM-3-48c i » Impacts on people and the environment: People are negatively influenced by the negative contribution when handling personal data. If data is misused, it can lead to fraud and identity theft, financial damage, reputational damage, as well as stress and worry.

SBM-3-48c ii » Correlation between strategy and business model: The impact is directly related to the business model and strategy, as the protection of customer data relates to VOLKSBANK WIEN AG's core business. The negative impacts of the misuse of customer data arise in the course of the banking business for financing services.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the significant impact through the handling of sensitive data and data breaches.

(Sub)topic	Description	Period	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48(c) iii	SBM-3-48h
Consumers and end-users: Social inclusion of consumers and/or end-users	Financial security of customers: Responsible granting of loans and other banking products as well as granting of overdraft facilities etc. has impacts on the financial situation of customers (especially e.g. on young people).	Medium and long term	Entity-specific disclosures

SBM-3-48a » Concentration in the value chain: The actual negative impact arises in the downstream value chain through granting loans and banking products.

SBM-3-48c i » Impacts on people and the environment: By making a positive contribution to the financial situation, people are positively influenced by avoiding over-indebtedness and providing security through sustainable financial planning.

SBM-3-48c ii » Correlation between strategy and business model: The impact is directly related to the business model and strategy, as the financial security of customers is VOLKSBANK WIEN AG's core business. The positive impacts of the responsible allocation of banking products arise in the course of the banking business for financing services.

SBM-3-48c iv » Participation through own activities or business relationships: VOLKSBANK WIEN AG has a direct share in the material impact through organising awards of lending and banking products.

(Sub)topic	Description	Opportunity or risk	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48a	SBM-3-48h
Climate change: Climate change adaptation	Investments in research and development: As climate change progresses, investment in research and development in the field of climate change research and risk assessment will increase.	Opportunity	Disclosure according to ESRS

SBM-3-48a » Concentration in the value chain: The opportunity arises along the entire value chain through investment in research and development.

SBM-3-48d » Current financial effects: The opportunity has no demonstrable financial impacts.

SBM-3-48d » Restatement of carrying amounts in the next reporting period: There is no significant risk that would require a restatement of the carrying amounts.

1 ESRS 2 – GENERAL INFORMATION

(Sub)topic	Description	Opportunity or risk	Type of disclosure
SBM-3-48a	SBM-3-48a	SBM-3-48a	SBM-3-48h
Business conduct: Corporate culture	Visibility of the sustainability ambitions: Volksbank's sustainability ambitions become visible to the outside world.	Opportunity	Disclosure according to ESRS

» Concentration in the value chain: The opportunity arises along the entire value chain by making sustainability ambitions visible.

SBM-3-48a

» Current financial effects: Increasing transparency with regard to sustainability ambitions requires initial investments in processes and reporting, but these are small in relation to the overall financial position. The increased visibility of sustainability ambitions strengthens the trust of stakeholders, reduces regulatory risks and thereby contributes towards financial development.

SBM-3-48d

» Restatement of carrying amounts in the next reporting period: There is no significant risk that would require a restatement of the carrying amounts.

SBM-3-48d

E1-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

As part of the internal stress test, climate risk-related scenarios are simulated that reflect both climate-related physical risks and climate-related transition risks. For example, the impacts of extreme weather events as well as the rapid implementation of stricter requirements in connection with climate and environmental standards on the portfolio of the Association of Volksbanks are simulated.

E1-SBM-3-18

The short-term economic forecasts used in the assessment of credit risks are based on the forecasts of the established economic institutes¹. It can be assumed that the current economic forecasts of these economic institutes take account of the main climate and environment-related transition risks, particularly in the case of adverse forecasts or lower ranges of economic indicators such as gross domestic product (GDP).

In addition, climate-related aspects are taken into account in the internal overall bank stress test over a three-year horizon and a specific climate stress test is carried out with a ten-year horizon.

A bank-specific stress scenario with stressed macroeconomic factors is developed and calculated in the overall bank stress test. Overall, the scenario is based on the degree of severity of the EBA²/ECB stress scenario, but also provides for institution-specific aspects. Climate risks are explicitly included in particular. This includes the assumption of a lack of snow and other unfavourable weather events for the Alpine region, which significantly affects the gross value added of the tourism industry, which also has an impact on other sectors – such as retail and transport – and contributes to the overall decline in gross domestic product assumed in the stress scenario. Tourism plays an important role both in the Austrian economy and in the Volksbank portfolio.

The longer-term climate scenario is based on the macroeconomic development of the NGFS³ scenarios, whereby the scenarios with the greatest negative GDP effect in Austria over a ten-year period were selected for the climate stress test calculated as at 31 December 2023 for 2024. The focus at all times is on determining the potential impacts or criticality of the scenario on the expected credit defaults.

The following 18 risk drivers are also analysed as part of a sensitivity analysis of the credit portfolio's exposure to physical climate risks (acute and chronic):

¹ Established economic institutes, e.g. Austrian Institute of Economic Research (WIFO), Austrian National Bank (OeNB) or European Central Bank (ECB), International Monetary Fund (IMF) or the European Commission

² European Banking Authority (EBA)

³ Climate scenarios of the Network for Greening the Financial System (NGFS)

1 ESRS 2 – GENERAL INFORMATION

Acute:

- » Flood (rivers)
- » Coastal flood
- » Heavy precipitation
- » Snowfall
- » Hail
- » Wind
- » Cyclones

Chronic:

- » Landslide
- » Forest fires and wildfires
- » Heat wave
- » Cold days
- » Frosty days
- » Ice days
- » Drought
- » Heat stress
- » Water stress
- » Soil erosion
- » Crop failure

E1-SBM-3-19 a

VOLKSBANK WIEN AG's resilience with regard to climate change is measured within the scope of the BES (reference to ESRS GOV-2) and the internal stress test programme of the Association of Volksbanks. The scenarios used in this are designed with the portfolio composition of the Association of Volksbanks in mind. The results focus on the impacts of the scenarios on the Association's income statement and capital position. In the stress calculation, the main risk types and income statement items are calculated with regard to the stressed metrics (GDP development, yield curve, spread assumptions, etc.) against the background of the individual stress scenario. There is no exclusion for certain income statement items or risk types. In addition to climate and environmental aspects, this scenario analysis also takes into account other macroeconomic changes. VOLKSBANK WIEN AG focuses on climate and environmental aspects below.

As mentioned above, a bank-specific stress scenario including a climate-related "shock" to the tourism industry is evaluated as part of the stress test programme. This shock is taken into account at two points:

- » The default probabilities of customers in the tourism industry are subject to additional stress based on the assumed development of gross value added, i.e. above average in comparison with other industries that are stressed on the basis of overall GDP development in Austria. The macro model (satellite model) of the Association of Volksbanks is configured accordingly for this purpose.
- » The loss ratios of defaulting customers in the tourism industry are also set at an above-average level. On the one hand, an impairment to the collaterals is simulated in line with the decline in property prices assumed in the scenario. In addition, a deterioration in the realisability of the collaterals is simulated by applying a further additional charge to the stressed loss ratios.

The value added of the other branches of industry is also severely impacted in the stress scenario and influences the stress test result.

In the longer-term climate scenario, the impacts on relevant macroeconomic factors are derived on the basis of long-term NGFS scenarios, consolidated within the 10-year period of review, and the impacts on the income statement of the Association of Volksbanks (in particular, the expected losses) are determined.

The scenarios used for the risk assessment include the baseline scenario and the selected NGFS scenarios.

- » The current basic assumption of the selected model provides for an AT (= Austria) GDP path that corresponds to an annual growth rate of 1.54 % (compound annual growth rate, CAGR). The deviations from this path in the alternative scenarios are essential for the risk assessment.
- » The "Delayed Transition" scenario is categorised as "Disorderly" with regard to transitory risks. It is assumed that annual emissions will not fall by 2030 and that even more far-reaching measures will therefore be needed at the end of the 2020s to limit global warming to 2 °C by 2100. This will lead to a slump in growth in the early 2030s.

1 ESRS 2 – GENERAL INFORMATION

» The “Net Zero 2050” scenario limits global warming to 1.5°C by 2050 through appropriate climate policy actions and innovations, whereby both CO₂ emissions as well as total GHG emissions are limited to net zero in the EU. However, this scenario takes into account the fact that emissions will fall less sharply from 2021 to 2025 than most recently assumed, meaning that the transitory and physical risks are higher than in the latest NGFS projections.

Both physical risks and transition risks are considered separately in independent sub-scenarios, with only the chronic risks quantified under the physical risks for Austria. “Combined” sub-scenarios are also available, which include both physical risks and transition risks. The GDP deviation in the “Combined Net Zero 2050” sub-scenario is the sum of the effects from transitory and physical risks. In the “Combined Delayed Transition” sub-scenario, a negative shock in the business climate is assumed for the years 2031 and 2032 to reflect additional uncertainty. The data basis is the strategic medium-term planning of the Association of Volksbanks. As part of the medium-term planning, simulations are performed for the year-ends of the planning period regarding the expected volumes of customer exposure, NPL¹ exposures and risk provisions. On the one hand, the exposures existing at the starting date of the medium-term plan are projected on an individual transaction basis and new business is also processed in the form of planned records. The structure of the planned records (customer segment, rating, customer type, collateralisation) and the other assumptions regarding the development of key figures such as the NPL ratio, coverage ratio, recovery rate, etc. are defined at individual bank level (or at a more granular level if required).

The target value of the long-term climate stress test is the development of the one-year expected loss (EL)². Due to the long-term nature of the climate stress scenario, this indicator seems well suited to describing the impacts.

The one-year expected losses according to medium-term planning are stressed on the basis of the medium and long-term scenarios defined. The basis for deriving the increase is the low point of the GDP deviation between the baseline scenario and all alternative NGFS scenarios analysed, redirected to ten years. This deviation is in turn redirected by the bank-specific macro models (satellite models) in a PD³ deviation in order to ultimately determine an ESG-induced increase in the expected loss over the observation period. As a result, depending on the customer segment, rating and design of the underlying scenarios, the expected losses in the climate stress test will be higher than the expected losses according to medium-term planning, and the difference between the two will increase over time.

The sensitivity analysis of the credit portfolio with regard to its exposure to physical climate risks (acute and chronic) is exposure-based. For this purpose, a model is used for companies based in Austria or real estate properties located in Austria, which primarily determines address-related results for the RCP⁴ models RCP 2.6, RCP 4.5, RCP 6.0 and RCP 8.5, if corresponding data is available for the up to 18 physical climate risks. The Copernicus service, which is proposed in the legal text of the EU taxonomy, serves as one of the data sources for the models mentioned. This data source comprises up to 11 different physical risks, depending on the address and/or country.

The individual stress scenario is calculated annually as at 30 September in addition to the annual medium-term planning on the basis of a dynamic balance sheet structure. In addition, the individual stress scenario is calculated at the end of each year on 31 December on the basis of a static balance sheet structure. The stress effects of this year-end stress test are used on a quarterly basis to calculate the RAS⁵ key indicator “CET1⁶ ratio in internal stress”. The appropriateness of the scenario is also reviewed on a quarterly basis.

E1-SBM-3-19 b

The longer-term climate scenario is calculated once a year as at 31 December.

1 Non-performing loans

2 Expected loss

3 Probability of default

4 Representative concentration pathway

5 Risk appetite statement

6 Common Equity Tier 1 (CET1 capital)

1 ESRS 2 – GENERAL INFORMATION

The sensitivity analysis with regard to the impact of the credit portfolio on physical climate risks is carried out every six months as at 30 June and 31 December for a certain reporting date and is also reported as part of the disclosure.

E1-SBM-3-AR 7 a

The rising costs of energy and the increasing level of regulation overall are critical from a macroeconomic perspective. These have substantial negative impacts on inflation and growth. Entities need to adapt their business models and offer more sustainable products in order to remain competitive. The Austrian economy faces significant transitory risks in all time horizons in view of climate change, resulting in both challenges and opportunities for the Association of Volksbanks.

E1-SBM-3-AR 7 b

Macroeconomic climate scenarios are used for both short, medium and long-term risk assessments in order to capture the impacts of transitory and physical risks on key macroeconomic variables and subsequently on the Bank's credit risk. The time horizon of the internal stress test is generally a minimum of three years. The longer-term climate scenario covers a period of up to ten years. In order to map the effects of a delayed transition with increased physical risks, the low point of the NGFS scenarios analysed (up to 2050; approx. 25 years) is reduced to the next ten years. The greatest possible effect within the ten-year period under review is mapped this way. The medium-term planning, which serves as the basis for the longer-term climate scenario, covers a period of seven years. In order to extend the period of the climate stress test from seven to ten years, general assumptions are made about the portfolio development for the last three years from the end date of the medium-term planning. With regard to the time horizons for setting emission reduction targets, please refer to Table MDR-T under E1-4 Targets in connection with climate change adaptation.

E1-SBM-3-19 c

The hurdle rate set for the scenario analyses of the internal stress test (= limit of the RAS ratio "CET1 ratio in internal stress") and the defined trigger (= hurdle rate plus management buffer in the internal stress test) are adhered to for the stress test period of three years. It should be noted here that in addition to the climate aspects described, other (negative) effects are also taken into account that reflect non-climate-induced market changes, such as interest rate or RWA¹ effects.

The longer-term climate scenario results in an average annual ESG effect of euro 6.6 million for the Association of Volksbanks over the ten-year period as at the 12/23 reporting date.

The sensitivity analysis of the credit portfolio to physical climate risks shows the following for VOLKSBANK WIEN AG as at 31 December 2024:

- » 4.9 % of the portfolio exposure is sensitive to acute physical climate risks.
- » 0.0 % of the portfolio exposure is sensitive to chronic physical climate risks.

Measured against the total exposure of the planned performing customer exposure portfolio, the effect averages around 1.3 basis points over the stress period and is therefore comparatively low.

SBM-3-AR 8 a

As part of the risk assessment of climate and environmental risks, state-of-the-art scenarios (NGFS / RCP) are used wherever possible. The assumptions contained here are used as part of the risk assessment and supplemented by expert-based estimates where necessary. Physical risks are generally analysed at the address level.

SBM-3-AR 8 b

By integrating sustainability risks into risk management, analysing opportunities, impacts and risks (e.g., BES, heat maps, materiality analysis) and managing sustainability targets across multiple time horizons within the framework of the Sustainability Committee (NAKO), VOLKSBANK WIEN AG is able to adapt its business model to climate change in the short, medium and long term. A number of measures are already being implemented as part of the growth strategy in order to further expand the ability to adapt. Transformation consulting and loans to support the transformation of the economy are already being implemented with more being planned.

¹ Risk-weighted assets

1 ESRS 2 – GENERAL INFORMATION

E4-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

The activities of VOLKSBANK WIEN AG at its own sites have no material negative impacts on biodiversity and eco-systems.

E4-SBM-3-16 a

However, a potentially material negative impact was identified in the area of soil sealing. No significant negative impacts were identified with regard to land degradation and desertification.

E4-SBM-3-16 b

Furthermore, VOLKSBANK WIEN AG does not carry out any activities that have an impact on endangered species.

E4-SBM-3-16 c

S1-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

Further information on the relationship between the impacts and the strategy or business model can be found under ESRS 2 SBM-3-48cii.

S1-SBM-3-13 a

No material risks and opportunities were identified in connection with the labour force of VOLKSBANK WIEN AG as part of the double materiality analysis.

S1-SBM-3-13 b

In accordance with the requirements of ESRS 2 SBM-3 paragraph 48, all employees who are affected by material impacts of the organisation are included in ESRS 2 under the description of the value chain (SBM-1) and in the list of stakeholders (SBM-2).

S1-SBM-3-14

No temporary workers or self-employed persons are affected by the material impacts identified in connection with the labour force of VOLKSBANK WIEN AG.

S1-SBM-3-14 a

Transition plans to reduce the negative impacts on the environment and to realise environmentally friendly and climate-neutral activities will have significant impacts on the employees of VOLKSBANK WIEN AG. These are anchored in the growth strategy with work packages on ESG and provide for additional resources.

S1-SBM-3-14 e

Due to the business model focused on the Austrian market, there is no risk of forced labour or child labour at VOLKSBANK WIEN AG.

S1-SBM-3-14 f

Impacts related to diversity factors (in terms of inclusion and equal treatment) were identified among other things when conducting the double materiality analysis. The views of all employees were given equal consideration in the process itself, regardless of their individual characteristics or the risk posed by their activities.

S1-SBM-3-15

Material negative impact	Type of Employees	Systemic incidents versus individual cases
S1-SBM-3-14a	S1-SBM-3-14a	S1-SBM-3-14b
Occupational health: Employee health and safety spans both physical (ergonomic) and mental aspects. Neglecting ergonomic standards can cause long-term damage to health, and permanent stress can cause psychological strain.	All employees are affected	The negative impacts are associated with screen time and desk activities and are typical for the industry.
Security of the retail branches: Security precautions in the event of bank robberies, which can also involve weapons, have an impact on the safety of employees in the retail branches and their feeling of security when carrying out their work.	Only employees in the retail branches are affected	The negative impact is only associated with certain individual incidents.
Data protection for own employees: Data protection is becoming increasingly important as digitisation increases. Being an employer means that sensitive employee information is stored which can result in personal harm in the event of data breaches.	All employees are affected	The negative impact is only associated with certain individual incidents.

1 ESRS 2 – GENERAL INFORMATION

Material positive impact	Type of Employees	Type of activity that causes this positive impact
S1-SBM-3-14a, 14c	S1-SBM-3-14a, 14c	S1-SBM-3-14c
Secure employment conditions: Creating secure employment has an impact on employees and employee satisfaction.	All employees are affected	Perpetual employment contracts and a sustainable business model have positive impacts on the workforce.
Balancing work, personal life and working hours: Flexitime models and flexible working hours make it easier to balance work and private life, creating a healthy working atmosphere. For parents and people in education in particular, this provides noticeable relief and has a positive impact on mental health and general satisfaction.	All employees are affected	Increased flexibility with regard to work location and working hours has a positive impact on the compatibility of work and family life.
Equal treatment in terms of gender: Equal pay and equal career opportunities are guaranteed for all employees by systematically ensuring gender equality. Promoting gender equality in the world of work has a positive impact on society. Volksbank contributes towards reducing the existing gender pay gap through systematic equal treatment, which is why the impact was formulated positively in this context.	All employees are affected	First and foremost are appreciation and equal treatment. The aim of "living diversity" is to create an organisational culture where no one is disadvantaged and everyone is able to develop and unfold their potentials. This increases productivity, motivation and social skills and brings sustainable success to the company and all employees.
Equal treatment with regard to other diversity factors: In order to promote the well-being of their own employees, employers are increasingly responsible for creating an inclusive working environment and ensuring equal opportunities in career planning, regardless of gender, background, religion, age, sexual orientation or other personal characteristics.	All employees are affected	First and foremost are appreciation and equal treatment. The aim of "living diversity" is to create an organisational culture where no one is disadvantaged and everyone is able to develop and unfold their potentials. This increases productivity, motivation and social skills and brings sustainable success to the company and all employees.
Development opportunities and training: The training and development opportunities provided give employees the chance to develop further, which has an impact on their satisfaction and future employability.	All employees are affected	Training is a key component in personnel development in order to ensure and further develop the knowledge and skills employees need to implement the growth strategy and meet customer expectations with regard to digitisation, sustainability and advisory expertise.

S4-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model

Further information on the relationship between the impacts and the strategy or business model can be found under ESRS 2 SBM-3-48cii.

S4-SBM-3-9 a

S4-SBM-3-10

All customers and end-users who are likely to be affected by material impacts of VOLKSBANK WIEN AG are covered by the disclosures pursuant to ESRS 2.

S4-SBM-3-10 a

VOLKSBANK WIEN AG has defined its private and commercial customers as important interest groups among private consumers and end-users.

S4-SBM-3-10 a ii

All customers of VOLKSBANK WIEN AG are potentially affected by services that may have a negative impact on their right to privacy, the protection of their personal data, their right to freedom of expression and non-discrimination.

1 ESRS 2 – GENERAL INFORMATION

All customers of VOLKSBANK WIEN AG depend on accurate and accessible product or service-related information.	S4-SBM-3-10 a iii
All customers of VOLKSBANK WIEN AG are potentially susceptible to impacts on their privacy or to the impacts of marketing and sales strategies, in particular young people.	S4-SBM-3-10 a iv
The negative impact identified as material relates to individual incidents that are widespread for the industry and the country in which VOLKSBANK WIEN AG operates.	S4-SBM-3-10 b
Responsible granting of loans and other banking products as well as granting of overdraft facilities etc. has impacts on the financial situation of customers (especially e.g. on young people).	S4-SBM-3-10 c
No material risks and opportunities were identified in connection with the customers of VOLKSBANK WIEN AG.	S4-SBM-3-10 d
The financial sector has sensitive customer data in its possession. If personal data is not protected and cyber security is not guaranteed, this can potentially jeopardise the rights of customers.	S4-SBM-3-11

Impacts, risks and opportunities management

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

<p>The identification and assessment of impacts, risks and opportunities was carried out in the years 2023-2024 on the basis of the concept of double materiality. The work was carried out in accordance with the methodological requirements of ESRS 1 in accordance with the final ESRS standards (31 July 2023), with the involvement of external support. An overview of internal and external processes along the value chain was drawn up at the beginning of the process. Qualitative and quantitative information was researched and collected on a selective basis. Based on this, the following ten ESRS topics for VOLKSBANK WIEN AG were used for the further evaluation:</p> <div> <div> <p>a) Environment:</p> <ul style="list-style-type: none"> i. Climate and energy ii. Pollution iii. Water iv. Biodiversity and ecosystems v. Resource utilisation and circular economy </div> <div> <p>b) Social matters:</p> <ul style="list-style-type: none"> i. Own employees ii. Working conditions along the value chain iii. Affected communities iv. Consumers and end-users </div> <div> <p>c) Governance:</p> <ul style="list-style-type: none"> i. Corporate governance </div> </div>	IRO-1-53a
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------

For each of the ten topics, a topic description was created that is specifically tailored to the circumstances of VOLKSBANK WIEN AG. These were discussed in detail in a meeting and finalised together.

Both internal and external data sources were used to assess the impacts, risks and opportunities identified. Internal data sources include e.g., location lists, the number of employees, information on the financing portfolio, annual reports and information on the leased properties of VOLKSBANK WIEN AG.	IRO-1-53g
<p>The portfolio was analysed on the basis of the World Wide Fund For Nature (WWF) Biodiversity Risk Filter and EU Regulation 2019/2089 with regard to impacts based on high-impact sectors. The basis for the analysis is the portfolio of VOLKSBANK WIEN AG, which was also used for the Partnership for Carbon Accounting Financials (PCAF) calculation. EU Regulation 2019/2089, also known as the EU Low Carbon Benchmark Regulation (EU BMR), defines high climate impact sectors as key areas for the transition to a low-carbon economy. Specifically, this includes nine NACE¹ sections (out of a total of 21): A-H and L. In addition, information from the WWF Biodiversity Risk Filter was processed as follows: The financing portfolio (on a NACE code basis) was compared with</p>	

1 The Statistical classification of economic activities in the European Community (NACE) is the classification of economic activities in the European Union.

1 ESRS 2 – GENERAL INFORMATION

the sectors of the WWF Biodiversity Risk Filter in a (simplified) 1:1 ratio. The WWF Biodiversity Risk Filter indicates impacts and dependencies for each of these sectors in various sustainability areas. Finally, proxies were selected for the respective sub-sub-topics from the various BRF¹ indicators in order to determine how important the impacts of the respective sectors are in the respective topic (scale in the BRF from 0 (no impact) to 5 (very high impact)). Sectors with a score of 4 or higher (high and very high) were defined as “high-impact sectors”. The weighted distribution in the portfolio was used to estimate the impact of the portfolio on the respective BRF indicator. This assessment is based on external databases.

Assessment of the impacts on humans and the environment:

IRO-1-53b

The topics developed form the basis for the materiality assessment, which is carried out in order to identify and evaluate potential and actual, negative and positive impacts on people and the environment (“inside-out perspective”) on a company-specific basis. Central core elements of due diligence are fulfilled by identifying and assessing the material impacts of VOLKSBANK WIEN AG on people and the environment. An overview of the core elements of due diligence can be found under ESRS 2-GOV-4.

IRO-1-53b i

The procedure takes into account the specific activities and business relationships that lead to an increased risk of adverse impacts.

The special features of a bank’s business relationships and business model are already taken into account in the area of identifying impacts. The following two areas were taken into account in the joint identification of impacts:

1) Own operation: This includes impacts resulting from the physical operation of bank buildings and retail branches as well as the employment of staff. The data bases for this may be lists of sites or information on the number of employees.

2) Financing: This includes impacts that are made possible by the financing of customers, which are therefore considered part of the bank’s value chain. The data basis for this is the financing portfolio, which was also used to calculate the emissions data (reporting date 31 December 2022).

IRO-1-53b ii

The procedure takes into account the impacts of the entity’s own activities or business relationships. The two areas of “own operations and financing” are therefore taken into account when determining the material impacts. Specifically, both internal bank processes and the impacts of the core business were taken into account in the individual assessments. Lending and financing for “high-impact sectors” were used to assess the impacts in particular.

IRO-1-53b iv

All sub-topics and sub-sub-topics of the ESRS standards were used to identify potential and actual impacts.

The assessment of potential and actual negative impacts is based on three metrics. The extent, scope and irreversibility of the impact are assessed and prioritised according to their materiality on a scale of 1-6 (6 being the highest). As all potential impacts are related to an impact on human rights, the probability of occurrence is assessed as 100%. In the case of environmental impacts, the scope may be understood as the extent of environmental damage or a geographical perimeter. In the case of impacts on people, the scope may be understood as the number of people affected.

As part of an evaluation by external experts, a generic qualitative description was provided to categorise the scale values.

The severity of an impact was calculated as a result of this assessment. This is calculated from an average value of the three assessment parameters (extent, scope and irreversibility). The overall rating of a topic corresponds with the assessment of the highest rated impact in the respective topic.

¹ Biodiversity Risk Filter

1 ESRS 2 – GENERAL INFORMATION

The impacts identified were also assigned time horizons, which are to be understood as follows:

Current: <1 year
Medium term: 1–5 years
Long-term: > 5 years

In some cases, individual impacts could be allocated to several time horizons. In such cases, the impacts were assessed on the basis of the time horizon with the highest impact. Accordingly, the aim was to achieve as conservative an assessment as possible.

The process for identifying, assessing and managing impacts is currently not included in the general risk management procedure of VOLKSBANK WIEN AG. The process is also not used in the assessment of the general risk profile and the risk management procedures of VOLKSBANK WIEN AG.

IRO-1-53f

Assessment of the financial impacts:

Risks and opportunities were analysed separately when conducting the dual materiality analysis.

IRO-1-53c

Risks

ESG risks are re-evaluated at least once a year via the risk inventory. The ESG heat map constitutes a central element in identifying ESG risks. The definition of ESG risks was set out in a risk map. For the development of the ESG heat maps, 17 risk events were defined for the standardised survey of ESG risks. These were derived in part from the SDGs. Identification takes place for all relevant risk categories. An ESG heat map score is calculated for each risk category. The ESG heat maps are updated at least once a year. The risks considered in the materiality analysis have already been identified within the scope of the existing risk management process of VOLKSBANK WIEN AG.

IRO-1-53c i

VOLKSBANK WIEN AG currently defines 17 risk scenarios; each risk scenario is assigned to an ESG topic and assessed in terms of its influence on existing risk categories. The assessment is carried out by VOLKSBANK WIEN AG's internal experts. This results in a statement as to whether the impact of ESG risks on an existing risk category is manageable or not.

IRO-1-53c ii

Each of the 17 risk events is assessed for each sector/risk driver. The assessment was based on a qualitative evaluation (none, manageable, burdensome, critical).

0: no impact

1: manageable impacts for business owners/customers: costs and effort are incurred for the transition to low-carbon economic activity, but these can be tolerated, no threat to profitability, the occasional impairment of production/delivery processes due to physical risks can be absorbed, low risk of controversy in terms of ESG

2: burdensome impacts for business owners/customers: considerable costs and effort are incurred for the transition to low-carbon economic activity, profitability is temporarily at risk, production/delivery processes are repeatedly interrupted by the occurrence of physical risks, more frequent occurrence of controversies in terms of ESG

3: critical impacts for business owners/customers: high costs and high effort for the transition to low-carbon economic activity, profitability is at risk in the long term, physical risks have a negative impact on the continued existence of companies, controversies in terms of ESG lead to irreparable damage

The overall ESG heat map score is calculated by weighting according to ESG categories. Category E has the highest weighting as the focus is currently on this and it comprises the highest number of risk events.

ESG risks have been integrated into the regular risk inventory process and are mapped in existing risk types and integrated into the risk map. Accordingly, there is no prioritisation of other risks in relation to ESG risks. SWOT (strengths, weaknesses, opportunities and threats) analyses are carried out as part of the business strategy.

IRO-1-53c iii

1 ESRS 2 – GENERAL INFORMATION

IRO-1-53e

ESG risks were already integrated into the risk frameworks in 2021 and therefore form an integral part of the risk management process for the entire Association of Volksbanks. ESG risks are already taken into account in the new product process (NPP) and in the outsourcing risk assessment. The findings from the ESG heat map are also incorporated into the definition of actions. The ESG score of customers reflects the ESG heat map score. The risks were converted to a scale of 1 to 6 using a linear transformation, based on defined categories with clear grades. This was carried out in two ways: once based on the existing values (actual values) and once taking theoretical minimum and maximum values into account.

IRO-1-53c

Opportunities

At least one opportunity event was defined for each of the ten sustainability topics. This opportunity event is regarded as a scenario from which a specific opportunity arises. If there were several possible scenarios, the one that was identified as the most likely was evaluated. When developing opportunities, the focus was on ensuring that they are clearly comprehensible. The correlations between the impacts and dependencies and the opportunities that may arise from these impacts and dependencies were implicitly taken into account when identifying the opportunities.

IRO-1-53ci

IRO-1-53c ii

Due to the subsequent semi-quantitative assessment of opportunities in various areas within VOLKSBANK WIEN AG by means of a survey, the approach chosen was to assess only those opportunities that are tangible for the assessors and classified as "likely to materialise". These events were assigned a time horizon and assessed in terms of their potential impacts and probability of occurrence. The rating can be found below.

The scenarios were assessed by internal experts at VOLKSBANK WIEN AG.

Current: <1 year

Medium-term: 1-5 years

Long-term: > 5 years

It is possible to compare the values by transforming the risks and opportunities onto an equal scale of 1-6. The arithmetical mean of the respective results was ultimately used to define the final assessment of the financial impacts in order to equalise the weighting of risks and opportunities. In principle, however, both risk events and opportunity events were assessed according to the dimensions of "impact" and "probability of occurrence". The product of these two dimensions is the expected impact of a risk or opportunity.

IRO-1-53c ii

The process of identifying, evaluating and managing opportunities at VOLKSBANK WIEN AG is currently carried out within the scope of SWOT analyses.

IRO-1-53b iii

Details on the stakeholder dialogue:

The interests and perspectives of stakeholders on the company's impacts are essential elements and support the expert assessments. They contribute therefore to further prioritisation of the main impacts. An online survey was carried out to ascertain the interests and views in relation to the defined sustainability topics. As part of this survey, participants were asked to rate the importance of each sustainability topic on a scale of 1 to 6. At the end of the survey, participants were asked to select up to five sustainability issues that they considered to be the most important for the company. The same stakeholder groups were surveyed that were already selected in the 2021 materiality analysis on the basis of their interest in and influence on VOLKSBANK WIEN AG. All stakeholder groups were weighted equally. The results of the stakeholder survey are included in the overall assessment of the materiality matrix.

- » **Private customers:** Private customers are directly affected by the design of financial products.
- » **Employees (incl. works council):** Employees are directly affected by working conditions and remuneration models as well as co-determination options.
- » **Corporate customers:** Corporate customers are directly affected by the Bank's business activities. They are also indirectly affected by the Bank's financing decisions.
- » **Owners, shareholders and members:** This stakeholder group is directly affected by the Bank's financial performance.

1 ESRS 2 – GENERAL INFORMATION

- » **Organisations and associations:** VOLKSBANK WIEN AG supports organisations and associations through donations, sponsoring and support for regional projects.
- » **Supervisory Board members and Managing Board of the holding:** The Supervisory Board and the Managing Board are directly responsible for VOLKSBANK WIEN AG's strategic direction and are directly influenced by reputational risks.
- » **Capital market/Volksbank investors and rating agencies:** This stakeholder group is directly affected by the Bank's financial stability and returns. These can be influenced by sustainable financing strategies.
- » **Österreichischer Genossenschaftsverband Schulze-Delitzsch [Schulze-Delitzsch Austrian association of co-operatives – ÖGV]:** ÖGV is directly affected by the representation of the interests of VOLKSBANK WIEN AG as well as joint partnerships and projects.
- » **Product partners:** Product partners are directly affected by the cooperation with VOLKSBANK WIEN AG, especially in the development of financial products.
- » **Suppliers:** Suppliers are directly affected by the Bank's purchasing and procurement policy.
- » **Politicians:** Politicians are potentially affected by the representation of interests.
- » **NGOs and media:** The media are affected in particular within the scope of joint partnerships and campaigns. NGOs are affected by the indirect impact through the Bank's business activities.

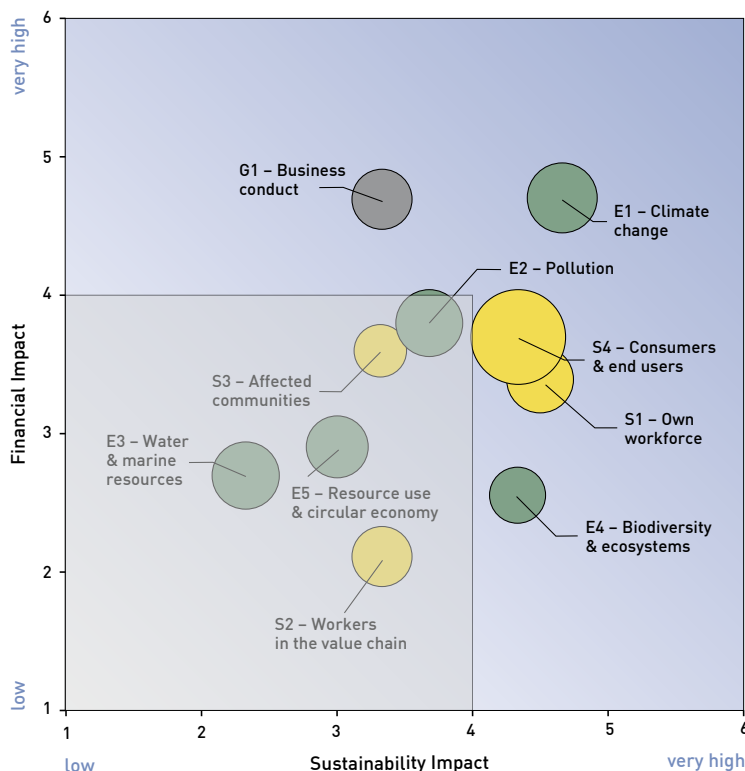
Based on the final assessment, a joint workshop was organised to evaluate the individual assessment results and validate these by the project team. As a result, a materiality threshold was defined in order to distinguish the material impacts clearly from non-material impacts. A proposal for the limit value was derived based on empirical values from the industry and discussed with the project participants. Finally, the Managing Board determined that impacts, risks and opportunities with a rating above 4 are defined as material for VOLKSBANK WIEN AG.

IRO-1-53biv, cii

The results from the stakeholder survey, the financial impact analysis and the sustainability impact analysis were then transferred to the joint materiality matrix.

Materiality matrix of VOLKSBANK WIEN AG:

IRO-1-53biv, cii



1 ESRS 2 – GENERAL INFORMATION

IRO-1-53d

Management override process:

A “management override process” was defined as a control procedure for assessing the materiality of the impacts, risks and opportunities and enables the Managing Board of VOLKSBANK WIEN AG to supplement the definition and assessment of the material impacts, risks and opportunities with its own expertise. The assessment of materiality was discussed and the definition adjusted accordingly to this end. The impacts, risks and opportunities were reassessed using the relevant assessment techniques. The results were presented to the management committee by project staff and were approved.

Topics close to the materiality threshold were subject to particularly intense discussion. Ultimately, the Managing Board of VOLKSBANK WIEN AG also decided to include the topic of “Consumers and end-users” in the group of material topics, partly due to the highest rating by the stakeholders. The topic of “own employees” was also given priority by a management decision (e.g. through a higher rating in the Sustainability Impact) and thereby defined as a material topic for VOLKSBANK WIEN AG.

E1-IRO-1-20 a

E1-IRO-1 – Description of the processes to identify and assess material climate-related impacts, risks and opportunities

The GHG balance sheet and the portfolio were analysed to determine and assess the climate-related impacts in the area of own operations and financing. VOLKSBANK WIEN AG contributes directly to significant impacts, both through its own activities and through business relationships with customers. There are both positive and negative impacts. This takes into account the utilisation of capital in different sectors as well as the investment plan for a sustainable Europe and the investment plans of the European Green Deal. Assets and business activities were implicitly taken into account by analysing the portfolio and operating activities.

E1-IRO-1-20 b

Climate-related physical risks in operations:

The physical risks in operations are analysed together with those in the downstream value chain, methodically and procedurally with the help of the same tool. The result shows that of the 76 sites of VOLKSBANK WIEN AG, only one is threatened by an acute physical risk. This is the branch in Bischofshofen. Here, the simulations in the region show a moderate but not significant risk of flooding.

Climate-related physical risks in the downstream value chain:

Climate risks are identified and assessed as part of a risk inventory sub-process using ESG heat maps. In the ESG heat map, various risk drivers are described and evaluated for all relevant risk types of the Association of Volksbanks. So far, an aggregated risk driver has been defined for physical climate risks in the “Environmental” category. The assessment relates to possible negative effects from climate risks for the individual risk types, with a focus on the Association of Volksbanks. The categorisation is carried out by the respective risk owners.

For the classification of credit risk, the existing credit exposure was grouped by sector and the impact of the respective sectors was assessed in relation to the defined risk drivers. The assessment provides information on the potential impacts of the risk drivers on the respective industry group. This shows the average impact within the industry group. Individual customer assessments are not considered as part of the heat map process. The branches of industry are categorised according to NACE codes. In order to calculate the overall heat map score for the risk drivers, the classifications are then weighted according to industry share. Further information on the general process to identify and assess the risks can be found in ESRS 2-IRO-1-53(c).

For the credit portfolio, the physical risks for all customers are calculated individually using the Climcycle ESG tool. In order to determine the physical risks, risk data is obtained from various climate risk models, with the majority of the data coming from Copernicus and ISIMIP. Using the climate models and future scenarios, 18 different physical risks are assessed for each credit exposure based on the customer’s address, with 14 risks categorised as acute and four as chronic risks.

See E1-SBM-3-18 for the list of risks assessed.

1 ESRS 2 – GENERAL INFORMATION

The physical risks of the credit portfolio are measured using a weighted average of various future scenarios. The future scenarios include the representative concentration pathways RCP2.6, RCP4.5, RCP6.0 and RCP8.5 used by the IPCC. Reference to ESRS 2 IRO-1 Definition of time horizons.

E1-IRO-1-20 b i
E1-IRO-1-21

As at December 2024, 4.9 % of the credit exposure of VOLKSBANK WIEN AG was sensitive to physical risks. The greatest risks for VOLKSBANK WIEN AG are river floods and landslides.

E1-IRO-1-20 b ii

Climate risks are also identified and assessed as part of a risk inventory sub-process using ESG heat maps. The ESG heat maps currently cover a medium to long-term time horizon of 5 to 10 years. In the ESG heat map, various risk drivers are described and evaluated for all relevant risk types of the Association of Volksbanks. So far, an aggregated risk driver has been defined for physical climate risks in the "Environmental" category. The assessment relates to possible negative effects from climate risks for the individual risk types, with a focus on the Association of Volksbanks. The categorisation is carried out by the respective risk owners. The assessment is based on a qualitative evaluation, which is assigned a corresponding value (0 = no impact, 1 = manageable, 2 = burdensome, 3 = critical).

The assessment of the impact of risk events is based on a medium to long-term horizon of five to ten years. This covers the Bank's medium-term planning horizon.

E1-IRO-1-AR 11 b

This definition of horizons is consistently applied both in internal capital adequacy (capital allocation and risk-bearing capacity calculation or stress test) and in the business environment scan and medium-term planning.

Regional circumstances are included in the qualitative assessment of the ESG heat maps. As already mentioned under ESRS 2 IRO-1 AR 11 b, the ESG heat map for credit risk with regard to physical risks will in future include a data-based assessment of each individual transaction in the credit portfolio at the counterparty level.

E1-IRO-1-AR 11 c

As already mentioned under ESRS 2 IRO-1 AR 11 b, climate scenarios with high emissions will in future be included in the data-based assessment of the ESG heat map for credit risk.

E1-IRO-1-AR 11 d

Transition risks and opportunities in the downstream value chain:

E1-IRO-1-20 c

As part of the risk management process of VOLKSBANK WIEN AG, transitory risks were identified and assessed in addition to physical risks when preparing the ESG heat maps. Further information on the general process to identify and assess the risks can be found in ESRS 2-IRO-1-53(c).

As climate change progresses, VOLKSBANK WIEN AG has the opportunity to position itself early on in the financing of the energy transition and thereby gain a significant market share in a rapidly growing sector.

The IEA's (International Energy Agency) net-zero target by 2050 serves as a point of reference for the decarbonisation targets and decarbonisation paths. This scenario reflects the limitation of global warming to 1.5°C with no or limited violation of this limit.

E1-IRO-1-20 c i

No climate-related scenario analyses or climate scenarios are currently used for opportunities.

Economic sectors with particularly high emissions were identified in order to be able to estimate the assets with regard to the development of climate-related gross transition risks. For the list of CO₂-intensive sectors, see IRO 1 20 c. The individual transition risks for each sector are also assessed as part of the ESG heat maps.

E1-IRO-1-20 c ii

The impacts on assets and business activities were taken into account in the definition of opportunity events and in the assessment of impacts, probabilities and time horizons. The potential growth in market share that may arise from changing consumer preferences has a corresponding impact on assets and business activities.

1 ESRS 2 – GENERAL INFORMATION

E1-IRO-1-AR 12 a

Industries were identified with high CO₂ emissions. In addition, decarbonisation pathways were created for the overall portfolio and for the mortgages and commercial real estate asset classes as well as for the agriculture sector in order to be able to estimate the impacts with regard to the transition to a climate-neutral economy. As with physical risks, transition risks are also assessed as part of the risk-bearing capacity calculation, the quantitative OpRisk analysis and the ESG heat maps. The general procedure for this is described in the Disclosure Requirement for ESRS 2 IRO-1 AR 11 a. The time horizon under consideration here also currently covers a medium to long-term period of five to ten years.

The following climate-related transition events have been subject to a qualitative assessment to date:

- » Air pollution, GHG emissions (possible impacts: increased capital expenditure, increased costs for CO₂ taxes or energy trading certificates)
- » Energy load and energy efficiency management (possible impacts: higher operating costs, capital expenditure for upgrading to higher standards)

Environmental transition events were also assessed.

In the course of determining the opportunity in the area of climate change, a long-term period (more than 5 years) was selected and a long-term event was derived that could have an impact on the business activities and assets of VOLKSBANK WIEN AG.

E1-IRO-1-AR 12 b

As the decarbonisation pathways are based on the net-zero target by 2050, the impacts of the transition to a climate-neutral economy are expected to last until 2050. The extent depends on the respective asset class and the sector of the companies financed; CO₂-intensive sectors were identified for this purpose. Decarbonisation paths were created for the overall portfolio and for the mortgages and commercial real estate asset classes, as well as for the agriculture sector, in order to forecast decarbonisation and therefore estimate the probability of the impacts of the transition to a climate-neutral economy.

As part of the assessment of the materiality of the individual opportunities, the probability was also assessed in addition to the impact. The probability was assumed to be between 50 and 75 % on average.

E1-IRO-1-AR 12 c

For details on the scenario analysis, see SBM-3 18 and SBM-3 19.

No climate-related scenario analyses or climate scenarios are currently used for opportunities, see E1-IRO-1-20 c i.

E1-IRO-1-AR 12 d

No business activities were identified that are incompatible with the transition to a climate-neutral economy. The decarbonisation strategy describes strategies, actions and targets for achieving a transition to a climate-neutral economy.

E1-IRO-1-AR 13 a

All material risk types and business areas are generally considered as part of scenario-based analyses (e.g. stress scenarios). When deriving scenarios, external sources or scenarios (e.g. NGFS scenarios) are also used where possible. Separate analyses are carried out for credit risk in particular. RCP scenarios are used to measure the physical risks of the credit portfolio (see E1-20 b).

E1-IRO-1-21

For transition risks and physical risks in the downstream value chain (customer portfolio): please also refer to SBM-3 18 and SBM-3 19.

No climate-related scenario analyses or climate scenarios are currently used for opportunities, see E1-IRO-1-20 c i.

E1-IRO-1-AR 15

The climate scenarios used for the climate-related transition risks are agreed with the assumptions in the risk report (Chapter 50) Risk report b) Credit risk) and can be found in detail in the non-financial report.

1 ESRS 2 – GENERAL INFORMATION

To summarise, it can be said that risks are reviewed and integrated into the risk processes. No significant risks were identified in the downstream value chain.

Impacts in the downstream value chain:

Impacts from emissions in the downstream value chain were taken into account in the same way as all other impacts.

E2-IRO-1 – Description of the processes to identify and assess material pollution-related impacts, risks and opportunities

As concerns the bank's own sites, the geographical location of the headquarters of VOLKSBANK WIEN AG and the headquarters of the regional head offices was analysed. Due to a lack of data, no site analyses have currently been carried out in the upstream and downstream value chain. An analysis is planned for 2025.

E2-IRO-1-11 a

Impacts

In order to determine its actual and potential impacts in connection with environmental pollution in the context of its own activities and within its upstream and downstream value chain, VOLKSBANK WIEN AG has formulated impacts in the area of its own operations and financing. The main impacts in the area of financing were determined using the WWF Biodiversity Risk Filter (BRF). Further information on the processes to identify and assess the impacts can be found in ESRS 2-IRO-1-53b.

Risks

As part of the risk management process of VOLKSBANK WIEN AG, risk events in connection with environmental pollution in the area of air, soil and water pollution were identified during the preparation of the ESG heat maps. The topic of environmental pollution was considered and risk events were formulated and assessed for applicable sub-topics. No potential risks were identified for the sub-topics of microplastics, pollution of living organisms and food resources, substances of concern and substances of very high concern.

Opportunities

In the course of conducting the double materiality analysis, an opportunity event was defined for the topic of "environmental pollution".

No consultations were held with affected communities. There is a proposal to involve affected communities and/or their representatives in future in assessing impacts and defining the actions to take. No site analyses were carried out.

E2-IRO-1-11 b

Further information on the procedure for assessing the impacts, risks and opportunities can be found under ESRS 2-IRO-1-53b and c.

E2-IRO-1-AR 9

E3-IRO-1 – Description of the processes to identify and assess material water and marine resource-related impacts, risks and opportunities

Assets and business activities were implicitly taken into account by analysing the portfolio and operating activities. As concerns the bank's own sites, the geographical location of the headquarters of VOLKSBANK WIEN AG and the headquarters of the regional head offices was analysed. Due to a lack of data, no site analyses have currently been carried out in the upstream and downstream value chain. An analysis is planned for 2025.

E3-IRO-1-8 a

Impacts

In order to determine its actual and potential impacts in connection with water and marine resources in the context of its own activities and within its upstream and downstream value chain, VOLKSBANK WIEN AG has formulated impacts in the area of the sub-topics of water withdrawal, consumption and utilisation in the area of its own operations and financing. No points of contact were identified for the topic of "marine resources" through financing activities focusing on Austria.

Further information on the processes to identify and assess the impacts can be found in ESRS 2-IRO-1-53b.

1 ESRS 2 – GENERAL INFORMATION

Risks

As part of the risk management process of VOLKSBANK WIEN AG, risk events in connection with water and marine resources in the area of resource consumption, water pollution and water shortages were identified during the preparation of the ESG heat maps.

Opportunities

In the course of conducting the double materiality analysis, an opportunity event was defined for the topic of “water”. Further information on the processes to identify and assess the risks and opportunities can be found in ESRS 2-IRO-1-53c.

E3-IRO-1-8 b

No consultations were held with affected communities. There is a proposal to involve affected communities and/or their representatives in future in assessing impacts and defining the actions to take.

E4-IRO-1 – Description of processes to identify and assess material biodiversity and ecosystem-related impacts, risks, dependencies and opportunities

E4-IRO-1-17 a

In order to determine the significant impacts on biodiversity and ecosystems, the financing portfolio was combined with the sectors of the WWF Biodiversity Risk Filter (BRF) in a simplified ratio. The BRF provides information for the sectors on their impacts and dependencies in various sustainability areas. As part of the evaluation, proxies were selected from the various BRF indicators for the respective sub-sub-topics.

The weighting of the impact of the sectors in the respective topics can be determined based on this evaluation (scale in the BRF from 0 [no impact] to 5 [very high impact]). Sectors with a score of 4 or higher (high and very high) were defined as “high-impact sectors”. The weighted distribution of the portfolio was used to estimate the impacts on the respective BRF indicators. This assessment was supplemented by expert opinions and forms the basis for the further evaluation.

As concerns the bank’s own sites, the geographical location of the headquarters of VOLKSBANK WIEN AG and the headquarters of the regional head offices was analysed. Due to a lack of data, no site analyses have currently been carried out in the upstream and downstream value chain. An analysis is planned for 2025.

An analysis according to the phases of the LEAP approach is also planned for the future. Further information on the processes to identify and assess the impacts can be found in ESRS 2-IRO-1-53b.

E4-IRO-1-17 b

Dependencies with regard to biodiversity, ecosystems and their services were not taken into account in the process.

E4-IRO-1-17 c

As part of the risk management process of VOLKSBANK WIEN AG, risk events in connection with biodiversity and ecosystems were defined in the course of preparing the ESG heat maps. An opportunity event was defined for the topic of “Biodiversity and ecosystem” in the course of conducting the double materiality analysis. Further information on the processes to identify and assess the risks and opportunities can be found in ESRS 2-IRO-1-53c.

E4-IRO-1-17 d

No systemic risks were taken into account in the process.

E4-IRO-1-17 e

No consultations were held with affected communities. There is a proposal to involve affected communities and/or their representatives in future in assessing impacts and defining the actions to take.

E4-IRO-1-19 a

The headquarters of VOLKSBANK WIEN AG and the headquarters of the regional head offices are located in town centres and are neither in nor close to areas with biodiversity in need of protection, rare or endangered species or unique ecosystems. VOLKSBANK WIEN AG thereby does not contribute either directly to the deterioration of natural habitats and habitats or to disturbing species.

E4-IRO-1-19 b

VOLKSBANK WIEN AG has therefore come to the conclusion that there is currently no need to take any remedial action with regard to biodiversity.

1 ESRS 2 – GENERAL INFORMATION

E5-IRO-1 – Description of the processes to identify and assess material resource utilisation and circular economy-related impacts, risks and opportunities

Assets and business activities were implicitly taken into account by analysing the portfolio and operating activities. As concerns the bank's own sites, the geographical location of the headquarters of VOLKSBANK WIEN AG and the headquarters of the regional head offices was analysed. Due to a lack of data, no site analyses have currently been carried out in the upstream and downstream value chain. An analysis is planned for 2025.

E5-IRO-1-11 a

Impacts

In order to determine its actual and potential impacts in connection with resource utilisation and the circular economy within the scope of its own activities and within its upstream and downstream value chain, VOLKSBANK WIEN AG has formulated impacts in the area of its own operations and financing. The main impacts in the area of financing were determined using the WWF Biodiversity Risk Filter (BRF). Further information on the processes to identify and assess the impacts can be found in ESRS 2-IRO-1-53b.

Risks

As part of the risk management process of VOLKSBANK WIEN AG, risk events in connection with resource utilisation and the circular economy in the area of air, soil and water pollution were identified during the preparation of the ESG heat maps.

Opportunities

In the course of conducting the double materiality analysis, an opportunity event was defined for the topic of "Resource utilisation and circular economy".

An analysis in accordance with the phases of the LEAP approach is planned for the future. Further information on the processes to identify and assess the risks and opportunities can be found in ESRS 2-IRO-1-53c.

No consultations were held with affected communities. There is a proposal to involve affected communities and/or their representatives in future in assessing impacts and defining the actions to take.

E5-IRO-1-11 b

G1-IRO-1 – Description of the process to identify and assess material impacts, risks and opportunities

VOLKSBANK WIEN AG operates almost exclusively in Austria, which is why no additional countries in which the company operates were analysed with regard to governance.

G1-IRO-1-6

Impacts

In order to determine actual and potential impacts in connection with corporate governance, VOLKSBANK WIEN AG has systematically analysed the impacts of its business activities and its sector. Further information on the processes to identify and assess the impacts can be found in ESRS 2-IRO-1-53b.

Risks

As part of the risk management process of VOLKSBANK WIEN AG, various risk events in connection with corporate governance were identified during the preparation of the ESG heat maps.

Opportunities

In the course of conducting the double materiality analysis, an opportunity event was defined for the topic of "Corporate conduct".

Further information on the processes to identify and assess the risks and opportunities can be found in ESRS 2-IRO-1-53c.

A more detailed presentation of the ESG heat map can be found under IRO-1 AR 11.

1 ESRS 2 – GENERAL INFORMATION

IRO-2-59

IRO-2 – Disclosure Requirements covered by the company's non-financial report included in ESRS

In order to determine which ESRS data points VOLKSBANK WIEN AG must report, the material impacts, risks and opportunities (IRO) are first assigned to the Disclosure Requirements (DR) of the ESRS topic standards. Disclosure Requirements to which none of the identified material impacts, risks and opportunities can be attributed are considered “not material”. This means that VOLKSBANK WIEN AG does not have to disclose any information on these Disclosure Requirements. Disclosure Requirements to which one or more of the material impacts, opportunities and risks identified can be assigned are categorised as “material” for VOLKSBANK WIEN AG. The corresponding data points are analysed further in the next step as applicable. If there are no material impacts, opportunities and risks that relate precisely to the respective data point, this data point is excluded from the scope of the report and categorised as “not material” for VOLKSBANK WIEN AG. The data points derived as material for VOLKSBANK WIEN AG are considered in the reporting process.

ESRS code	Disclosure Requirement	Paragraph
IRO-2-56	IRO-2-56	IRO-2-56
ESRS 2		
BP-1	General principles for the preparation of the non-financial report	5a-5e
BP-2	Disclosures in connection with specific circumstances	10a-d; 11a-bii; 15-16
GOV-1	The role of the administrative, management and supervisory bodies	21a-e; 22a-d; 23a-b
GOV-2	Information provided to and sustainability matters addressed by the entity's administrative, management and supervisory bodies;	26a-c
GOV-3	Integration of sustainability-related performance in incentive schemes	29
GOV-4	Non-financial report on due diligence	32
GOV-5	Risk management and internal controls over sustainability reporting	36a-e
SBM-1	Strategy, business model and value chain	40a-g; 42a-c
SBM-2	Interests and views of stakeholders	45a-d
SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	48a-d, f-h
IRO-1	Description of the process to identify and assess material impacts, risks and opportunities	53a-g
IRO-2	Disclosure Requirements covered by the entity's non-financial report in ESRS	56; 59
E1		
E1-GOV-3	Integration of sustainability-related performance in incentive schemes	13
E1-1	Transition plan for climate change mitigation	16a-j; 17
E1-SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	18; 19a-6; AR7b; 19c; AR8b
E1-IRO-1	Description of the processes to identify and assess material impacts, risks and opportunities	20a-cii; 21; AR11a-d; AR12a-d; AR15
E1-2	Concepts related to climate change mitigation and adaptation	25a-e; MDR-P-65a-f
E1-3	Actions and resources in relation to climate change concepts	29a-c; AR21; MDR-A-68a-e; MDR-A-69a-b;
E1-4	Targets related to climate change mitigation and adaptation	30; 33; 34a-f; AR25; AR30c; MDR-T-80a-j
E1-5	Energy consumption and mix	35-38
E1-6	Gross Scopes 1, 2, 3 and Total GHG emissions	48, 49, 51, 55; AR42c; AR43c; AR45e; AR46i-j; AR55
E2		
E2-IRO-1	Description of the processes to identify and assess material pollution-related impacts, risks and opportunities	11a-b; AR9

1 ESRS 2 – GENERAL INFORMATION

ESRS code	Disclosure Requirement	Paragraph
E3		
E3-IRO-1	Description of the processes to identify and assess material water and marine resources-related impacts, risks and opportunities	8a-b
E4		
E4-1	Transition plan and consideration of biodiversity and ecosystems in strategy and business model	13
E4-SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	16a-c
E4-IRO-1	Description of the processes to identify and assess material biodiversity and ecosystems-related impacts, risks and opportunities	17a-e; 19a-b
E4-2	Concepts related to biodiversity and ecosystems	MDR-P-62
E4-3	Actions and resources related to biodiversity and ecosystems	MDR-A-62
E4-4	Targets related to biodiversity and ecosystems	MDR-T-72
E5		
E5-IRO-1	Description of the processes to identify and assess material resource use and circular economy-related impacts, risks and opportunities	11a
S1		
S1-SBM-2	Interests and views of stakeholders	12
S1-SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	13a-b; 14a-g; 15
S1-1	Concepts related to the entity's workforce	17; 19; 20a-c; 21; 22; 24a-d; 27; MDR-P-65a-f
S1-2	Processes for engaging with own workforce and workers' representatives about impacts	27a-e; 28; AR24
S1-3	Processes to remediate negative impacts and channels for value chain workers to raise concerns	32a-e; 33
S1-4	Taking action on material impacts on value chain workers, and approaches to managing material risks and pursuing material opportunities related to value chain workers, and effectiveness of those actions	38a-d; 40a-b; 42; AR33c; AR40a-b; AR48; MDR-A-62; MDR-A-68a-e; MDR-A-69
S1-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	44a-c; 47b-c; AR49c; MDR-T-80a-i
S1-6	Characteristics of the entity's employees	50d-f
S1-9	Diversity indicators	66a-b; AR71
S1-11	Social security	74; 75
S1-12	Persons with disabilities	79; AR76
S1-13	Key indicators for training and skills development	83b
S1-14	Key indicators for health and safety	88b-e
S1-16	Key remuneration indicators (differences in earnings and total remuneration)	97a-c
S1-17	Incidents, complaints and severe human rights impacts	103a-c; 104a-b
S4		
S4-SBM-2	Interests and views of stakeholders	8
S4-SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	10a-d; 11
S4-1	Concepts related to consumers and end-users	15; 16a-c; 17; MDR-P65a-f
S4-2	Processes for engaging with consumers and end-users about impacts	20a-d; 21
S4-3	Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	25a-d; 26
S4-4	Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions	30; 31a-d; 32a-c; 33a-b; 34; 35; 36; 37; AR25c; AR33b; MDR-A-68a-e

1 ESRS 2 – GENERAL INFORMATION

ESRS code	Disclosure Requirement	Paragraph
S4-5	Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	38; 41a-c; AR42c; MDR-T-80a-j
G1		
G1-GOV-1	The role of the administrative, management and supervisory bodies	5a-b
G1-IRO-1	Description of the process to identify and assess material impacts, risks and opportunities	6
G1-1	Corporate culture and concepts for business conduct	9; 10a-h; MDR-P-65a-f
G1-3 (voluntary)	Prevention and detection of corruption and bribery	18; 20; 21a
G1-4 (voluntary)	Incidents of corruption or bribery	25a
G1-5 (voluntary)	Political influence and lobbying activities	29d; 30

Disclosure Requirement	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
IRO-2-56	IRO-2-56	IRO-2-56	IRO-2-56	IRO-2-56	IRO-2-56	IRO-2-56	IRO-2-56
ESRS 2							
GOV-1	Board gender diversity	Paragraph 21(d)	Indicator No 13 Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		
GOV-1	Percentage of board members who are independent	Paragraph 21(e)			Delegated Regulation (EU) 2020/1816, Annex II		
GOV-4	Non-financial report on due diligence	Paragraph 30	Indicator No 10 Table 3 of Annex 1				
SBM-1	Involvement in activities related to fossil fuel activities	Paragraph 40(d) (i)	Indicator No 4 Table 1 of Annex 1	Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 Table 1: Qualitative information on Environmental risk and Table 2: Qualitative information on Social risk	Delegated Regulation (EU) 2020/1816, Annex II		
SBM-1	Involvement in activities related to chemical production	Paragraph 40 (d) point ii	Indicator No 9 Table 2 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		

1 ESRS 2 – GENERAL INFORMATION

Disclosure Require-ment	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
SBM-1	Involvement in activities related to controversial weapons	Paragraph 40 (d) point ii	Indicator No 14 Table 1 of Annex 1		Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU)2020/1816, Annex II		
SBM-1	Involvement in activities related to cultivation and production of tobacco	Paragraph 40(d) (iv)			Delegated Regulation (EU) 2020/1818, Article 12(1) Delegated Regulation (EU) 2020/1816, Annex II		
E1							
E1-1	Transition plan to realise net zero by 2050	Paragraph 14				Regulation (EU) 2021/1119, Article 2(1)	
E1-1	Entities excluded from the Paris-aligned Benchmarks paragraph	Paragraph 16(g)		Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU)2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual duration	Delegated Regulation (EU) 2020/1818, Article 12.1 (d) to (g), and Article 12.2		
E1-4	GHG emissions reduction targets	Paragraph 34	Indicator No 4 Table 2 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU)2022/2453 Template 3: Banking book – Climate change transition risk: Adjustment indicators	Delegated Regulation (EU)2020/1818, Article 6		

1 ESRS 2 – GENERAL INFORMATION

Disclosure Requirement	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
E1-5	Energy consumption from fossil sources disaggregated by sources (only high climate impact sectors)	Paragraph 38	Indicator No 5 in Table 1 and Indicator No 5 in Table 2 of Annex 1				
E1-5	Energy consumption and mix	Paragraph 37	Indicator No 5 Table 1 of Annex 1				
E1-5	Energy intensity associated with activities in high climate impact sectors	Paragraphs 40 to 43	Indicator No 6 Table 1 of Annex 1				
E1-6	Gross Scopes 1, 2, 3 and Total GHG emissions	Paragraph 44	Indicators number 1 and 2 Table 1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU)2022/2453 Template 1: Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual duration	Delegated Regulation (EU) 2020/1818, Article 5(1), 6 and 8(1)		
E1-6	Intensity of gross GHG emissions	Paragraphs 53 to 55	Indicator No 3 Table 1 of Annex 1	Article 449a Regulation (EU) No. 575/2013; Commission Implementing Regulation (EU) 2022/2453 Template 3: Banking book – Climate change transition risk: Adjustment indicators	Delegated Regulation (EU) 2020/1818, Article 8(1)		
E1-7	Withdrawal of GHG and CO ₂ certificates	Paragraph 56				Regulation (EU) 2021/1119, Article 2(1)	Not material
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		Application of the phasing-in

1 ESRS 2 – GENERAL INFORMATION

Disclosure Require-ment	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
E1-9	Disaggregation of monetary amounts by acute and chronic physical risk	Paragraph 66(a)		Article 449(a) Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Reporting Form 5: Banking book – Climate change physical risk: Exposures with physical risk			Application of the phasing-in
E1-9	Location of significant assets at material physical risk	Paragraph 66(c)		Article 449(a) Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraphs 46 and 47; Reporting Form 5: Banking book – Climate change physical risk: Exposures with physical risk			Application of the phasing-in
E1-9	Breakdown of the carrying amounts of its real estate assets by energy-efficiency classes	Paragraph 67(c)		Article 449a Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453 paragraph 34; Template 2: Banking book – Climate change transition risk: Loans secured by real estate – Energy efficiency of the collaterals			Application of the phasing-in
E1-9	Degree of exposure of the portfolio to climate-related opportunities	Paragraph 69			Commission Delegated Regulation (EU) 2020/1818, Annex II		Application of the phasing-in

1 ESRS 2 – GENERAL INFORMATION

Disclosure Requirement	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
E2							
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 number 8 Table 1 of Annex 1 Indicator number 2 Table 2 of Annex 1 Indicator number 1 Table 2 of Annex 1 Indicator number 3 Table 2 of Annex 1				not material
E3							
E3-1	Water and marine resources	Paragraph 9	Indicator No 7 Table 2 of Annex 1				not material
E3-1	Special policy	Paragraph 13	Indicator No 8 Table 2 of Annex 1				not material
E3-1	Sustainable oceans and seas	Paragraph 14	Indicator number 12 in Table 2 of Annex 1				not material
E3-4	Total amount of reclaimed and recycled water	Paragraph 28(c)	Indicator No 6.2 Table 2 of Annex 1				not material
E3-4	Total water consumption in m³ per net proceeds on own operations	Paragraph 29	Indicator No 6.1 Table 2 of Annex 1				not material
E4							
2 – SBM-3 – E4		Paragraph 16(a)(i)	Indicator No 7 Table 1 of Annex 1				
2 – SBM-3 – E4		Paragraph 16(b)	Indicator No 10 Table 2 of Annex 1				
2 – SBM-3 – E4		Paragraph 16(c)	Indicator No 14 Table 2 of Annex 1				
E4-2	Sustainable processes or policies in the area of land use and agriculture	Paragraph 24(b)	Indicator No 11 Table 2 of Annex 1				not material

1 ESRS 2 – GENERAL INFORMATION

Disclosure Requirement	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
E4-2	Sustainable processes or policies in the area of oceans/seas	Paragraph 24(c)	Indicator number 12 in Table 2 of Annex 1				not material
E4-2	Concepts for combating deforestation	Paragraph 24(d)	Indicator No 15 Table 2 of Annex 1				not material
E5							
E5-5	Non-recycled waste	Paragraph 37(d)	Indicator No 13 Table 2 of Annex 1				not material
E5-5	Hazardous waste and radioactive waste	Paragraph 39	Indicator No 9 Table 1 of Annex 1				not material
S1							
2 SBM3 – S1	Risk of forced labour	Paragraph 14(f)	Indicator No 13 in Table 3 of Annex I				
2 SBM3 – S1	Risk of child labour	Paragraph 14(g)	Indicator No 12 in Table 3 of Annex I				
S1-1	Human rights policy commitments	Paragraph 20	Indicator number 9 Table 3 and Indicator number 11 Table 1 of Annex I				
S1-1	Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8	Paragraph 21			Delegated Regulation (EU) 2020/1816, Annex II		
S1-1	Processes and measures for preventing trafficking in human beings	Paragraph 22	Indicator No 11 in Table 3 of Annex I				
S1-1	Concept or management system for the prevention of occupational accidents	Paragraph 23	Indicator No 1 in Table 3 of Annex I				
S1-3	Processing of complaints	Paragraph 32(c)	Indicator No 5 in Table 3 of Annex I				

1 ESRS 2 – GENERAL INFORMATION

Disclosure Requirement	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
S1-14	Number of fatalities and number and rate of occupational accidents	Paragraph 88(b) and (c)	Indicator No 2 in Table 3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		
S1-14	Number of days lost due to injury, accident, death or illness	Paragraph 88(e)	Indicator No 3 in Table 3 of Annex I				
S1-16	Unadjusted gender pay gap	Paragraph 97(a)	Indicator No 12 in Table 1 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		
S1-16	Excessive remuneration of members of the management bodies	Paragraph 97(b)	Indicator No 8 in Table 3 of Annex I				
S1-17	Cases of discrimination	Paragraph 103(a)	Indicator No 7 in Table 3 of Annex I				
S1-17	Non-respect of UNGPs on Business and Human Rights and OECD guidelines	Paragraph 104(a)	Indicator No 10 in Table 1 and Indicator No 14 in Table 3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		
S2							
2 SBM3 – S2	Significant risk of child labour or forced labour in the value chain	Paragraph 11(b)	Indicators No 12 and No 13 in Table 3 of Annex I				not material
S2-1	Human rights policy commitments	Paragraph 17	Indicator No 9 in Table 3 of Annex 1 and Indicator No 11 in Table 1 of Annex 1				not material
S2-1	Concepts related to labour in the value chain	Paragraph 18	Indicators No 11 and No 4 in Table 3 of Annex 1				not material
S2-1	Non-respect of UNGPs on Business and Human Rights and OECD guidelines	Paragraph 19	Indicator No 10 Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		not material

1 ESRS 2 – GENERAL INFORMATION

Disclosure Require-ment	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
S2-1	Due diligence policies on issues addressed by the fundamental International Labor Organisation Conventions 1 to 8	Paragraph 19			Delegated Regulation (EU) 2020/1816, Annex II		not material
S2-4	Human rights issues and incidents connected to its upstream and downstream value chain	Paragraph 36	Indicator number 14 in Table 3 of Annex 1				not material
S3							
S3-1	Commitments in the area of human rights	Paragraph 16	Indicator No 9 in Table 3 and Indicator No 11 in Table 1 of Annex 1				not material
S3-1	Non-respect of the UNGPs on Business and Human Rights, the ILO Principles or the OECD Guidelines	Paragraph 17	Indicator No 10 Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		not material
S3-4	Human rights issues and incidents	Paragraph 36	Indicator number 14 in Table 3 of Annex 1				not material
S4							
S4-1	Concepts related to consumers and end-users	Paragraph 16	Indicator No 9 in Table 3 of Annex 1 and Indicator No 11 in Table 1 of Annex 1				
S4-1	Non-respect of UNGPs on Business and Human Rights and OECD guidelines	Paragraph 17	Indicator No 10 in Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818 Art 12 (1)		
S4-4	Human rights issues and incidents	Paragraph 35	Indicator number 14 Table 3 of Annex 1				

1 ESRS 2 – GENERAL INFORMATION

Disclosure Require- ment	Data point	Paragraph	SFDR reference	Pillar 3 reference	Benchmark Regulation reference	EU Climate Law reference	Materiality
G1							
G1-1	United Nations Conven- tion against Corruption	Paragraph 10(b)	Indicator number 15 Table 3 of Annex 1				
G1-1	Protection of whistle-blowers	Paragraph 10(d)	Indicator No 6 Table 3 of Annex 1				
G1-4	Fines for violation of anti-corruption and anti-bribery laws	Paragraph 24(a)	Indicator number 17 Table 3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		
G1-4	Standards for combating corruption and bribery	Paragraph 24(b)	Indicator number 16 Table 3 of Annex 1				

2 Taxonomy information

ENVIRONMENTAL INFORMATION

2 TAXONOMY DISCLOSURES

APPENDIX XI - QUALITATIVE TAXONOMY DISCLOSURE

Disclosures pursuant to Article 8 of Regulation (EU) 2020/852 (Taxonomy Regulation)

In order to substantiate the understanding related to the quantitative KPIs in the reporting forms, the qualitative information is also provided below:

1. Background information to support the quantitative indicators, including the scope of assets and activities covered for the KPI, information on data sources and limitations;

The KPIs to be reported in accordance with the EU Taxonomy were determined as follows in the current reporting period:

Customers subject to NFRD reporting

VOLKSBANK WIEN AG sees itself as a regional bank whose target group is primarily private customers as well as small and medium-sized enterprises. Consequently, VOLKSBANK WIEN AG has only a few customers subject to NFRD, as these must have at least 500 employees and be of public interest.

Customers subject to NFRD reporting were identified on the basis of the information available in the data repository combined with an additional manual case-by-case check. This was effected on the level of the individual company.

No exposure with a specific purpose was identified for the customers identified as subject to NFRD reporting. The review of taxonomy capability and conformity is therefore based exclusively on the published sales and CAPEX-based taxonomy KPIs of the customers. The reporting data used to determine the KPIs was also based on individual company level.

For entities subject to the NFRD, the green asset ratio KPIs were collected from the respective 2023 annual or sustainability reports. The KPIs were recorded for existing turnover and existing CapEx. Key indicators were collected for the environmental objectives of climate change mitigation (CCM) and climate change adaptation (CCA); the entities that we surveyed do not currently report any key indicators for other climate goals. The proportion of taxonomy-eligible assets and the proportion of taxonomy-compliant assets were recorded for the two environmental objectives mentioned. With regard to taxonomy-compliant assets, the share of transitional activities and the share of enabling activities were also recognised.

Private Customers

The taxonomy-relevant exposure in the Private Customers segment is identified on the basis of the defined purpose. In view of the limited economic activities, the taxonomy-relevant exposure was equated with the taxonomy-eligible exposure.

In the case of mortgage-backed real estate financing, taxonomy conformity was determined on the basis of the technical assessment criteria defined for activity 7.7. in the environmental objective "Climate protection" in accordance with Del-Reg 2021/2139. The technical evaluation criteria include the defined contribution criteria and the "Do No Significant Harm" (DNSH) criteria. If the technical evaluation criteria are met, the financing is classified as taxonomy-compliant, as the review of the Minimum Social Safeguard criteria does not apply to private customers.

The assessment of the contribution criteria was based on the available energy certificate data. As there is currently no Austria-wide energy certificate database, the availability of energy certificate data posed a challenge for classification.

As part of the assessment of the DNSH criteria, an analysis of climate risks was carried out in accordance with Annex A of Del-Reg 2021/2139. In this context, use was made of the risk assessment applied within the scope of ESG disclosures under Art. 449a CRR. Acute and chronic physical risks were determined based on external data sources. For the portfolio, physical risks were evaluated by means of a scenario analysis, taking into account various data sources and forward-looking climate scenarios.

2 TAXONOMY DISCLOSURES

APPENDIX XI - QUALITATIVE TAXONOMY DISCLOSURE

Restructuring loans

Due to the sometimes very extensive DNSH criteria, no taxonomy-compliant exposure could be identified in the Private Customers segment at the current time based on the available data.

Motor vehicle loans

VOLKSBANK WIEN AG does not grant any motor vehicle loans in the private customer segment.

Local administrative bodies

Based on the information available in Volksbank's data repository, no taxonomy-eligible exposure could be identified for regional administrative bodies for the current reporting period.

2. Explanations of the nature, objectives of taxonomy-compliant economic activities and their development over time, starting with the second year of implementation, distinguishing between business-related, methodological and data-related aspects;

Since the 2023 financial year, credit institutions are subject to a full disclosure obligation. As of the 2023 financial year, therefore, VOLKSBANK WIEN AG discloses the extent to which it finances or invests in taxonomy-compliant economic activities. This is the first time that the share of these exposures in total assets, the so-called Green Asset Ratio (GAR), including applicable reporting forms, is presented in the Sustainability Report. In the 2024 financial year, the sustainability labelling within financing was expanded to include the new environmental objectives. After the Sustainability Check was rolled out in 2023, the 2024 financial year is the first full year of its application. This is reflected in an increase in the GAR, both in the portfolio as well as in accruals.

3. Description of compliance with Regulation (EU) No. 2020/852 in terms of the business strategy of the financial company, their product design processes, and in terms of cooperation with customers and counterparties

The identification and labelling of sustainable financing is an integral part of implementing the sustainability strategy applicable throughout the Association and the transaction-based ESG disclosure and reporting requirements and forms the basis for issuing dedicated sustainable capital market emissions (including sustainable bonds).

A concept including partial implementation of the Taxonomy Regulation, the so-called sustainability check, was worked out for the purpose of labelling sustainable financing. This was rolled out in the Association of Volksbanks in 2023 and is to be developed on an ongoing basis. The aim is to identify and characterise newly originated investment financing in terms of sustainability as part of the loan application process. Integration into the loan application process is intended to ensure that the necessary documents are obtained, evaluated and prepared for further processing within the bank.

From the perspective of a financial institution, when classifying investment financing, the assessment of taxonomy eligibility must be based on the financing object of CSRD/NFRD companies with a known purpose, private households with regard to property financing collateralised with residential real estate property and certain financing to public authorities. If the financed activity corresponds to one of the economic activities defined in the taxonomy, the financing is classified as taxonomy-eligible.

Technical test criteria were defined for each activity. These in turn consist of:

- » Criteria for the fulfillment of the defined environmental objective ("Substantial Contribution Criteria")
- » Criteria for checking whether the remaining five environmental objectives are not violated ("Do No Significant Harm Criteria")
- » Additionally, compliance with minimum social standards must be ensured ("Minimum Social Safeguard Criteria")

If all criteria are met, the business or activity can be classified as taxonomy-compliant.

2 TAXONOMY DISCLOSURES

APPENDIX XI - QUALITATIVE TAXONOMY DISCLOSURE

4. For credit institutions that are not required to disclose quantitative information on trading exposures: qualitative information on the alignment of trading exposures with Regulation (EU) No. 2020/852, including overall composition, observed trends, targets and guidance;

The trading book of VOLKSBANK WIEN is below the thresholds of the 'large trading book' (Article 325a CRR). The trading book items are therefore of low materiality. They consist predominantly of interest rate derivatives on the interbank market and, to a lesser extent, short-term bond positions. No meaningful application of the ESG requirements for trading exposures can be found for interest rate derivatives in the interbank market. ESG criteria are already taken into account in the issuer limits applicable to the bond items when the limit is applied for and are therefore in line with the Bank's ESG KPIs. In addition, bond items in the trading book are immaterial (below euro 5 million at all times from Q1 to Q3 2024) and largely arise for operational reasons in connection with retail banking. No ESG targets are therefore defined for the trading book and no further disclosures are made.

5. Additional or supplementary information to support the financial entity's strategies and the importance of financing taxonomy-compliant economic activities in its overall activities;

VOLKSBANK WIEN AG has defined ten sustainability targets with regard to the material topics, according to which the Bank's sustainability management is controlled. Control KPIs were developed based on the sustainability targets. In the Sustainability Committee, management and control are implemented by the Managing Board based on the sustainability targets and ESG KPIs. A report on these KPIs is submitted to the Supervisory Board at each Supervisory Board meeting. One of these ESG KPIs is used to manage sustainable financing to customers in new business. It describes the percentage of defined financing (sustainability check) in the total new business for the current month. The sustainability check is used to identify taxonomy-eligible and taxonomy-compliant financing.

TAXONOMIE-ANGABEN

0. SUMMARY OF KPIS TO BE DISCLOSED BY CREDIT INSTITUTIONS
UNDER ARTICLE 8 TAXONOMY REGULATION

		Total environmentally sustainable assets	KPI ¹⁾	KPI ²⁾	% coverage (over total assets) ³⁾	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	77,193,839.20	0.68 %	0.69 %	70.33 %	53.0465 %	29.6677 %

		Total environmentally sustainable activities	KPI	KPI	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Additional KPIs	GAR (flow)	24,502,234.68	3.317 %	3.317 %	95.35 %	66.1041 %	4.6506 %
	Trading book ⁴⁾	-	-	-			
	Financial guarantees	-	0.00 %	0.00 %			
	Assets under management	57,382.50	0.41 %	0.54 %			
	Fees and commissions income ⁵⁾	-	-	-			

1) based on the Turnover KPI of the counterparty

2) based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used

3) % of assets covered by the KPI over banks' total assets

4) For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325a(1) of the CRR

5) Fees and commissions income from services other than lending and AuM

Institutions shall disclose forwardlooking information for this KPIs, including information in terms of targets, together with relevant explanations on the methodology applied.

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 2026. SMEs' inclusion in these KPI will only apply subject to a positive result of an impact assessment.

1. ASSETS FOR THE CALCULATION OF GAR

[illegible]

1. ASSETS FOR THE CALCULATION OF GAR

70

TAXONOMIE-ANGABEN

2. GAR SECTOR INFORMATION

GAR - Sector information Turnover

Breakdown by sector - NACE 4 digits level (code and label)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
	Climate Change Mitigation [CCM]				Climate Change Adaptation [CCA]				Water and marine resources [WTR]				Circular economy [CE]				Pollution [PPC]				Biodiversity and Ecosystems [BIO]				TOTAL [CCM + CCA + WTR + CE + PPC + BIO]			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable [CCM]	Mn EUR	Of which environmentally sustainable [CCM]	Mn EUR	Of which environmentally sustainable [CCA]	Mn EUR	Of which environmentally sustainable [CCA]	Mn EUR	Of which environmentally sustainable [WTR]	Mn EUR	Of which environmentally sustainable [WTR]	Mn EUR	Of which environmentally sustainable [CE]	Mn EUR	Of which environmentally sustainable [CE]	Mn EUR	Of which environmentally sustainable [PPC]	Mn EUR	Of which environmentally sustainable [PPC]	Mn EUR	Of which environmentally sustainable [BIO]	Mn EUR	Of which environmentally sustainable [BIO]	Mn EUR	Of which environmentally sustainable [CCM + CCA + WTR + CE + PPC + BIO]	Mn EUR	Of which environmentally sustainable [CCM + CCA + WTR + CE + PPC + BIO]
1 D 35,14	0.69	0.63			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.69	0.63		
2 H 49,1	6.31	3.90			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			6.31	3.90		
3 J 61,1	0.17	0.00			0.07	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.24	0.00		
4 M 70,1	0.49	0.30			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.49	0.30		
5 A 01	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	0.00		
6 A 01,1	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	0.00		
7 A 01,11	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	0.00		
8 A 01,13	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	0.00		
9 A 01,15	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	0.00		
10 A 01,19	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	0.00		

GAR - Sector information CapEx

Breakdown by sector - NACE 4 digits level (code and label)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab
	Climate Change Mitigation [CCM]				Climate Change Adaptation [CCA]				Water and marine resources [WTR]				Circular economy [CE]				Pollution [PPC]				Biodiversity and Ecosystems [BIO]				TOTAL [CCM + CCA + WTR + CE + PPC + BIO]			
	Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD		Non-Financial corporates (Subject to NFRD)		SMEs and other NFC not subject to NFRD	
	[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount		[Gross] carrying amount	
	Mn EUR	Of which environmentally sustainable [CCM]	Mn EUR	Of which environmentally sustainable [CCM]	Mn EUR	Of which environmentally sustainable [CCA]	Mn EUR	Of which environmentally sustainable [CCA]	Mn EUR	Of which environmentally sustainable [WTR]	Mn EUR	Of which environmentally sustainable [WTR]	Mn EUR	Of which environmentally sustainable [CE]	Mn EUR	Of which environmentally sustainable [CE]	Mn EUR	Of which environmentally sustainable [PPC]	Mn EUR	Of which environmentally sustainable [PPC]	Mn EUR	Of which environmentally sustainable [BIO]	Mn EUR	Of which environmentally sustainable [BIO]	Mn EUR	Of which environmentally sustainable [CCM + CCA + WTR + CE + PPC + BIO]	Mn EUR	Of which environmentally sustainable [CCM + CCA + WTR + CE + PPC + BIO]
	1 DE 35,14	0.99	0.97			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.99	0.97	
2 H 49,1	7.25	2.88			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			7.25	2.88		
3 J 61,1	0.46	0.02			0.02	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.49	0.02		
4 M 70,1	0.68	0.36			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.00	0.00			0.68	0.36		
5 A 01	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	0.00		
6 A 01,1	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	0.00		
7 A 01,11	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	0.00		
8 A 01,13	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	0.00		
9 A 01,15	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	0.00		
10 A 01,19	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	0.00		

3. GAR KPI STOCK

Page 10 of 10

[illegible]

3. GAR KPI STOCK

[illegible]

TAXONOMIE-ANGABEN

4. GAR KPI FLOW

GAR KPIs flow Turnover

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
		Disclosure reference date T																														Proportion of total new assets covered	
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
% (compared to flow of total eligible assets)		Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling		
	GAR - Covered assets in both numerator and denominator																																
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	81.61 %	10.81 %	10.81 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	81.61 %	10.81 %	10.81 %	0.00 %	0.00 %	0.00 %	
2	Financial undertakings	0.72 %	0.72 %	0.00 %	0.05 %	0.43 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	0.73 %	0.73 %	0.00 %	0.05 %	0.44 %	0.00 %	
3	Credit institutions	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
4	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
5	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
7	Other financial corporations	0.72 %	0.72 %	0.00 %	0.05 %	0.43 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	0.73 %	0.73 %	0.00 %	0.05 %	0.44 %	0.00 %	
8	of which investment firms	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
9	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
10	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
11	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
12	of which management companies	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
13	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
14	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
15	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
16	of which insurance undertakings	0.72 %	0.72 %	0.00 %	0.05 %	0.43 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	0.73 %	0.73 %	0.00 %	0.05 %	0.44 %	0.00 %	
17	Loans and advances	0.72 %	0.72 %	0.00 %	0.05 %	0.43 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	0.73 %	0.73 %	0.00 %	0.05 %	0.44 %	0.00 %	
18	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
19	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	
20	Non-financial undertakings	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %																					

TAXONOMIE-ANGABEN

4. GAR KPI FLOW

GAR KPIs flow CapEx

% (compared to flow of total eligible assets)		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae	af
		Disclosure reference date T																														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					Proportion of total new assets covered
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling		Of which Use of Proceeds	Of which transitional	Of which enabling		
GAR - Covered assets in both numerator and denominator																																
1	Loans and advances, debt securities and equity instruments not HLT eligible for GAR calculation	81.61 %	10.81 %	10.81 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	81.61 %	10.81 %	10.81 %	0.00 %	0.00 %	0.00 %
2	Financial undertakings	1.05 %	1.05 %	0.00 %	0.02 %	0.54 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	1.06 %	1.06 %	0.00 %	0.02 %	0.55 %	0.00 %
3	Credit institutions	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
4	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
5	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
7	Other financial corporations	1.05 %	1.05 %	0.00 %	0.02 %	0.54 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	1.06 %	1.06 %	0.00 %	0.02 %	0.55 %	0.00 %
8	of which investment firms	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
9	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
10	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
11	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
12	of which management companies	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
13	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
14	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
15	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
16	of which insurance undertakings	1.05 %	1.05 %	0.00 %	0.02 %	0.54 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	1.06 %	1.06 %	0.00 %	0.02 %	0.55 %	0.00 %
17	Loans and advances	1.05 %	1.05 %	0.00 %	0.02 %	0.54 %	0.01 %	0.01 %	0.00 %	0.01 %	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 %	0.00 %	0.00 %	0.00 %	1.06 %	1.06 %	0.00 %	0.02 %	0.55 %	0.00 %
18	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
19	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
20	Non-financial undertakings	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
21	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
22	Debt securities, including UoP	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
23	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
24	Households	100.00 %	13.25 %	13.25 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %					0.00 %	0.00 %	0.00 %	0.00 %								100.00 %	13.25 %	13.25 %	0.00 %	0.00 %	0.00 %	0.00 %
25	of which loans collateralised by residential immovable property	100.00 %	14.37 %	14.37 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %					0.00 %	0.00 %	0.00 %	0.00 %								100.00 %	14.37 %	14.37 %	0.00 %	0.00 %	0.00 %	0.00 %
26	of which building renovation loans	100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %					0.00 %	0.00 %	0.00 %	0.00 %								100.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
27	of which motor vehicle loans	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %																				0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
28	Local governments 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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	
29	Housing 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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
30	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
31	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
32	Total GAR assets	25.03 %	3.32 %	3.32 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.0.									

TAXONOMIE-ANGABEN

5. KPI OFF-BALANCE SHEET EXPOSURES

FinGar, AuM KPIs Turnover Stock

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae					
		Disclosure reference date T																																		
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)					Circular economy (CE)					Pollution (PPC)					Biodiversity and Ecosystems (BIO)					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
		Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
		Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling				
1	Financial guarantees (FinGuar KPI)	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %					
2	Assets under management (AuM KPI)	0.51 %	0.41 %	0.00 %	0.00 %	0.08 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.51 %	0.41 %	0.00 %	0.00 %	0.08 %					

FinGar AuM KPIs Turnover flow

% (compared to total eligible off-balance sheet assets)	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae			
	Disclosure reference date T																																
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)						
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)						
	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling	Of which Use of Proceeds		Of which transitional		Of which enabling			
1	Financial guarantees (FinGuar KPI)	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 %	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 %	0.00 %	0.00 %	0.00 %			
2	Assets under management (AuM KPI)	0.51 %	0.41 %	0.00 %	0.00 %	0.08 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.51 %	0.41 %	0.00 %	0.00 %	0.08 %			

TAXONOMIE-ANGABEN

5. KPI OFF-BALANCE SHEET EXPOSURES

FinGar, AuM KPIs CapEx Stock

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae					
	Disclosure reference date T																																		
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)					Circular economy (CE)					Pollution (PPC)					Biodiversity and Ecosystems (BIO)					TOTAL (CCM + CCA + WTR + CE + PPC + BIO)				
% (compared to total eligible off-balance sheet assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				
	Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling							
1 Financial guarantees (FinGuar KPI)	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 %	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 %	0.00 %	0.00 %	0.00 %	0.20 %					
2 Assets under management (AuM KPI)	0.76 %	0.54 %	0.00 %	0.00 %	0.20 %	0.22 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.99 %	0.54 %	0.00 %	0.00 %	0.00 %						

FinGar AuM KPIs CapEx flow

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	z	aa	ab	ac	ad	ae		
	Disclosure reference date T																															
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					Water and marine resources (WTR)				Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)					
% (compared to total eligible off-balance sheet assets)	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-eligible)					
	Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)				Proportion of total covered assets funding taxonomy relevant sectors (Taxonomy-aligned)					
	Of which Use of Proceeds	Of which transitional	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which enabling			Of which Use of Proceeds	Of which transitional	Of which enabling				
1 Financial guarantees (FinGuar KPI)	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 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %		
2 Assets under management (AuM KPI)	0.76 %	0.54 %	0.00 %	0.00 %	0.20 %	0.22 %	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 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.99 %	0.54 %	0.00 %	0.00 %	0.00 %	0.20 %		

ANNEX III REPORTING FORM 1

Activities in the field of nuclear energy		
1	The company is active in the research, development, demonstration and deployment of innovative power generation plants that produce energy from nuclear processes with minimal waste from the fuel cycle, it finances such activities or holds exposures in connection with these activities.	no
2	The company is active in the construction and safe operation of new nuclear facilities for the generation of electricity or process heat – including for district heating or industrial processes such as hydrogen production – and in improving their safety engineering using the best available technologies, it finances such activities or holds exposures in connection with these activities.	no
3	The company is active in the safe operation of existing nuclear facilities for the generation of electricity or process heat – including for district heating or industrial processes such as hydrogen production – and in improving their safety engineering, it finances such activities or holds exposures in connection with these activities.	no
Activities in the field of fossil gas		
4	The company is active in the construction or operation of plants for the generation of electricity from fossil gaseous fuels, it finances such activities or holds exposures in connection with these activities.	no
5	The company is active in the construction, modernisation and operation of trigeneration plants with fossil gaseous fuels, it finances such activities or holds exposures in connection with these activities.	no
6	The company is active in the construction, modernisation and operation of plants for heat generation that produce heat/cold from fossil gaseous fuels, it finances such activities or holds exposures in connection with these activities.	no

3 ESRS E1 – Climate change

ENVIRONMENTAL INFORMATION

43.2 G CO₂ / EURO¹⁾

CO₂ EMISSION INTENSITY
OF THE LOAN PORTFOLIO
(EXCLUDING SECTOR K)



1) excluding Scope 3

3 ESRS E1 – CLIMATE CHANGE

Strategy

E1-1 – Transition plan for climate change mitigation

E1-1-16 a

The Association of Volksbanks has developed two separate decarbonisation paths for its own operations (Scope 1 and 2) and for financed emissions (Scope 3.15). The plan is to examine whether further Scope 3 categories will be provided with decarbonisation targets in the future.

Operations:

Based on the 2021 Corporate Carbon Footprint (CCF) calculation, the Association of Volksbanks has calculated the decarbonisation pathway up to 2035 in accordance with the 1.5°C pathway according to SBTi (Science Based Targets Initiative). Actions have been defined with the aim of reducing the company's own emissions as far as possible. GHG neutrality in Scope 1 and 2 operations was set as the target for 2030. However, this can only be achieved by purchasing qualified certificates to offset the residual emissions. The actions defined were also set out in writing in a general directive and must be implemented with binding effect. VOLKSBANK WIEN AG supports these targets as part of the Association of Volksbanks. At present, however, the targets are not explicitly broken down to the level of VOLKSBANK WIEN AG. They are adjusted annually and reviewed by means of a CCF calculation. With the improvement of data quality, the plan is to adapt the 2025 decarbonisation pathway and to define targets for VOLKSBANK WIEN AG as well.

Achieving the three defined targets (7 % reduction in total emissions compared to 2023, average of specific CO₂ emissions of all sites per m² must be less than 19; 95 % of heat and electricity sources and 90 % of heat and electricity consumption must be known) contributes to a significant reduction in GHG emissions and supports decarbonisation in operations.

The decarbonisation levers identified and the most important actions planned as well as the changes relate to electrification and energy efficiency in particular in terms of own operations.

Financed emissions:

The decarbonisation target of the Association of Volksbanks in the area of financed emissions is based on the IEA's net zero pathway. An economic intensity target for CO₂/euro exposure was defined on the basis of this path. The GHG target is a net-zero portfolio for the year 2050. Prerequisite: Austria must achieve the climate neutrality target by 2040. The intensity target for 2030 was set at 23,1 g CO₂/euro in accordance with the IEA pathway. VOLKSBANK WIEN AG supports these objectives as part of the Association of Volksbanks, but the objectives are not explicitly broken down to the level of VOLKSBANK WIEN AG or manageable for it. The definition of separate targets is planned for VOLKSBANK WIEN AG from 2025. Achieving these targets contributes to a significant reduction in the carbon intensity of the portfolio, but above all to a reduction in the CO₂ emissions of the respective borrowers and assets to an extent that is compatible with the 1.5° level of ambition. The actions described in E1-3 ensure that the carbon intensity of the Association of Volksbanks develops along the decarbonisation pathway.

For the financed emissions, the focus is on the financing of CO₂-efficient new business and a reduction in the exposure in CO₂-intensive areas.

Operations:

E1-1-16 b

With regard to the Scope 1 and 2 decarbonisation levers in operations, which have been defined for the Association of Volksbanks and thus also apply to VOLKSBANK WIEN AG, actions have been taken that should already lead to a reduction of emissions in the short term. The most important actions include:

- » conversion of the motor vehicle fleet to electric vehicles by 2026 in mobility [completed].
- » switch to LED lighting by the end of 2027 [ongoing].
- » sustainable building standards are reviewed for feasibility with every construction project or restructuring.

3 ESRS E1 – CLIMATE CHANGE

Financed emissions:

With regard to the decarbonisation of the financed emissions, the most important decarbonisation levers of VOLKSBANK WIEN AG as part of the Association of Volksbanks are:

- » Run off the portfolio and improve emission intensities in new business.
- » Prerequisite: Austria must achieve the climate neutrality target by 2040.
- » Passive decarbonisation of the Austrian energy grid and passive decarbonisation of industries.

The most important climate change mitigation actions in terms of financed emissions are:

- » The inclusion of the decarbonisation strategy in the risk strategy and the inclusion of decarbonisation targets in the RAS statement in the form of strategic RAS or additional RAS indicators and the associated carbon intensity corridors within which the respective assets operate should lead to increased financing of low-carbon assets in future.
- » The introduction of an IT tool with which GHG emissions can be determined in future as part of the loan application process in order to establish improved monitoring.
- » Introduction of award criteria within the Risk Strategy 2025: award criterion for private residential real estate financing (new business) - energy performance certificate class of at least C or better. Lending standard for financing of commercial customers (new business) for new financing of real estate properties that do not yet exist at the time the loan is granted - energy performance certificate class of at least B or better.

Investments to support the implementation of the decarbonisation pathways are presented in E1-3.

E1-1-16 c

Operations:

For years, VOLKSBANK WIEN AG has been implementing sustainable building standards for restructuring and conversions, where feasible at the site concerned, which are taken into account in the fundamental areas of energy efficiency, ecological quality, comfort and quality of workmanship. This includes thermal restructuring for owner-occupied properties, efficient ventilation, cooling and heating systems with energy control, window replacement with sun protection and environmentally-friendly building materials. In addition, VOLKSBANK WIEN AG endeavours to motivate landlords to invest in environmentally-friendly technologies, but is dependent on the building owner in this respect, which may hinder progress in the decarbonisation of VOLKSBANK WIEN AG's operations. GHG emissions can be reduced by replacing the heating system in the course of renovations or, in the case of existing properties, by optimising the settings of the control technology in heating, air conditioning and ventilation.

E1-1-16 d

The question of manufacturing products does not arise, as no haptic products are manufactured. In this context, VOLKSBANK WIEN AG endeavours at all times to reduce paper documentation to a minimum.

When it comes to procurement as well as restructuring and conversions, regulations are in place that require investment in sustainable products. Only if there are no economically viable alternatives will a non-sustainable product be purchased. VOLKSBANK WIEN AG always strives to minimise its carbon footprint and to focus on solutions that are both environmentally friendly and economically viable.

VOLKSBANK WIEN AG is not exempt from the EU reference values agreed in Paris.

E1-1-16 g

Operations:

The decarbonisation strategy for operations was embedded in and aligned with the business strategy. The actions were set out in the general directive for the 2025 budget planning and implementation of these is mandatory.

E1-1-16 h

Financed emissions:

The decarbonisation strategy for financed emissions has been integrated into the risk strategy and therefore also forms a key framework condition for the business strategy.

3 ESRS E1 – CLIMATE CHANGE

E1-1-16 i

The decarbonisation strategy for operations and financed emissions was approved by the Managing Board and the Supervisory Board.

Operations:

E1-1-16 j

The withdrawal of combustion vehicles reduces the Scope 1 emissions of VOLKSBANK WIEN AG accordingly. The CCF calculation is used to determine progress on an annual basis. Total emissions (market-based) were reduced from 1,098,685 kg of CO₂e to 617,600 kg of CO₂e in Scope 1 and 2 between 2021 and 2023. The CCF calculation for 2024 again shows a reduction in GHG emissions and supports the decarbonisation path of the Association of Volksbanks, which is in line with the Paris climate targets. The switch to green electricity has already been completed. Another measure that is currently being implemented is the conversion of conventional lighting to LED. Reference to further actions E1-3.

Financed emissions:

The customer portfolio of VOLKSBANK WIEN AG mainly comprises private customers and SMEs in Austria. These customer groups currently have hardly any CO₂ data measured, which is why the majority of the financed emissions of the VOLKSBANK WIEN AG portfolio are determined on the basis of statistical estimates. Therefore, a major focus of the decarbonisation strategy is on the best possible modelling of financed emissions based on PCAF, the development of potential actions and the development of processes for collecting real data.

Significant progress has been made in calculating and analysing the financed emissions on a quarterly basis since June 2024. The results for 2024 show that the emissions intensity of the Association of Volksbanks customer portfolio decreased and the target value defined for the Association of Volksbanks for 2024 was achieved. This target is based on the IEA pathway and is therefore in line with the net-zero target by 2050. In addition, award criteria for new property financing will be introduced from 2025 onwards. The introduction of an ESG tool, which was evaluated in the reporting year and is expected to be used in Q1 2025, will also enable improved monitoring.

Operations and financed emissions:

E1-1-17

Separate decarbonisation targets will be introduced for the financed emissions and the operations of VOLKSBANK WIEN AG from 2025. Currently, there are only targets for the Association of Volksbanks, with VOLKSBANK WIEN AG integrated within this.

Impacts, risks and opportunities management

The following chapter presents the concepts (or strategies), the actions and the key indicators and targets for these concepts in connection with climate change mitigation and climate change adaptation.

E1-2 – Concepts related to climate change mitigation and adaptation

Material topic	Impact or opportunity addressed	Area addressed
MDR-P-65a	MDR-P-65a	E1-2 25a-e
Climate change:	Economic transformation	Climate change adaptation
Climate change adaptation	Investments in research and development	

MDR-P-65a

» Title and content of the policy (strategy): Business strategy

- The findings from the materiality analysis and the SWOT analysis have had a significant influence on the business strategy of VOLKSBANK WIEN AG.
- The business strategy forms the basis for further strategies.
- The results of the growth and sustainability strategy with regard to customers were anchored in the VOLKSBANK WIEN AG customer strategy 2030 (part of the business strategy).

3 ESRS E1 – CLIMATE CHANGE

» Targets: The targets specified for the customer strategy (sub-strategy of the business strategy) include the following requirements for the responsible granting of loans and other banking products:

MDR-P-65a

- VOLKSBANK WIEN AG sees many opportunities and extensive growth potential in, among other things, the comprehensive transformation of the economy and society in the direction of greater sustainability, which gives rise to additional financing requirements and advisory needs. These opportunities should be actively utilised by positioning the company as a cooperative financial institution.
- The increasing demand for sustainable advice requires commercial client advisors who are familiar with ESG issues and integrate ESG aspects into the advisory process.
- In addition to supporting commercial customers, the private sphere of business customers must also be taken into account, particularly in the case of small and medium-sized enterprises. This is why the interaction between advisors in corporate and private advisory services, particularly in combination with private banking, is essential in order to leverage high potential on both sides.

» Monitoring: The sustainability targets are backed up with specific ESG KPIs. Responsibilities have already been defined for the development and implementation of actions and the management of achieving targets.

MDR-P-65a

» Scope of application in relation to business activities: The following business activities are covered:

MDR-P-65b

- Financing and investment business
- Brokerage of products from product partners

» Scope of application in relation to geographic regions: The geographical region comprises the business territory of VOLKSBANK WIEN AG.

MDR-P-65b

» Scope of application in relation to affected interest groups: Consumers and/or end-users are affected by the concept as interest groups.

MDR-P-65b

» Responsibilities: As the highest level of the organisation, the Managing Board is responsible for implementation.

MDR-P-65c

» Involvement of stakeholders in defining the policy: Consumers and/or end-users were actively involved in the form of materiality analyses and customer surveys.

MDR-P-65d

Material topic	Impact or opportunity addressed	Area addressed
MDR-P-65a	MDR-P-65a	E1-2 25a-e
Climate change: Climate change mitigation	GHG and energy consumption within the value chain	Climate change mitigation

» Title and content of the policy (strategy): Decarbonisation strategy for financed emissions (Scope 3.15)

MDR-P-65a

The strategy with regard to financed emissions is to decarbonise the overall portfolio. The plan is to achieve this by running off the portfolio and improving the issue intensity of new business. Passive factors are the decarbonisation of the Austrian energy grid and the decarbonisation of industries. Financed Scope 3 emissions are currently excluded from the portfolio's decarbonisation strategy and the targets relate solely to financed Scope 1 and 2 emissions. Scope 1 and 2 emissions are clearly defined and can be allocated to the individual customer, meaning that there can be no multiple counting between the Scope 1 and 2 emissions for different companies. Scope 3 emissions on the other hand always represent the Scope 1, 2 and 3 emissions of the upstream and downstream value chain (e.g. customers and suppliers), which means that their inclusion in the financed emissions of a bank can lead to a multiplication of the emission values. As Scope 3 emissions can only be controlled to a limited extent due to the potential multiplication and the IEA guidelines only specify very limited reduction paths for Scope 3 emissions, the financed Scope 1 and 2 emissions are subsequently used for control purposes as part of the risk strategy.

3 ESRS E1 – CLIMATE CHANGE

MDR-P-65a » Targets: The targets for reducing the intensity of financed Scope 1 and 2 emissions in the overall portfolio of the Association of Volksbanks were set as follows:
2024: 37.9 g CO₂e/euro
2030: 23.1 g CO₂e/euro
2050: Net zero; the intensity of the baseline year 2023 is 39.1 g CO₂ per euro. Starting in 2025, VOLKSBANK WIEN AG will also define its own targets.

MDR-P-65a » Monitoring: The monitoring process has taken place on a quarterly basis since June 2024, with the financed emissions determined in accordance with the PCAF standard for this purpose.

MDR-P-65b » Scope of application in relation to business activities: The decarbonisation strategy relates to the entire portfolio of the Association of Volksbanks.

MDR-P-65b » Scope of application in relation to geographic regions: All geographical regions for which there are items in the portfolio are included. The majority is located in Austria.

MDR-P-65c » Responsibilities: The Managing Board of VOLKSBANK WIEN AG is responsible for implementation.

MDR-P-65e » Involvement of stakeholders in defining the policy: No stakeholders were involved.

Material topic	Impact or opportunity addressed	Area addressed
MDR-P-65a	MDR-P-65a	E1-2 25a-e
Climate change: Energy	Own energy consumption	Energy efficiency

MDR-P-65a » Title and content of the policy (strategy): Decarbonisation strategy for operations (Scope 1 and 2)

Every year, specifications are set out in the general directive that must be implemented in order to drive forward the reduction of emissions in the company. This supports decarbonisation in operations. The most important contents include measures such as the consideration of sustainable building standards (in coordination with the owner for rented properties) or the installation of PV systems and e-charging stations to supply e-vehicles with green electricity. Energy monitoring (if already implemented) is intended to recognise deviations from standard consumption promptly and enable countermeasures to be taken.

MDR-P-65a » Targets: 1.5°C-compliant decarbonisation pathway
The aim is to avoid all emissions caused by the company (buildings, vehicle fleet) by 2030. However, it will only be possible to achieve GHG neutrality in operations by purchasing verified certificates.

MDR-P-65a » Monitoring: Monitoring takes place through the annual calculation of GHG emissions.

MDR-P-65b » Scope of application in relation to business activities: Scope 1 and 2 emissions in the area of building operation are covered irrespective of ownership (with the aim of implementing energy-saving actions in leased (third-party) buildings).

MDR-P-65b » Scope of application in relation to geographic regions: All sites in Austria are covered.

MDR-P-65c » Responsibilities: The Managing Board is responsible for implementing the policy.

MDR-P-65e » Involvement of stakeholders in defining the policy: The necessary actions are coordinated and agreed with the shareholders via the budget.

There is no policy for 'employee mobility'.

3 ESRS E1 – CLIMATE CHANGE

E1-3 – Actions and resources in relation to the climate policies

Some of the investments stated in the financial report represent 'potentially sustainable' significant financial resources that can be allocated to the action plan. The majority of these are photovoltaic systems and electric vehicles. The installation of a PV system is only possible if the building is structurally suitable; in the case of leased properties, a consultation and separate agreement with the landlord is required. A positive business assessment is also a prerequisite. The purchase of e-vehicles forms part of the regular replacement process. As a result, combustion vehicles are gradually being replaced by electric vehicles at the end of their service life.

MDR-A-69 a

The current financial resources (CapEx) for K and E are: euro 1,077,270. Individual and Group are identical, as individual sustainable investments were only made for VOLKSBANK WIEN AG. These are derived from the following amounts in the consolidated and annual financial statements: K: euro 9,206,224 and E: euro 9,193,556. No significant OpEx (operating expenses) could be allocated to the actions. The taxonomy-compliant share is euro 0, which is why no allocation is made to the performance indicators in accordance with Commission Delegated Regulation (EU) 2021/2178.

E1-3 29c

MDR-A-69 b

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
3.15: Climate change: Climate change adaptation	Economic transformation Investments in research and development	Decarbonisation of the supply chain	Since 2024	More than 5 years	Lending business and brokered securities business

» Addressed policy (strategy): The actions described address the customer strategy.

MDR-A-68a

» Title and description of the actions: Actions for the responsible allocation of financing products as part of the Customer Strategy 2030:

- By offering ESG-related products, customers are given the opportunity to actively contribute to the transformation and, by averting the effects of climate change, to themselves be less affected by the damage caused by climate change.
- Financing climate change adaptations could reduce the financial damage caused by future climate events such as flooding, etc.
- Focus of sales activities on regional proximity in order to maintain short distances and a short supply chain.
- Design the product range with sustainability in mind in order to strengthen sustainable management and awareness of environmental protection.
- Realise earnings potential due to the increased financing requirements of the transformation by creating sustainable financing products for private and corporate customers.
- The introduction of supporting advisory tools is being evaluated to identify the potential for decarbonisation.
- Focus on the Austrian market: Exploitation of the many years of experience and the high level of trust in VOLKSBANK WIEN AG, particularly in the real estate business.
- Training on ESG expertise and the advisory process.

MDR-A-68a

» Results/qualitative and quantitative progress: The decisive result of the actions in the financing area is the strengthening of customer loyalty and customer satisfaction as well as the positioning as a regional relationship bank that customers can trust both for financing enquiries and in the investment area.

MDR-A-68a, e

» Contribution towards realising the objectives and targets of the policy: Due to the increasing demand for sustainable products and sustainable advice, it is important for commercial client advisors to have in-depth expertise in the field of ESG and integrate the topic into the entire advisory, support and risk decision-making process in order to realise the corresponding potential. Relevant qualifications must be obtained in order to be able to act as an expert in ESG transformation consultancy. Acquiring basic specialist knowledge in the field of ESG is

MDR-A-68a

3 ESRS E1 – CLIMATE CHANGE

urgently needed, among other things, in order to be able to discuss and provide information in all key sustainability areas during meetings with customers. It is also important to establish an understanding of the implications of ESG for the respective branches of industry of commercial customers and to derive the resulting risks and rewards from these. This makes it possible to recognise ESG potential and establish a direct link with traditional and new sustainable financial instruments and subsidies.

E1-3-AR21

» Implementation dependent on the availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank.

MDR-A-68b

» Scope of application in relation to geographic regions: Business territory of VOLKSBANK WIEN AG

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
3.15: Climate change: Climate change mitigation	GHG and energy consumption within the value chain	The decarbonisation levers addressed are running off the portfolio and improving the intensity of new business	Since 2024	More than 5 years	Total portfolio of the Association of Volksbanks (total portfolio of the Association includes the portfolio of VOLKSBANK WIEN AG)

MDR-A-68a

» Addressed policy (strategy): The actions described address the decarbonisation strategy of the overall portfolio.

MDR-A-68a

» Title and description of the actions: Financed emissions (Scope 3.15)

The most important climate change mitigation actions with regard to financed emissions are the inclusion of the decarbonisation strategy in the risk strategy and the decarbonisation targets in the RAS statement in the form of strategic RAS and additional RAS indicators. The RAS key indicators were defined at Association level as follows: Intensity target 2024: $\leq 37.9 \text{ g CO}_2/\text{euro}$. Trigger 2024: $> 39.1 \text{ g CO}_2/\text{euro}$. Limit 2024: $> 41.7 \text{ g CO}_2/\text{euro}$. All of the above targets relate to the financed Scope 1 and 2 emissions.

In addition, the introduction of an IT tool will enable GHG emissions to be determined in future as part of the loan application process in order to set up improved monitoring. Furthermore, the PCAF quality score should be improved through the ongoing collection of customer-specific climate-related information, as more detailed information is available e.g. through the integration and documentation of energy performance certificates for real estate properties. Consequently, the quality of the result of the determined GHG emissions is expected to improve, which is to be continuously developed further.

MDR-A-68a, e

» Results/qualitative and quantitative progress: The expected results of the policy include compliance with the decarbonisation pathway and improved monitoring of financed emissions. One important step forward is that the financed emissions have been calculated and analysed on a quarterly basis since June 2024.

E1-3 29a,b

» GHG emissions reduction: The expected reductions at Association level are as follows:
2024: $37.9 \text{ g CO}_2/\text{euro}$
2030: $23.1 \text{ g CO}_2/\text{euro}$
2050: Net zero (base year 2023: $39.1 \text{ g CO}_2/\text{euro}$)

All of the above targets relate to the financed Scope 1 and 2 emissions of the value chain. Prerequisite: Austria must achieve the climate neutrality target by 2040.

3 ESRS E1 – CLIMATE CHANGE

» Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank. Contribution towards realisation of the objectives and targets of the policy: The actions contribute towards compliance with the decarbonisation pathways and to improved monitoring of the financed emissions.

E1-3 AR21

MDR-A-68a

» Scope of application in relation to geographic regions: Geographical areas of the portfolio (mainly Austria)

MDR-A-68b

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
Climate change: Energy	Own energy consumption	Energy efficiency	Since 2023	1-5 Years	Building lighting

» Addressed policy (strategy): The action described supports the decarbonisation strategy in the bank.

MDR-A-68a

» Title and description of the action: Conversion of conventional lighting to LED by 2027 (Scope 2).

MDR-A-68a

» Results/qualitative and quantitative progress: The lighting at the sites will be converted to 100% LED by 2027. This supports the decarbonisation of the company.

MDR-A-68a, e

» GHG emissions reduction: Supporting the reduction of site-related emissions in Scope 2.

» Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank.

E1-3-AR21

» Contribution towards realising the objectives and targets of the policy: The action contributes to compliance with the decarbonisation pathway in the bank.

MDR-A-68a

» Scope of application in relation to geographic regions: Austria

MDR-A-68b

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
Climate change: Energy	Own energy consumption	Use of renewable energy, fuel switching (if possible)	Since 2023	More than 5 years	Building conversions/restructuring

» Addressed policy (strategy): The action described supports the decarbonisation strategy in the bank.

MDR-A-68a

» Title and description of the action: Consideration of sustainable building standards in the course of conversions/restructuring (Scope 1 and 2).

MDR-A-68a

» Results/qualitative and quantitative progress: As part of a building conversion/restructuring, the sustainable building standards (purchase of PV systems, e-charging stations, heating replacement, etc.) were implemented where possible.

MDR-A-68a, e

3 ESRS E1 – CLIMATE CHANGE

E1-3 29a,b

- » GHG emissions reduction: Supporting the reduction of emissions in order to move closer toward the target of GHG neutrality by 2030. It is not possible to provide an exact figure here, as each site has to be examined individually and no precise figure can be given due to the ownership structure (mostly leased).

E1-3-AR21

- » Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank.

MDR-A-68a

- » Contribution towards realising the objectives and targets of the policy: The action contributes to compliance with the decarbonisation pathway in the bank.

MDR-A-68b

- » Scope of application in relation to geographic regions: Austria

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
Climate change: Climate change mitigation	Employee mobility	Electrification	Since 2023	1-5 Years	own vehicles

MDR-A-68a

- » Addressed policy (strategy): The action described supports the policy of decarbonisation in the bank.

MDR-A-68a

- » Title and description of the action: Conversion of own fleet/company vehicles to e-vehicles by 2026. Three PV systems and two e-charging stations were installed in the reporting year. These charging stations are used to charge our own electric vehicles with green electricity. Five e-vehicles were purchased, five combustion vehicles and one hybrid vehicle were sold; the vehicle fleet now comprises 37 e-vehicles.

MDR-A-68a, e

- » Results/qualitative and quantitative progress: Reduction in emissions by phasing out combustion vehicles, which leads to a significant reduction in Scope 1 emissions.
- » GHG emissions reduction: 2026: By converting the vehicle fleet to e-mobility by the end of 2026, the Scope 1 emissions for mobility of 83,191 kg CO₂e calculated in the CCF calculation for 2023 can be reduced by the end of 2026.

E1-3-AR21

- » Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank.

MDR-A-68a

- » Contribution towards realising the objectives and targets of the policy: The action contributes to compliance with the decarbonisation pathway in the bank.

MDR-A-68b

- » Scope of application in relation to geographic regions: Business territory of VOLKSBANK WIEN AG

3 ESRS E1 – CLIMATE CHANGE

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
Climate change: Climate change mitigation	Employee mobility	Climate change mitigation	Since 2019	Ongoing	Business trips and remote work

- » Addressed policy (strategy): The action described supports the policy of decarbonisation in the bank. MDR-A-68a
- » Title and description of the action: Business travel policy and remote working agreement MDR-A-68a
- » Results/qualitative and quantitative progress: Reduction of emissions through remote working and inclusion of sustainability matters in the business travel policy. MDR-A-68a, e
- » GHG emissions reduction: Remote working and the business travel policy can reduce the emissions calculated in the CCF calculation. The business travel policy states that expenses for public transport are covered and that official mileage allowances are only paid in exceptional cases. This ensures that the appeal of individual private transport is kept to a minimum. The aim of the remote working agreement is to make the workplace more flexible to ensure a good work-life balance. E1-3 29a,b
- » Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank. E1-3-AR21
- » Contribution towards realising the objectives and targets of the policy: The action contributes to compliance with the decarbonisation pathway in the bank. MDR-A-68a
- » Scope of application in relation to geographic regions: Business territory of VOLKSBANK WIEN AG MDR-A-68b

Material topic	Impact or opportunity addressed	Decarbonisation levers	Start	(Planned) completion	Scope of application in relation to business activities
MDR-A-68a	MDR-A-68a	E1-3 29a,b	MDR-A-68a	MDR-A-68c	MDR-A-68b
Climate change: Energy	Own energy consumption	Energy efficiency	Since 2023	1-5 Years	Data improvement

- » Addressed policy (strategy): The action described supports the company's decarbonisation strategy.
- » Title and description of the action: Data improvements to improve the quality of the CCF calculation and minimise assumptions regarding heat sources and energy consumption.
- » Results/qualitative and quantitative progress: Reduction in emissions, as real data was not available at some sites in the past and had to be estimated on a conservative basis, the quality of the data has increased thanks to the collection of real data. This leads to better control options and a lower CCF.
- » GHG emissions reduction: Supporting the reduction of emissions in order to move closer toward the target of GHG neutrality by 2030.

3 ESRS E1 – CLIMATE CHANGE

- » Implementation dependent on availability of resources: VOLKSBANK WIEN AG explains that its ability to implement the actions depends on the availability and allocation of resources. Personnel resources are made available. VOLKSBANK WIEN AG has constant access to funds at affordable capital costs, which are required to implement the actions and adapt to changes in supply and demand. Investments in research and development (R&D) are not relevant for a bank.
- » Contribution towards realising the objectives and targets of the policy: The action contributes to compliance with the decarbonisation pathway in the bank.
- » Scope of application in relation to geographic regions: Business territory of VOLKSBANK WIEN AG

Metrics and targets

E1-4 – Targets related to climate change mitigation and adaptation

E1-4-30

The Association of Volksbanks aims to achieve GHG neutrality in its operations (Scope 1 and 2) by 2030. The aim is to decarbonise the overall portfolio for financed emissions. Prerequisite: Austria must achieve the climate neutrality target by 2040.

MDR-T-80

An Association-wide target was defined for operations by 2030, namely to be GHG-neutral in Scope 1 and 2 operations. For this purpose, a common decarbonisation path was defined for the Association of Volksbanks on the basis of the CCF calculation 2021, but this is not currently 'broken down' for the VOLKSBANK WIEN AG level. The short-term targets for 2024 were defined uniformly for the Association of Volksbanks and thereby also for VOLKSBANK WIEN AG as part of the Association of Volksbanks in autumn 2023, are adjusted annually and reviewed by means of the CCF calculation. The plan is to define a long-term target for VOLKSBANK WIEN AG's operations in 2025 and calculate a corresponding path. The aim is to decarbonise the portfolio for financed emissions, which is to be achieved in the long term by formulating various sub-targets. An important point of reference here is the IEA's net-zero target by 2050.

MDR-T-80 h

Stakeholders were not included in the definition of the targets.

MDR-T-80 i

There were no changes to any of the targets set.

Material topic	Impact or opportunity addressed	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
3.15: Climate change: Climate change adaptation	Economic transformation and investments in research and development	Absolute target	Sustainable financing in new business should amount to 15 % in 2024 and the share of sustainable financing in new business should be increased to at least 25 % by 2030.	2023	2023: sustainable financing 13.3 %	2030

MDR-T-80a

- » Addressed policy (strategy): One objective of the Sustainability Strategy 2024 is to classify and label newly originated investment financing in the private and corporate customer segment in terms of sustainability as part of the loan application process. This takes place via the VOLKSBANK WIEN AG internal sustainability check. The plan is to increase the share of sustainable financing to at least 25 % by 2030.

MDR-T-80a

- » Title and description of the target: The share of sustainable financing has been measured as a key performance indicator at VOLKSBANK WIEN AG since 2023. The target describes the percentage of sustainable financing defined or labelled in the core banking system in relation to total new business for the financial year and is monitored and reported to the Sustainability Committee based on the current status of the current month.

3 ESRS E1 – CLIMATE CHANGE

» Scope of application in relation to business activities: All business activities in connection with financing products at VOLKSBANK WIEN AG are covered by the target.	MDR-T-80c
» Scope of application in relation to geographic regions: All sites of VOLKSBANK WIEN AG are included in the targets.	MDR-T-80c
» Staged or intermediate targets: Sustainable financing in new business is expected to amount to 15 % in 2024. The plan is to increase the share of sustainable financing in new business to at least 25 % by 2030. In addition, there is an interim target with a minimum share of 18 % of sustainable financing for the year 2026. Methods and significant assumptions used in target setting: The evaluation method from the core banking system is used to set targets in the area of sustainable financing in order to make substantiated and decisions based on the available data.	MDR-T-80e MDR-T-80f / E1-4 34e
» Scientific basis: The entity's targets are currently based on internal expert estimates, but they have not yet been validated by scientific findings.	MDR-T-80g
» Target performance: As at 31 December 2024, VOLKSBANK WIEN AG's share of sustainable financing was 22.6 %. The trends are analysed in the meeting of the Sustainability Committee (NAKO) as part of the regular reporting on the current target achievement of the KPI. In the event of significant deviations from the target, appropriate steps are discussed and agreed. Prerequisite: Austria must achieve the climate neutrality target by 2040.	MDR-T-80j
» Target monitoring: The results are analysed every two months by Controlling and reported in the meeting of the Sustainability Committee.	MDR-T-80j
» No decarbonisation plan was used.	E1-4-34

Material topic	Impact or opportunity addressed	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
3.15: Climate change: Climate change adaptation	Economic transformation and investments in research and development	Relative target	The share of sustainable securities in the total securities customer portfolio of VOLKSBANK WIEN AG is to increase to 29 % in 2024, and the share of sustainable securities in the total securities customer portfolio is to grow to 30 % by 2030.	2023	2023 sustainable securities: 27 %	2030

» Addressed policy (strategy): A further key objective of the sustainability strategy is to increase the number of sustainable securities in the total securities portfolio of VOLKSBANK WIEN AG. The share of sustainable securities (sustainable funds of product partners and own issues) is to increase from 28 % in 2023 to 30 % in 2030.	MDR-T-80a
» Title and description of the target: Together with its co-operation partners, VOLKSBANK WIEN AG has set itself the target of successively expanding the range of sustainable investments in order to steer cash flows in the direction of sustainability. The Association of Volksbanks pursues the development and implementation of sustainable products on the basis of a defined target framework for regulatory sustainable investment offers. The focus is on the consideration of ESG aspects in the context of securities selection in investment management as well as in the insurance business.	MDR-T-80a

3 ESRS E1 – CLIMATE CHANGE

MDR-T-80c » Scope of application in relation to business activities: All business activities in connection with investment products at VOLKSBANK WIEN AG are covered by the target.

MDR-T-80c » Scope of application in relation to geographic regions: All sites of VOLKSBANK WIEN AG are included in the targets.

MDR-T-80e » Staged or intermediate targets: The share of sustainable securities in the overall securities customer portfolio is expected to be 29 % in 2024. The aim is to increase the proportion of sustainable securities in the overall securities customer portfolio to at least 30 % by 2030. In addition, there is an interim target with a minimum share of 29 % of sustainable securities in the overall securities customer portfolio for 2026.

MDR-T-80f / E1-4 34e » Methods and significant assumptions used in target setting: The evaluation method from the core banking system is used to set targets in the area of sustainable securities in order to make substantiated decisions based on the available data.

MDR-T-80g » Scientific basis: The entity's targets are currently based on internal expert estimates, but they have not yet been validated by scientific findings.

» Target performance: As at 31 December 2024, VOLKSBANK WIEN AG held 23 % of sustainable securities in the overall securities customer portfolio. The trends are analysed in the meeting of the Sustainability Committee as part of the regular reporting on the current target achievement of the KPI. In the event of significant deviations from the target, appropriate steps are discussed and agreed.

MDR-T-80j » Target monitoring: The results are analysed monthly by Union Investment Austria GmbH and reported every two months in the meeting of the Sustainability Committee.

Material topic	Impact or opportunity addressed	Type of target	Target value	Target value in tCO ₂ e	Included Scopes	Included Scope 3-sub-categories	Included share of Scopes and total emissions	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a	MDR-T-80b	MDR-T-80b	E1-4 34a	E 1-4 34b	E 1-4 34b	E 1-4 34b	MDR-T-80d	MDR-T-80d	MDR-T-80e
3.15: Climate change: Climate change mitigation	GHG and energy consumption within the value chain	Relative target	2024: 37.9 g CO ₂ e/euro 2030: 23.1 g CO ₂ e/euro 2050: Net-zero	The intensity target of 23.1 CO ₂ e/euro means an expected absolute reduction of 340,192 tonnes of CO ₂ e for 2030, assuming the gross carrying amount projected for 2030.	Scope 3	All sub-categories related to the overall portfolio (Scope 3.15).	100 % of the financed Scope 1 and 2 emissions of the Association of Volksbanks are taken into account. These financed emissions are Scope 3 emissions of the Association of Volksbanks.	2023	39.1 g CO ₂ e/euro	2050

MDR-T-80a » Addressed policy (strategy): Scope 3.15: Decarbonisation of the overall portfolio of the Association of Volksbanks. (Decarbonisation strategy)

3 ESRS E1 – CLIMATE CHANGE

<p>» Title and description of the target: The Association of Volksbanks aims to decarbonise the portfolio, which is to be achieved in the long term by formulating various sub-targets. VOLKSBANK WIEN AG supports this goal as part of the Association of Volksbanks. Starting in 2025, VOLKSBANK WIEN AG will also define its own targets. An important point of reference here is the net-zero target by 2050 of IEA, which has carried out and published specific analyses for this purpose. The specific quantitative targets are:</p> <p>2024: 37.9 g CO₂e/euro</p> <p>2030: 23.1 g CO₂e/euro</p>	MDR-T-80a
<p>» 2050: Net-zero. The targets relate to the financed Scope 1 and 2 emissions. Financed Scope 3 emissions are not currently taken into account as they are only controllable to a limited extent due to potential multiplication and the IEA guidelines only specify limited reduction paths for financed Scope 3 emissions.</p>	
<p>» Included GHGs: All seven Kyoto gases (CO₂, HFC, Hf₆, PFC, CH₄, N₂O, Hf₃) are included.</p>	E 1-4 34b
<p>» Scope of application in relation to business activities: The overall portfolio of the Association of Volksbanks is covered.</p>	MDR-T-80c
<p>» Scope of application in relation to geographic regions: All geographical areas in which there is an exposure are covered. The majority is located in Austria.</p>	MDR-T-80c
<p>» Representativeness of the reference value: Due to the application of the PCAF calculation logic and the use of sector intensities from EUROSTAT, the results for 2023 represent a representative reference value.</p>	E 1-4 AR25
<p>» Staged or intermediate targets: The interim target for the Association of Volksbanks for 2024 is 37.9 g CO₂e/euro, the target for 2030 is 23.1 g CO₂e/euro.</p>	MDR-T-80e
<p>» Methods and significant assumptions used in target setting: For the 2024, 2030 and 2050 milestones, corresponding sector-specific pathways from organisations such as the International Energy Agency (IEA), the Science Based Targets Initiative (SBTi) or the Carbon Risk Real Estate Monitor (CRREM) were applied, with the metrics used in the respective pathways being converted to the emissions intensity for Scope 1 and 2 in gr CO₂e/euro on which the decarbonisation strategy is based. The quarterly calculation of financed emissions, which is used to monitor target achievement, is based on the PCAF standard.</p>	MDR-T-80f / E1-4 34e
<p>» Scientific basis: Science-based findings from the IEA, SBTi and CRREM were used.</p>	MDR-T-80g
<p>» 1.5°C compatibility: The target is based on the IEA's net-zero target by 2050.</p>	E1-4 34e
<p>» External review: No external review.</p>	E1-4 34e
<p>» The expected decarbonisation levers are: Passive decarbonisation of Austrian energy grid and passive decarbonisation of industries. Run off the portfolio and improve emission intensities in new business. The individual decarbonisation levers cannot be precisely delineated and quantified due to overlapping effects.</p>	
<p>» Target performance: As at 31 December 2024, the intensity of the emissions financed by the Association of Volksbanks was 35.9. The target value for the Association of Volksbanks was therefore achieved.</p>	MDR-T-80j
<p>» Target monitoring: The targets are monitored by quarterly reporting and via the RAS with triggers and limits. If the trigger and limit values are not adhered to, an escalation process is triggered.</p>	MDR-T-80j

3 ESRs E1 – CLIMATE CHANGE

Material topic	Impact or opportunity addressed	Type of target	Target value	Target value in t CO ₂ e	Included Scopes	Breakdown per scope	Included share of Scopes and total emissions	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a	MDR-T-80b	MDR-T-80b	E1-4 34a	E 1-4 34b	E 1-4 34b	E 1-4 34b	MDR-T-80d	MDR-T-80d	MDR-T-80e
Climate change: Energy	Own energy consumption	Relative target	93 %	Reduction by 43 t CO ₂ e to a total of 574 t CO ₂ e (CCF 2024) Scope 2: market-based	Scope 1 and 2	Scope 1: minus 7 % (from base 2023 CCF 428 t CO ₂ e) planned reduction of 30 t CO ₂ e. Scope 2: minus 7 % (from base 2023 CCF 188 t CO ₂ e) planned reduction of 13 t CO ₂ e	Scope 1 and Scope 2: Reduction of 7 %	2023	617 t CO ₂ e	2024

MDR-T-80a » Addressed policy (strategy): Scope 1 and 2 decarbonisation strategy of the company

MDR-T-80a » Title and description of the target: The aim of the Association of Volksbanks is to decarbonise its operations in order to be GHG-neutral by 2030. This therefore also applies to VOLKSBANK WIEN AG as part of the Association of Volksbanks. Starting in 2025, VOLKSBANK WIEN AG will also define its own targets. The interim target for 2024 was to reduce gross emissions (heat, vehicle fleet, energy efficiency measures) by 7 % market-based from 2023 to 2024. This step is done, by 2025 a strategy for decarbonisation of VOLKSBANK WIEN AG is being finalised. This means that VOLKSBANK WIEN AG's own targets will also be defined from 2025.

E 1-4 34b » Included GHGs: All seven Kyoto gases (CO₂, HFC, Hf₆, PFC, CH₄, N₂O, Hf₃) are included.

MDR-T-80c » Scope of application in relation to business activities: Scope 1 and 2 emissions in the area of 'operation' of buildings and vehicle fleet is included.

MDR-T-80c » Scope of application in relation to geographic regions: The geographical area refers to Austria.

E 1-4 AR25 » Representativeness of the reference value: The actual values of the CCF calculation 2023 represent a representative reference value, as these were calculated e.g. using emission factors from the Austrian Federal Environment Agency (UBA). The target achieved has a positive impact on decarbonisation in operations and supports the Paris climate targets.
External factors were not taken into account; the actual values of the CCF calculation were used. No deviation is currently expected e.g. due to policy-related developments.

E 1-4 34c » Voluntarily for GHG reduction targets:
Target progress before the base year: the sustainable building standards were developed and implemented in 2022. A price enquiry for e-charging stations was implemented in 2022.

MDR-T-80f / E1-4 34e » Methods and significant assumptions used in target setting: The target was derived from the Association of Volksbanks decarbonisation pathway for operations. Reference to MDR-M on methods and significant assumptions.

3 ESRS E1 – CLIMATE CHANGE

- » Scientific basis: The Association of Volksbanks decarbonisation pathway for operations was calculated according to SBTi. The 2024 target supports the achievement of the target of becoming GHG-neutral by 2030. The interim target was set on the basis of internal expert calculations.
- » 1.5°C compatibility: The target for the Association of Volksbanks is based on SBTi (decarbonisation pathway of the Association of Volksbanks – GHG neutrality 2030). The intermediate target was not tested for 1.5°C compatibility.
- » Expected decarbonisation levers: Implementation of the actions is expected to reduce CO₂e by 43 tonnes.
- » Target monitoring: The target is monitored as part of the annual CCF calculation and through internal checks of digitally transmitted consumption.

E 1-4 34e

E 1-4 34f

MDR-T-80j

Operations:

E1-4-33

Direct impacts include the direct consequences of climate and weather changes on the human body, such as higher temperatures on hot days and tropical nights as well as weather-related extreme events such as storms, hail, heavy rainfall and flooding. These events can jeopardise people’s health and cause considerable damage to buildings and infrastructure.

Indirect impacts relate to unfavourable changes in environmental conditions as a result of climate change. These include changes in conditions for the occurrence and spread of disease vectors, pathogens and allergenic species, the impairment of food production and drinking water supplies, and exposure to air pollutants.

The actions implemented are intended to avoid direct and indirect effects.

One GHG emission reduction target at VOLKSBANK WIEN AG is the gradual conversion of the vehicle fleet from combustion engines to electric vehicles. This is part of a comprehensive strategy to reduce GHG emissions. Other actions include switching off the lighting on advertising signs at night and implementing sustainable building standards when renovating buildings, such as replacing heating systems or installing photovoltaic systems.

Digitisation measures:

- » in the area of postal logistics (e.g. reduction of physical transactions → reduction of CO₂e)
- » in operational business (e.g. no storage of paper documents)

Financed emissions:

Emission reduction targets were set for the financed emissions and included in the risk strategy.

The decarbonisation targets have not been externally audited.

E 1-4 34e

It is currently not possible to quantify the total contribution of the decarbonisation levers forthe financed emissions. The introduction of new technologies is not planned.

E 1-4 34f

The IEA’s net-zero target by 2050 serves as a point of reference for the decarbonisation targets and the decarbonisation paths for the financed emissions. This scenario reflects the limitation of global warming to 1.5°C without violating this limit or only doing so to a limited extent. The degradation paths were created based on IEA, SBTi or CRREM.

E1-4-AR 30 c

3 ESRS E1 – CLIMATE CHANGE

E1-5 – Energy consumption and mix

Energy consumption and mix	Unit	K	E
Total energy consumption from fossil sources	MWh	2,554.68	1,867.47
Share of fossil fuels in total energy consumption	%	45.61	45.61
Total energy consumption from nuclear sources	MWh	20.10	14.69
Share of consumption from nuclear sources in total energy consumption	%	0.36	0.36
Fuel consumption for renewable sources, including biomass ¹	MWh	126.93	92.78
Consumption of purchased or acquired electricity, heat, steam and cooling from renewable sources	MWh	2,899.74	2,119.71
Consumption of self-generated non-fuel renewable energy	MWh	Not known	Not known
Total energy consumption from renewable sources	MWh	3,026.67	2,212.50
Share of renewable sources in total energy consumption	%	54.03	54.03
Total energy consumption	MWh	5,601.45	4,094.66

E1-6 – Gross Scopes 1, 2, 3 and Total GHG emissions

The significance of the following emissions compared to all emissions (Scope 1-3) was verified. The sum of all Scope 3.1.-3.14. emissions is less than 5 % of total emissions. Scope 3.15. was excluded from the population (main unit) of Scope 3 emissions and is excluded from the annual reporting, as financed emissions account for the largest share of emissions by far at a bank.

The following emissions are not considered significant and are not reported:

Scope 3.2. Capital goods:	No real estate properties were purchased in the reporting year.
Scope 3.3. Fuel and energy-related activities:	The production of fuels and energy (and not included in Scope 1 or Scope 2) is not significant.
Scope 3.4. and Scope 3.9. Upstream and downstream transport:	Banking services are not transported.
Scope 3.5. Waste generated during operation:	We have switched to a paperless office, so there is hardly any waste in the office.
Scope 3.8. Upstream leased assets:	No assets are leased upstream.
Scope 3.10. Processing of sold products:	There is no processing of bank products sold.
Scope 3.11. Use of sold products:	Loans are products sold, therefore see Scope 3.15.
Scope 3.12. End-of-life treatment of products sold:	Banking services are not disposed of.
Scope 3.13. Downstream leased assets:	Real estate properties owned by VOLKSBANK WIEN AG that are leased out are not significant.
Scope 3.14. Franchises:	No franchises

The following scopes are reported:

Scope 3.1. Purchased goods and services:	The data centre is operated by Accenture (Tigital) and the data centre's emissions are significant, as data centre services are essential for a bank.
Scope 3.6. Business trips:	Business trips were identified and are reported.
Scope 3.7. Commuting:	Employee commuting was evaluated and reported by means of an employee survey.
Scope 3.15. Financed emissions	Financed emissions are the largest share of emissions due to a bank's value chain and are therefore reported.

¹ also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.

3 ESRS E1 – CLIMATE CHANGE

The net revenues for calculating the GHG intensity are:

E1-6-55

K		E	
Interest and similar income:	EUR 512,157 thousand	Interest and similar income:	EUR 549,718 thousand
Fee and commission income:	EUR 87,543 thousand	Income from securities and participations:	EUR 32,086 thousand
Net trading income:	EUR 5,223 thousand	Fee and commission income:	EUR 91,959 thousand
Other operating income:	EUR 178,359 thousand	Income / expenses from financial transactions:	EUR 3,516 thousand
		Other operating income:	EUR 169,255 thousand

The net revenue used to calculate the GHG intensity corresponds to the relevant items in the consolidated financial statements.

E1-6-AR 55

Explanation of staged targets and target years Scope 1 and Scope 2: The target of the Association of Volksbanks to be GHG-neutral by 2030 also applies to VOLKSBANK WIEN AG as part of the Association of Volksbanks. The interim target set for VOLKSBANK WIEN AG for 2024 is to reduce gross emissions (heat and vehicle fleet) by 7 % market-based from 2023 to 2024. This step is done, by 2025 a strategy for decarbonisation of VOLKSBANK WIEN AG is being finalised. Therefore, there is no information on the staged targets and target years in Table E1-6. Similarly, no staged targets or target years have been set for Scope 3.1.-3.14. due to the first-time preparation for the 2024 financial year. For Scope 3.15. investments, no staged targets or target years were defined for VOLKSBANK WIEN AG, as a decarbonisation strategy has already been developed for the Association, as in the case of operations, but specific targets for VOLKSBANK WIEN AG will only be developed in 2025.

MDR-T-80a

Total GHG emissions broken down for VOLKSBANK WIEN AG (Separate):

As a result of the actions implemented, gross GHG emissions were reduced by around 39 % in Scope 1 and by around 48 % in Scope 2 compared to the previous year. The company's emissions for 2024 were calculated for the first time using an ESG tool.

Category	Unit	Retrospective (E)			Staged targets and target years (E)			
		Base year 2023	2024	Change to 2023	2025	2030	2050	Annual % target / Base year
E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52
Scope 1 GHG emissions								
Gross Scope 1 GHG emissions	tCO ₂ eq	406.12	247.76	n/a	n/a	n/a	n/a	n/a
Percentage of Scope 1 GHG emissions from regulated emissions trading schemes	%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Scope 2 GHG emissions								
Site-related gross Scope 2 GHG emissions	tCO ₂ eq	670.19	349.55	n/a	n/a	n/a	n/a	n/a
Gross market-based Scope 2 GHG emissions	tCO ₂ eq	188.92	74.58	n/a	n/a	n/a	n/a	n/a
Significant Scope 3 GHG emissions								
Total indirect (Scope 3) GHG gross emissions	tCO ₂ eq	Initial calculation	1,897,137.54	n/a	n/a	n/a	n/a	n/a

3 ESRs E1 – CLIMATE CHANGE

Category	Unit	Retrospective (E)			Staged targets and target years (E)			
		Base year 2023	2024	Change to 2023	2025	2030	2050	Annual % target / Base year
Purchased goods and services. Sub-category: Cloud computing and data centre services	tCO ₂ eq	Initial estimate	1,212.00	n/a	n/a	n/a	n/a	n/a
Capital goods	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fuel and energy-related activities (not included in Scope 1 or Scope 2)	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Upstream transportation and distribution	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Waste generated in operations	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Business travelling	tCO ₂ eq	Initial calculation	59.99	n/a	n/a	n/a	n/a	n/a
Employee commuting	tCO ₂ eq	Initial calculation	788.55	n/a	n/a	n/a	n/a	n/a
Upstream leased assets	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Downstream transportation	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Processing of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Use of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
End-of-life treatment of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Downstream leased assets	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Franchises	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investments	tCO ₂ eq	Initial calculation	1,895,077.00	n/a	n/a	n/a	n/a	n/a
Total GHG emissions								
Total GHG emissions (location-based)	tCO ₂ eq	1,076.31	1,897,734.84	n/a	n/a	n/a	n/a	n/a
Total GHG emissions (market-based)	tCO ₂ eq	595.04	1,897,459.88	n/a	n/a	n/a	n/a	n/a

Total GHG emissions broken down for the Group:

Category	Unit	Retrospective (K)			Staged targets and target years (K)			
		Base year 2023	2024	Change to 2023	2025	2030	2050	Annual % target / Base year
E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52	E1-6-48-49, 51-52
Scope 1 GHG emissions								
Gross Scope 1 GHG emissions	tCO ₂ eq	428.67	338.93	n/a	n/a	n/a	n/a	n/a
Percentage of Scope 1 GHG emissions from regulated emissions trading schemes	%	n/a	n/a	n/a	n/a	n/a	n/a	n/a

3 ESRS E1 – CLIMATE CHANGE

Retrospective (K)				Staged targets and target years (K)				
Category	Unit	Base year 2023	2024	Change to 2023	2025	2030	2050	Annual % target / Base year
Scope 2 GHG emissions								
Site-related gross Scope 2 GHG emissions	tCO ₂ eq	670.19	478.18	n/a	n/a	n/a	n/a	n/a
Gross market-based Scope 2 GHG emissions	tCO ₂ eq	188.92	102.03	n/a	n/a	n/a	n/a	n/a
Significant Scope 3 GHG emissions								
Total indirect (Scope 3) GHG gross emissions	tCO ₂ eq	Initial estimate	1,898,463.79	n/a	n/a	n/a	n/a	n/a
Purchased goods and services. Sub-category: Cloud computing and data centre services	tCO ₂ eq	Initial estimate	1,658.00	n/a	n/a	n/a	n/a	n/a
Capital goods	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fuel and energy-related activities (not included in Scope 1 or Scope 2)	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Upstream transportation and distribution	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Waste generated in operations	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Business travelling	tCO ₂ eq	Initial calculation	82.06	n/a	n/a	n/a	n/a	n/a
Employee commuting	tCO ₂ eq	Initial calculation	1,078.73	n/a	n/a	n/a	n/a	n/a
Upstream leased assets	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Downstream transportation	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Processing of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Use of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
End-of-life treatment of sold products	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Downstream leased assets	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Franchises	tCO ₂ eq	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investments	tCO ₂ eq	Initial calculation	1,895,645.00	n/a	n/a	n/a	n/a	n/a
Total GHG emissions								
Total GHG emissions (location-based)	tCO ₂ eq	1,098.86	1,899,280.90	n/a	n/a	n/a	n/a	n/a
Total GHG emissions (market-based)	tCO ₂ eq	617.59	1,898,904.75	n/a	n/a	n/a	n/a	n/a

A breakdown is made using the actual figures as at 31 December 2024.

E1-6-AR 41

3 ESRs E1 – CLIMATE CHANGE

Financed emissions (Note 6 Disclosures)

The tables below show the financed emissions (Scope 3.15) of VOLKSBANK WIEN AG (Separate) or of the VOLKSBANK WIEN AG Group broken down by PCAF asset class or NACE sector (the PCAF asset class Listed Equity and Corporate Bonds is allocated to the asset class Business Loans due to its subordinate role in this presentation).

No emissions are calculated for transactions allocated to NACE sector K. With the exception of sector K, there is 100 % coverage across all asset classes in the portfolio when determining the financed emissions.

VOLKSBANK WIEN AG (Separate)

PCAF asset class	GCA (12/2024) euro m	FE Scope 1 & 2 (12/2024) g CO ₂ e	FE Scope 3 (12/2024) tCO ₂ e	FE all Scopes (12/2024) tCO ₂ e	Intensity Scope 1 & 2 (12/2024) g CO ₂ e/euro	Intensity Scope 3 (12/2024) g CO ₂ e/euro	Intensity all Scopes (12/2024) g CO ₂ e/euro
Business Loans	2,428	197,332	1,548,454	1,745,786	81.3	637.8	719.1
A Agriculture, forestry and fishing	29	41,147	458,995	500,142	1,397.1	15,584.8	16,981.9
B Mining and quarrying	3	764	8,748	9,512	264.3	3,026.8	3,291.0
C Manufacturing	66	15,608	103,693	119,301	237.0	1,574.8	1,811.8
D Energy supply	15	438	612	1,050	28.5	39.8	68.3
E Water supply; wastewater and waste management	17	14,171	102,654	116,825	815.6	5,908.1	6,723.7
F Construction	33	2,124	16,807	18,931	63.8	504.6	568.3
G Wholesale and retail trade; maintenance and repair of motor vehicles	98	4,356	31,829	36,185	44.4	324.2	368.6
H Transport and warehousing	49	6,026	3,305	9,331	122.0	66.9	188.9
I Accommodation and catering	61	1,534	16,685	18,219	25.3	275.5	300.8
J Information and communication	29	259	1,544	1,803	9.0	53.3	62.2
L Real estate and housing	93	26	372	398	0.3	4.0	4.3
M Provision of freelance, scientific and technical services	128	2,387	17,295	19,682	18.7	135.6	154.3
N Provision of other economic services	11	1,049	7,600	8,649	93.2	674.8	767.9
O Public administration, defence, social security	1,076	101,131	732,597	833,728	94.0	681.1	775.2
P Education and teaching	6	86	620	706	13.7	99.5	113.3
Q Health and social services	16	367	2,660	3,028	23.5	169.9	193.3
R Arts, entertainment and recreation	4	275	1,995	2,271	63.2	457.8	521.0
S Provision of other services	10	580	4,199	4,778	58.1	421.1	479.2
T – U Others	683	5,003	36,243	41,246	7.3	53.1	60.4
Commercial Real Estate	3,302	100,194	–	100,194	30.3	–	30.3
Mortgages	2,109	43,681	–	43,681	20.7	–	20.7
Project Finance	44	417	4,998	5,415	9.5	114.1	123.7
Total	7,882	341,625	1,553,452	1,895,077	43.3	197.1	240.4

3 ESRS E1 – CLIMATE CHANGE

VOLKSBANK WIEN AG Group

PCAF asset class	GCA (12/2024) euro m	FE Scope 1 & 2 (12/2024) g CO ₂ e	FE Scope 3 (12/2024) tCO ₂ e	FE all Scopes (12/2024) tCO ₂ e	Intensity Scope 1 & 2 (12/2024) g CO ₂ e/euro	Intensity Scope 3 (12/2024) g CO ₂ e/euro	Intensity all Scopes (12/2024) g CO ₂ e/euro
Business Loans	2,452	197,400	1,548,954	1,746,354	80.5	631.6	712.1
A Agriculture, forestry and fishing	29	41,147	458,995	500,142	1,397.1	15,584.8	16,981.9
B Mining and quarrying	3	764	8,748	9,512	264.3	3,026.8	3,291.0
C Manufacturing	66	15,608	103,693	119,301	237.0	1,574.8	1,811.8
D Energy supply	15	438	612	1,050	28.5	39.8	68.3
E Water supply; wastewater and waste management	17	14,171	102,654	116,825	815.6	5,908.1	6,723.7
F Construction	33	2,124	16,807	18,931	63.8	504.6	568.3
G Wholesale and retail trade; maintenance and repair of motor vehicles	98	4,356	31,829	36,185	44.4	324.2	368.6
H Transport and warehousing	49	6,026	3,305	9,331	122.0	66.9	188.9
I Accommodation and catering	61	1,534	16,685	18,219	25.3	275.5	300.8
J Information and communication	31	288	1,754	2,043	9.4	56.9	66.3
L Properties and housing	97	27	388	416	0.3	4.0	4.3
M Provision of freelance, scientific and technical services. DL	128	2,387	17,295	19,682	18.7	135.6	154.3
N Provision of other economic services	12	1,087	7,874	8,961	90.8	657.6	748.4
O Public administration, defence, social security	1,076	101,131	732,597	833,728	94.0	681.1	775.2
P Education and teaching	6	86	620	706	13.7	99.5	113.3
Q Health and social services	16	367	2,660	3,028	23.5	169.9	193.3
R Arts, entertainment and recreation	4	275	1,995	2,271	63.2	457.8	521.0
S Provision of other services	10	580	4,199	4,778	58.1	421.1	479.2
T – U Others	701	5,003	36,243	41,246	7.1	51.7	58.8
Commercial Real Estate	3,302	100,194	–	100,194	30.3	–	30.3
Mortgages	2,109	43,681	–	43,681	20.7	–	20.7
Project Finance	44	417	4,998	5,415	9.5	114.1	123.7
Total	7,907	341,693	1,553,952	1,895,645	43.2	196.5	239.7

Information on the calculation of GHG emissions:

GHG emissions are calculated via ESG Cockpit using the emission factors provided. Emission factors come from the Federal Environment Agency and Ecoinvent. Due to the use of green electricity, the market-based factor in Scope 2 is set to '0'. If no value is available for the energy consumption for 2024, the annual bill for 2023 was used; if no value is available here either, an average value is determined from the known consumption/m² and a consumption is calculated.

E1-6-AR 39 b, c

3 ESRS E1 – CLIMATE CHANGE

The calculation logic of the financed emissions of the Association of Volksbanks, and thus also of VOLKSBANK WIEN AG, is based on the PCAF standard. For transactions in the Business Loans division for which no company-specific emissions are available, the exposures are weighted with the CO₂ emission intensities per sector. The Scope 1 emissions data used comes from the Statistical Office of the European Commission (EUROSTAT). Sur-charges in accordance with the Carbon Disclosure Project (CDP) were used to determine the associated Scope 2 and Scope 3 emissions.

For real estate loans, if no real data is available, the emissions are determined on the basis of the building type, its year of construction and size, each with average CO₂ metrics. All GHG emissions (CO₂, CH₄, N₂O, HFCs, PCFs, SF₆ and NF₃) are taken into account when determining the financed emissions.

GHG intensity per net sales revenue	Unit	E	K
Total GHG emissions (site-based) per net sales revenue	tCO ₂ e/ currency unit	2.24	2.42
Total GHG emissions (market-related) per net sales revenue	tCO ₂ e/ currency unit	2.24	2.42
Net sales revenues used to calculate the GHG intensity	Euro thousand	846,534	783,282
Net sales revenues (other)	Euro thousand	0	0
Total net revenues (financial statements)	Euro thousand	846,534	783,282

E1-6 AR 43 c
E1-6 AR 45 e
E1-6 AR 46j

VOLKSBANK WIEN AG reports biogenic CO₂ emissions from the incineration or biodegradation of biomass separately from Scope 1 and Scope 2 GHG emissions and for commuting. Biogenic CO₂ emissions for business travel and the downstream value chain (Scope 3.15) cannot be reported.

ESRS E1-6 CO ₂ biogenic emissions	Unit	Group	Separate
Scope 1 biogenic emissions E1-6_17	tCO ₂	1.07	0.78
Scope 1 share of biogenic emissions	%	0.29	0.29
Scope 2 biogenic emissions E1-6_24	tCO ₂	350.89	256.50
Scope 2 share of biogenic emissions	%	94.96	94.96
Scope 3 biogenic emissions E1-6_28	tCO ₂	17.54	12.82
Scope 3 share of biogenic emissions	%	4.75	4.75
Scope 3.7 biogenic commuting	tCO ₂	17.54	12.82
Total biogenic emissions	tCO₂	369.50	270.10

Entity-specific metric: Share of sustainable financing in new customer business

The share of sustainable financing in new customer business in 2024 was: 22.6 %

Entity-specific metric: Share of sales of sustainable securities in total securities sales

The share of sales of sustainable securities in total securities sales at VOLKSBANK WIEN AG in 2024 was: 23 %

Entity-specific metric: Emission intensity of the overall portfolio

The emission intensity of the overall portfolio (excl. Sector K) of VOLKSBANK WIEN AG in 2024 was: 43.2 g CO₂e/ euro (excl. Scope 3) and 239.7 g CO₂e/euro (incl. Scope 3).

MDR-M 75

3 ESRS E1 – CLIMATE CHANGE

MDR-M – Metrics in relation to material sustainability matters

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
MDR-M-76	MDR-M-75	MDR-M-77	MDR-M-77a	MDR-M-77a
Total energy consumption (in MWh)	Economic transformation Own energy consumption	ESRS metric	Data is transferred from meter readings, invoices, mobility surveys and SAP analyses. Electricity consumption was estimated for individual sites.	There is a lack of data for the energy consumption of sites. An assumption must be made for these. (Determination of an average value with which missing consumption is calculated).
Total energy consumption from renewable sources (in MWh)	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Total energy consumption from nuclear sources (in MWh)	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Total energy consumption from fossil sources (in MWh)	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Total energy consumption from renewable sources (in MWh): 1. Fuel consumption for renewable sources	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Total energy consumption from renewable sources (in MWh): 2. Consumption of purchased or acquired electricity, heat, steam and cooling from renewable sources	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Total energy consumption from renewable sources (in MWh): 3. Consumption of self-generated renewable energy that does not come from fuels	Economic transformation Own energy consumption	ESRS metric	n/a	n/a
Non-renewable energy generated (in MWh)	Economic transformation Own energy consumption	ESRS metric	No production	n/a

3 ESRS E1 – CLIMATE CHANGE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Energy generated from renewable sources (in MWh)	Economic transformation Own energy consumption	ESRS metric	n/a	n/a
Energy intensity (based on net revenue)	Economic transformation Own energy consumption	ESRS metric	See assumptions on total energy consumption	See assumptions on total energy consumption
Gross Scope 1 GHG emissions	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Site-related gross Scope 2 GHG emissions	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Gross market-based Scope 2 GHG emissions	Economic transformation Own energy consumption	ESRS metric	External calculation tool (ESG Cockpit) that accesses emission factors (e.g. factors from the Austrian Federal Environment Agency (UBA))	See total energy consumption
Scope 3 GHG emissions Cloud computing and data centre services 3.1.	Economic transformation	ESRS metric	Estimate based on Accenture data	First rough estimate based on CCF Accenture and employee figures
Scope 3 GHG emissions Business trips 3.6.	Economic transformation	ESRS metric	Evaluation via SAP (mileage allowance journeys) and air travel via invoices	Not all trips covered
Scope 3 GHG emissions Commuting 3.7.	Economic transformation	ESRS metric	Mobility survey	Extrapolation based on employee survey. Not all employees took part.

3 ESRS E1 – CLIMATE CHANGE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Scope 3 GHG emissions	Economic transformation GHG and energy consumption within the value chain Employee mobility	ESRS metric	3.15: The CO ₂ e consumption of the portfolio of the VOLKSBANK WIEN AG Group is determined on the basis of the PCAF methodology. The logic used to determine CO ₂ e depends on the available data. Real data is available for parts of the portfolio. If no real data is available, average figures are calculated on the basis of sector and property indicators using EUROSTAT emission intensities or property surveys.	3.15: There are generally no limits to the methods used. The more precise the data used is available, the more precisely the individual CO ₂ e consumption can be determined. The EUROSTAT data on which the calculation is based was extensively analysed and checked for plausibility before it was used and the results reported. The calculation logic of the tool used was analysed and adapted where necessary. In addition, an internal peer group comparison was carried out together with an external consultant to ensure the plausibility of the results. The purchase and implementation of a comprehensive ESG tool will take place in 2025. In the course of this, concepts for validating the results obtained are also being developed.
Total site-related GHG emissions	Economic transformation GHG and energy consumption within the value chain	ESRS metric	See site-related gross Scope 2 GHG emissions	See site-related gross Scope 2 GHG emissions
Total market-related GHG emissions	Economic transformation GHG and energy consumption within the value chain	ESRS metric	See site-related gross Scope 2 GHG emissions	See site-related gross Scope 2 GHG emissions
ESG-KPI: In emissions intensity in g CO ₂ /euro of the overall portfolio	Economic transformation GHG and energy consumption within the value chain	Entity-specific metric	Calculation of total financed emissions based on the PCAF standard. Survey via recording tool. CO ₂ in grams/euro in relation to the total portfolio.	The more precise the data used is available, the more precisely the individual CO ₂ e consumption can be determined.
GHG intensity based on net revenue, market-related		ESRS metric	See total GHG intensity, market-related	See total GHG intensity, market-related

3 ESRS E1 – CLIMATE CHANGE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
GHG intensity based on net revenue, site-related		ESRS metric	See total GHG intensity, site-related	See total GHG intensity, site-related
ESG-KPI: Share of sustainable financing in new customer business	Economic transformation GHG and energy consumption within the value chain	Entity-specific metric	Manual recording via sustainability check. Percentage of sustainable financing (sustainability cheque) defined in the core banking system in relation to total new business.	Manual recording of sustainability check, rest summarised by system.
ESG-KPI: Share of sales of sustainable securities	Economic transformation GHG and energy consumption within the value chain	Entity-specific metric	Share of annual sales of sustainable securities in total sales of securities.	The data is analysed via AIS.

MDR-M-77b

None of the metrics are validated by an additional external body.

4 ESRS E4 – Biodiversity and ecosystems

ENVIRONMENTAL INFORMATION

2025



A BIODIVERSITY STRATEGY
IS BEING DRAWN UP.

4 ESRS E4 – BIODIVERSITY AND ECOSYSTEMS

Strategy

E4-1 – Transition plan and consideration of biodiversity and ecosystems in strategy and business model

E4-1-13

Due to a lack of analyses, the resilience of the strategy and the business model with regard to biodiversity and ecosystems cannot yet be assessed. A comprehensive resilience analysis is planned for 2025. The general description of the resilience of the strategy and business model can be found under ESRS 2 SBM-3-48.

Impacts, risks and opportunities management

The following section presents the policies, the actions associated with these policies, and the metrics and targets for the policies related to biodiversity and ecosystems.

E4-2 – Policies related to biodiversity and ecosystems

MDR-P-62

VOLKSBANK WIEN AG has not yet adopted any policies related to biodiversity and ecosystems. An analysis of the impacts, risks and opportunities is planned for 2025, and corresponding policies will be derived on this basis.

E4-3 – Actions and resources related to biodiversity and ecosystems

MDR-A-62

VOLKSBANK WIEN AG has not yet adopted any actions related to biodiversity and ecosystems. An analysis of the impacts, risks and opportunities is planned, and corresponding actions will be derived on this basis.

Metrics and targets

E4-4 – Targets related to biodiversity and ecosystems

MDR-T-72

VOLKSBANK WIEN AG has not yet adopted any targets related to biodiversity and ecosystems. An analysis of the impacts, risks and opportunities is planned, and corresponding targets will be derived on this basis.

5 ESRS S1 – Own workforce

SOCIAL INFORMATION

10%



THE GOAL IS TO INCREASE THE PROPORTION OF WOMEN IN MANAGERIAL POSITIONS BY AROUND 10% EVERY TWO YEARS IN ORDER TO ACHIEVE EQUAL PARTICIPATION IN DECISION-MAKING AND RESPONSIBILITY.

5 ESRS S1 – OWN WORKFORCE

Impacts, risks and opportunities management

The following section presents the policies, the processes for engaging workers and workers' representatives on impacts, the processes for improving negative impacts, the channels through which workers can raise concerns and the actions, metrics and targets for the policies related to the workforce.

S1-1 – Policies related to own workforce

MDR-P- 65 b

The HR strategy of VOLKSBANK WIEN AG is an integral part of the business strategy and applies to all employees from the time of its adoption until further notice. It is also embedded in the Association strategy and extends to all banks of the Association. Once adopted, the sustainability strategy forms the basis for all sub-strategies of the business strategy in the area of ESG and covers all employees of VOLKSBANK WIEN AG, without excluding business activities. All bank sites are included. In addition, the implemented data protection management system applies to all organisational units of VOLKSBANK WIEN AG and ensures the comprehensive protection of all relevant data. The Policy Statement on Human Rights, the Diversity Policy, the "Behaviour at Work" policy and the "Security in Retail Branches" guideline also apply to all organisational units and all employees. Further details on the Code of Conduct can be found in reference G1 MDRs.

MDR-P- 65 c

The responsible contact persons for all policies are the CEO (general management and front office), the Managing Board member responsible for finance, the Managing Board member responsible for risk controlling and back office, specifically the Managing Board member responsible for HR Management for all personnel-related policies, the Data Protection Officer of the Association for data protection management (DPM), and the Managing Board member responsible for sustainability for the sustainability strategy.

MDR-P- 65 d

The company has committed itself to the UN Global Compact as part of the implementation of its HR strategy and indirectly to the principles of the International Labour Organization (ILO) as Austria is a member state of the ILO. As part of the data protection strategy, VOLKSBANK WIEN AG is obliged to comply with the EU General Data Protection Regulation (EU GDPR).

The following standards are indirectly taken into account in the policies due to adherence to the UN Global Compact: United Nations Guiding Principles on Business and Human Rights and ILO Declaration on Fundamental Principles and Rights at Work. The OECD Guidelines for Multinational Enterprises are not taken into account.

MDR-P- 65 e

- » HR strategy: The company's employees were indirectly involved in the creation of the strategy through an employee survey.
- » Diversity strategy / Policy Statement on Human Rights: Stakeholders were involved in the creation of the strategy through the stakeholder survey as part of the materiality analysis.

MDR-P- 65 f

The Policy Statement on Human Rights is available on the website of VOLKSBANK WIEN AG and on the intranet. The HR strategy is available on the intranet.

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Secure employment	Advancing positive impacts	Secure employment conditions

MDR-P- 65a

- » Title and content of the policies: The Managing Board's Policy Statement on Respecting Human Rights and the HR strategy as a whole address the fact that safe employment and the associated employee satisfaction are key components of the corporate culture. Key aspects of the HR strategy include the guiding principles of "competence-oriented development of our employees, active succession planning and creation of a relevant systematic framework" and "continuous support for organisational development". These ensure that the organisational

5 ESRS S1 – OWN WORKFORCE

framework is in place to safeguard the company's continued existence and that employees have the necessary qualifications for secure employment.

- » The objective for "secure employment" is to keep employees and the organisation fit for the future. MDR-P-65a
- » Success in employee satisfaction is measured by means of the Copenhagen Psychosocial Questionnaire (COPSOQ) for evaluating psychological stress in the workplace, the NPS (net promoter score) surveys and the annual employee appraisal interviews. MDR-P-65a
- » Employees were indirectly involved in the development of the HR strategy via the employee surveys. The stakeholder survey was also considered in the course of the materiality analysis when preparing the diversity strategy / Policy Statement on Human Rights. MDR-P-65e
- » Availability of the policy: The Policy Statement on Human Rights is available on the website and on the intranet. MDR-P-65f

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Working time and work-life balance	Advancing positive impacts	Balancing work, personal life and working hours

- » Title and content of the policy: As part of the corporate strategy, the HR strategy addresses work-life balance primarily by creating a framework for a sense of purpose at work, in the company and in life. This fosters greater compatibility between professional and private life. MDR-P-65a
- » VOLKSBANK WIEN AG is convinced that the compatibility of professional and private life is decisive for the quality of life of its employees. HR Management has set itself the strategic goal of enabling such compatibility and addressing the issue of meaningful work as a whole. MDR-P-65a
- » The level of success is determined by measuring employee satisfaction: This is done using the COPSOQ questionnaire for evaluating psychological stress in the workplace, the NPS (net promoter score) surveys and the annual employee appraisal interviews. Externally, success is confirmed by the "berufundfamilie" certification and the associated national seal of quality. MDR-P-65a
- » Employees were indirectly involved in the development of the HR strategy via employee surveys and directly involved in the actions concerning the "berufundfamilie" certification process via working groups. MDR-P-65e
- » Availability of the policy: The HR strategy is available on the intranet. MDR-P-65f

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Gender equality and equal pay for work of equal value	Advancing positive impacts	Equal treatment in terms of gender

- » Title and content of the policies: The HR strategy in particular supports gender equality and equal pay for equal work. This is achieved through the strategic Human Resources (HR) guiding principles of "equal rights and recognition as the basis for an appreciative corporate culture" and "performance-based pay". The Diversity Policy and the "Behaviour at Work" policy (regulations on harassment, misconduct and bullying) explicitly address equal treatment of men and women. Equal pay for equal work is primarily stipulated and implemented via the "General Instruction on Remuneration Policy" and the relevant working instruction of the Association. MDR-P-65a

5 ESRS S1 – OWN WORKFORCE

MDR-P-65a » Within the framework of the Volksbank sustainability target in the area of diversity, a goal has been set to increase the proportion of women in managerial positions by around 10 % every two years in order to achieve equal participation in decision-making and responsibility.

MDR-P-65a » Success is determined by continuously measuring the proportion of female managers and through gender pay gap and equal pay gap analyses. The results are monitored by the competent committees of VOLKSBANK WIEN AG.

» Employees were indirectly involved in the development of the HR strategy via the employee surveys. The stakeholder survey was also considered in the course of the materiality analysis when preparing the diversity strategy.

MDR-P-65f » Availability of the policy: The Diversity Policy can be found on the website and on the intranet.

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Gender equality and equal pay for work of equal value	Advancing positive impacts	Equal treatment with respect to other diversity factors

MDR-P-65a » Title and content of the policies: The HR strategy supports equal treatment in relation to other diversity factors through the strategic HR guiding principle of “equality and recognition as the basis for an appreciative corporate culture”. The right to equality and non-discrimination is also addressed in the Code of Conduct and in the Managing Board’s Policy Statement on Respecting Human Rights. VOLKSBANK WIEN AG values all employees regardless of skin colour, origin, ethnicity, religion, faith, biological sex, age, disability, sexual orientation, gender identity or expression, political views, social or other background.

MDR-P-65a » VOLKSBANK WIEN AG strives to establish an organisational culture of actual diversity, where no person is discriminated against and everyone is able to develop their full potential.

MDR-P-65a » Success is determined by measuring employee satisfaction using the COPSOQ questionnaire for evaluating psychological stress in the workplace, the NPS (net promoter score) surveys and the annual employee appraisal interviews. It is further confirmed externally by the “berufundfamilie” certification and the associated national seal of quality.

MDR-P-65e » Employees were indirectly involved in the development of the HR strategy via the employee surveys. The stakeholder survey was also considered in the course of the materiality analysis when preparing the diversity strategy.

MDR-P-65f » Availability of the policy: The Policy Statement on Human Rights and the Code of Conduct are available on the website and on the intranet.

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Training and skills development	Advancing positive impacts	Development opportunities and training

MDR-P-65a » Title and content of the policy: The guiding principle of “competence-orientated development of our employees, active succession planning and the creation of a relevant systematic framework” is firmly anchored in the HR strategy.

5 ESRs S1 – OWN WORKFORCE

» For VOLKSBANK WIEN AG, training is a key component of personnel development in order to ensure and further develop the knowledge and skills employees need to implement the growth strategy and meet customer expectations with regard to digitisation, sustainability and advisory expertise. The extensive digitisation of the training programme is another strategic goal.

MDR-P-65a

» Success is determined by training management and by measuring employee satisfaction using the COPSQ questionnaire for evaluating psychological stress in the workplace, the NPS (net promoter score) surveys and the annual employee appraisal interviews.

MDR-P-65a

» Employees were indirectly involved in the development of the HR strategy via the employee surveys.

MDR-P-65e

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Health and safety	Minimising adverse impacts	Occupational health

» Title and content of the policies: The Managing Board's Policy Statement on Respecting Human Rights addresses health and safety through fair, healthy, safe and dignified working conditions. The framework set out in the HR strategy for creating a sense of purpose at work, in the company and in life helps to promote physical and mental health.

MDR-P-65a

» VOLKSBANK WIEN AG therefore pursues the strategic goal of supporting the compatibility of professional and private life through flexible working time and workplace models.

MDR-P-65a

» Success is monitored by measuring employee satisfaction using the COPSQ questionnaire for evaluating psychological stress in the workplace and by monitoring occupational health workplace assessment protocols. In order to ensure occupational safety, employees are offered training measures that include topics such as general behaviour at the workplace, occupational health and safety, robbery, fire and first aid. The results of regular inspections to identify hazards, assess risk and investigate incidents serve as the basis for continuously updating and developing the training events.

MDR-P-65a

» Employees were indirectly involved in the development of the HR strategy via the employee surveys. The stakeholder survey was also considered in the course of the materiality analysis when preparing the diversity strategy/ Policy Statement on Human Rights.

MDR-P-65e

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Health and safety	Minimising adverse impacts	Security of the retail branches

» Title and content of the policies: Fostering safety in the retail branches through fair, healthy, safe and dignified working conditions is part of the Managing Board's Policy Statement on Human Rights.

MDR-P-65a

» The required safety concept is implemented via specific regulations such as the "Security in Retail Branches" guideline and the "Operational Safety" guideline.

S1-1 23

» The aim is to ensure operational safety in the retail branches by means of specific tasks and duties – including those arising from the Austrian Employee Protection Act (ASchG).

MDR-P-65a

» Regular inspections are carried out to identify hazards, assess risks and investigate incidents. These inspections serve as the basis for continuously updating and developing the training measures.

MDR-P-65a

5 ESRS S1 – OWN WORKFORCE

MDR-P-65e » The employees were involved in the creation of the “Security in Retail Branches” guideline via the Safety Officers and safety representatives.

MDR-P-65f » Availability of the policy: The “Security in Retail Branches” guideline and the “Operational Safety” guideline are available on the intranet.

Material topic	Direction	Impact addressed
MDR-P-65a	S1-1 -17	MDR-P-65a
Own workforce: Data protection	Minimising adverse impacts	Data protection for own employees

MDR-P-65a » Title and content of the policy: The Managing Board’s Policy Statement on Human Rights also addresses a data protection management system. For further information on the data protection management system, see S4 MDR-P Data protection with respect to customer data.

MDR-P-65a » The aim is to uphold the corporate duty of care.

MDR-P-65a » Success is monitored by the Association Data Protection Officer, who has implemented specific controls.

MDR-P-65e » The stakeholder survey was also considered in the course of the materiality analysis when preparing the Policy Statement on Human Rights.

MDR-P-65f » Availability of the policy: The Policy Statement on Human Rights is available on the website and on the intranet.

S1-1-19 The HR strategy covers the entire workforce.

Human rights:

S1-1-20 The issue of human rights in relation to employees is addressed by the business and sustainability strategy and the Managing Board’s Policy Statement on Respecting Human Rights as well as by the HR strategy as part of the corporate strategy.

The bank orientates itself around the following:

- » The “Charta der Vielfalt” (advancing diversity and mutual respect within the company)
- » The ILO declaration (Austria is a member state)
- » The ILO core labour standards

A whistleblowing system is in place as a measure to ascertain compliance with the requirements of the framework with regard to employees.

S1-1-20 a The general approach to protecting human rights in relation to employees is as follows:

- » Human rights in the company’s own workforce and employee rights within the company are protected by the Human Resources sub-strategy, in particular, but also the Policy Statement of the Managing Board of VOLKSBANK WIEN AG on Respecting Human Rights and various policies (e.g. CoC, Diversity Policy, General Instruction on Remuneration Policy, the “Transparency in the tendering process for open job positions” working instruction).
- » Within the scope of labour relations with employees, VOLKSBANK WIEN AG acts to protect human rights in terms of freedom of opinion, safe working conditions and the right to education as well as in regard to diversity and equal opportunities.
- » The bank respects labour rights and social rights.

5 ESRS S1 – OWN WORKFORCE

- » The bank is committed to respecting the employee rights set out by the ILO. The Diversity Policy puts special emphasis on the principles of “freedom of association” and the “right to collective bargaining”.
- » The establishment of the Code of Conduct forms the framework for creating a working environment that values a range of cultures and perspectives.
- » The requirements in terms of occupational safety are dealt with in an internal working instruction, which also includes the specific tasks and duties under the Austrian Occupational Health and Safety Act (ASchG). Under this working instruction the employer is required to ensure the health and safety of employees, while employees are required to comply with the relevant protective measures.
- » In the Diversity Policy, the Managing Board has expressed a clear commitment to equal treatment and equal opportunities. The company strives to establish an organisational culture of actual diversity, where no person is discriminated against and everyone is able to develop their potentials. The Diversity Policy puts special emphasis on the principles of “freedom of association” and the “right to collective bargaining”.
- » The policy against harassment, misconduct and bullying confirms the company’s strict stance against any form of discrimination.

The general approach to involving employees on the topic of human rights is as follows:

S1-1-20 b

- » The freedom of association is guaranteed by means of an agreement between the bank and the works council.
- » Training measures focusing on compliance, diversity and especially on human rights help raise employees’ awareness of the essential importance of these topics for the bank.
- » Workers’ representatives elected by the workforce (works council members) can represent the interests, views and rights of the workforce at various levels.
- » The employees and their representatives are included in the materiality analysis as stakeholders.
- » The protection of human rights also includes a data protection management system that has been implemented by the Association Data Protection Officer (inclusion with respect to data protection violations also applies to employees).

S1-1-20 b

Employee awareness of the confidential and careful handling of confidential information is raised through regular training measures.

The company has identified potential impacts with regard to human rights and has taken remedial action accordingly.

S1-1-20 b

Human rights and the Code of Conduct

S1-1-21

As the central organisation of the Association of Volksbanks, VOLKSBANK WIEN AG joined the United Nations Global Compact (UNGC) in 2018, pledging itself to the UNGC’s ten principles on human rights, labour standards, the environment and anti-corruption. This pledge emphasises the importance of responsible corporate governance and a sustainable business model. VOLKSBANK WIEN AG is committed to respecting and promoting human rights in all its business activities and along the supply chain. The implemented Code of Conduct serves as a central component of the corporate culture to hold all employees and management to account. It forms the basis for the commitment to sustainability issues, the handling of violations and the active promotion of the UNGC principles. The bank’s policy statement places particular emphasis on compliance with due diligence in order to raise awareness and highlight the corporate responsibility for respecting human rights.

S1-1-22

5 ESRS S1 – OWN WORKFORCE

S1-1-22

The Code of Conduct also addresses key issues such as human trafficking, forced labour and child labour.

S1-1-24 a

Discrimination:

The business strategy of VOLKSBANK WIEN AG, including the HR strategy, addresses discrimination, equal treatment and equal opportunities. The strategic HR guiding principle of “equality and recognition as the basis for an appreciative corporate culture” aims to create a positive and fair working environment with a clear focus on diversity and the advancement of women. The bank is committed to a corporate culture that emphasises appreciation and equal rights for all employees. The principle of “living diversity” is intended to ensure that no one is disadvantaged and that everyone has the opportunity to develop. Actions such as an anonymous whistleblower portal and the agreement with the works council on the prevention of bullying, sexual harassment and discrimination support this strategy and promote peaceful conflict resolution. VOLKSBANK WIEN AG contributes to the equal treatment of people with special needs by ensuring the accessibility of office buildings, retail branches and IT systems, thus creating inclusive working conditions.

S1-1-24 b

The Managing Board’s policy statement affirms that all employees are valued and respected, regardless of characteristics such as skin colour, origin, gender, age, disability or sexual orientation.

S1-1-24 c

The human resources strategy covers all employees of VOLKSBANK WIEN AG. There are no specific policy commitments regarding inclusion or support measures in favour of people from vulnerable groups.

S1-1-24 d

VOLKSBANK WIEN AG has implemented specific procedures to ensure that discrimination is prevented, contained and combated as soon as it is recognised. In addition, these processes promote diversity and inclusion in general. Training measures focusing on compliance, diversity and especially on human rights help raise employees’ awareness of the essential importance of these topics. The protection of human rights includes a data privacy management system, which was implemented within the Association of Volksbanks by the Association Data Protection Officer.

The process for dealing with cases of discrimination is set out as follows in the Diversity Policy that was enacted specifically for this purpose: Within the scope of their duty of care, all managers are obliged, within their area of responsibility, to take appropriate actions in case of bullying, sexual harassment or discrimination and to offer support to the parties concerned.

When the works council or HR management is informed about bullying, sexual harassment or discrimination, the first thing to be clarified is whether the person affected wants their name to be disclosed or not. If the person affected wants their name to be disclosed, the following procedure will be initiated:

1. Personal discussion with the person affected incl. record
2. Personal discussion with the person accused
3. Case report to division management
4. Actions

The actions to be taken shall be decided upon by the company on a case-by-case basis. If both internal and external procedures fail to result in the matter being clarified or resolved to the satisfaction of both sides, it is the responsibility of management (acting in the role of employer), within its duty of care, to take appropriate actions to ensure a conflict-free working environment and to consider potential sanctions under labour law if necessary.

S1-2 – Processes for engaging with own workforce and workers’ representatives about impacts

S1-2-27

The views of the employees are continuously incorporated into the decision-making process and into the activities of VOLKSBANK WIEN AG, in particular in order to specifically manage the actual and potential impacts on the workforce.

5 ESRs S1 – OWN WORKFORCE

The works council members are involved in the development of actions in both a structured and ad-hoc manner. Employees are also actively involved and informed about how their feedback influences decisions as part of divisional, regional and local talks in which the CEO engages directly with employees. Another structured tool is the employee survey, in which employees express their opinions and are then directly involved in the development of measures as part of a steering group.

This involvement takes place at the level of VOLKSBANK WIEN AG.

S1-2 AR24

People are involved through the annual employee surveys as well as through regular internal communication with the workforce.

S1-2 AR 24

The works council members elected by the workforce are informed about the economic, social, health and cultural interests in discussions with the decision-makers and in their role as members of the Supervisory Board, and relevant negotiations are held with regard to the necessary decisions. In the Employee Safety Committee, the works council takes a position on occupational health and safety issues. It is aware of the views of the workforce by means of staff meetings and employee consultations and incorporates these views into the decision-making process together with the decision-makers.

S1-2-27 a

Phases of involvement: Employees and works council members are involved in different phases of the decision-making process, depending on the topic. Indirect involvement via workers' representatives takes place primarily in the phase of determining the approach to the mitigation, while direct involvement of employees takes place in the phase of evaluating the effectiveness of the mitigation.

S1-2-27 b

The consultation and co-determination rights follow the framework set out in Austrian legislation. The involvement and exchange of views take place with the following frequency:

1) Workers' representatives (works council) – indirect involvement of employees:

- » Regular jour fixe meetings between workers' representatives and the HR Management team (monthly)
- » Regular business talks between workers' representatives, the Managing Board and the Head of Human Resources Management of VOLKSBANK WIEN AG (quarterly)
- » Workers' representatives on the Supervisory Board of VOLKSBANK WIEN AG (quarterly and as required)
- » Negotiation of collective agreements and works council agreements between the employer and workers' representatives (quarterly and as required)

2) Employees – direct involvement:

Comprehensive employee surveys and annual appraisal interviews are used to solicit the individual opinions of the workforce and subsequently reconcile them with policies and strategies. The CEO's divisional, regional and local talks take place at least once a year. In addition, selected employees are invited to participate in strategic projects (e.g. to foster a sense of purpose in the Association of Volksbanks) and their opinions are taken into account in this way.

The Head of Human Resources Management and Organisational Development (V-1) is the highest-ranking position within VOLKSBANK WIEN AG bearing operational responsibility for the involvement of employees and the consideration of the results of employee consultations in the corporate policies.

S1-2-27 c

There is no formal agreement between VOLKSBANK WIEN AG and the workers' representatives in this regard.

S1-2-27 d

The effectiveness of the cooperation with employees is evaluated on several levels. The most important of these is the annual NPS (net promoter score) survey, which measures employee satisfaction and provides a basis for assessing the cooperation. The extensive employee survey, the annual employee appraisal interviews and the staff turnover rates also provide valuable information on the quality of the cooperation.

S1-2-27 e

5 ESRS S1 – OWN WORKFORCE

S1-2-28

Steps to gain insights into the views of employees: First and foremost, the works council elected by the employees represents the workforce as a whole, including marginalised groups. The following systematic structures exist for gaining insights into the perspectives of people who may be particularly vulnerable to impacts and/or marginalised (for example, women, persons with disabilities):

- » As elected workers' representatives, the Disability Officers of VOLKSBANK WIEN AG represent the economic, social and health-related interests of employees with disabilities and chronic illnesses.
- » In addition, the works council of VOLKSBANK WIEN AG has nominated an Equal Opportunities Officer, who is the point of contact for equal opportunities issues.
- » Female employees have the opportunity to contribute their specific views, particularly through the women's network, and there is also a women's representative on the works council.
- » The company doctor is also a point of contact with whom employees can share their views. They can provide valuable information about the level of stress in the organisation, especially in health matters, in a manner that is strictly anonymous.

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

S1-3-32 a

VOLKSBANK WIEN AG has processes in place to remedy negative impacts on persons in its own workforce that are associated with the company or to cooperate in remedying such impacts. The bank maintains an open dialogue about grievances within the company and has therefore implemented a system that employees can use to report them. VOLKSBANK WIEN AG generally relies on trained and appropriately sensitised managers. However, there are also independent channels through which employees can express their concerns. The implemented whistleblower systems support dialogue with the whistleblowers and are used by whistleblowers at irregular intervals. All reports are received by the Compliance department and are processed from there. The frequency of use confirms to Compliance that people are aware of the systems and that they are functional. All employees are made aware of how to access the systems as part of the regular training measures. All employees have access to a 24/7 whistleblowing system on the intranet, where they can report breaches of internal and external regulatory requirements, including anonymously if they wish. The Managing Board of VOLKSBANK WIEN AG has undertaken to protect whistleblowers in accordance with the regulatory requirements.

S1-3-32 b

If a report of bullying, discrimination or sexual harassment is made personally via the works council or HR Management rather than via the established whistleblowing systems, a works council agreement regulates the stringent process for dealing with or resolving the conflict. In the event of conflict, the process includes the rules on confidentiality and process responsibility and is designed to foster dialogue. VOLKSBANK WIEN AG is obliged to intervene in cases of bullying, sexual harassment or discrimination. Those affected can decide for themselves whether they wish to be named, and will be informed about the further process in discussions with the works council and HR Management; all discussions are documented. After all the interviews have been held with those affected, the accused parties and any witnesses, the persons responsible for the proceedings decide on the actions to be taken. Actions range from mediation and consequences under labour law to follow-up support and regular conflict resolution meetings.

S1-3-32 c

Both for reports in the whistleblowing system and for the utilisation of the processes in accordance with the works council agreement for allegations of bullying, it is ensured that all steps of a report are documented, that the group of persons processing the report is clearly defined and kept small and that employees know how they can use the process.

S1-3-32 d

All employees receive regular training on the process and have appropriate access credentials to utilise the relevant systems. All employees can personally initiate the process in accordance with the works council agreement for cases of bullying by contacting the HR department.

S1-3-32 e

As the central recipient of all reports in the whistleblower systems, Compliance ensures that all parties required to process a report are involved. The Managing Board and the Supervisory Board are regularly informed about the volume of reports.

5 ESRS S1 – OWN WORKFORCE

The processes defined in the policies are designed to offer whistleblowers maximum protection. Moreover, the Managing Board of VOLKSBANK WIEN AG has committed itself to the protection of whistleblowers, as is documented in the Code of Conduct and in the Compliance Manual. Employees are also informed about this in regular training measures.

S1-3-33

S1-4 – Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to the company's own workforce, and effectiveness of those actions

The current prioritisation of the advancement of women applies within the framework the relevant actions.

All actions or measures listed above apply to VOLKSBANK WIEN AG, including its subsidiaries, regardless of location.

MDR-A-68 b

The implementation of the action on material impacts related on own workforce does not give rise to any significant operating expenditure (OpEx) or capital expenditure (CapEx) for VOLKSBANK WIEN AG.

MDR-A-69

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Own workforce: Secure employment	Advancing positive impacts	Secure employment conditions	Employee survey – 2020 NPS survey – 2021 Organisational structure GenWeisung – 2016 Employee representation – 2015 Collective agreement – 1966	Ongoing

» Title and description of the action: The sustainable business model, the growth strategy and permanent positions in the form of permanent employment contracts are the basis for secure employment relationships. The majority of employment contracts are permanent. Effectiveness is ensured and measured through an employee survey conducted every three years, an annual NPS survey and a clearly regulated organisational structure with works council involvement.

MDR-A-68a

The exchange of views takes place via the following channels:

S1-4 AR40a

1) Workers' representatives (works council):

Workers' representatives (works council members) elected by the workforce can represent the interests, views and rights of the workforce at various levels.

This ongoing process is formally supported by the following structures:

- Regular jour fixe meetings between workers' representatives and the HR Management team
- Regular business talks between workers' representatives and the Managing Board and the Head of Human Resources Management of VOLKSBANK WIEN AG
- Workers' representatives on the Supervisory Board of VOLKSBANK WIEN AG
- Negotiation of collective agreements and works council agreements between the employer and workers' representatives

2) Employee surveys and project collaboration:

As described, employee surveys are used to solicit individual opinions, which are then incorporated into the strategic orientation. In addition, selected employees are actively invited to participate in strategic projects, such as the efforts to foster a sense of purpose in the Association of Volksbanks, so that their perspectives can be directly incorporated into the projects.

» Actors involved: The Managing Board, workers' representatives, HR Management and executives are involved in these processes.

S1-4 AR 48

5 ESRS S1 – OWN WORKFORCE

S1-4 38d, 40a	» Success is identified and evaluated by measuring employee satisfaction every three years via company-specific surveys and the COPSOQ questionnaire for evaluating psychological stress in the workplace as well as via the NPS (net promoter score) survey and the annual employee appraisal interviews.															
S1-4 42	» As part of the “employee satisfaction” sustainability goal, an NPS (Net Promoter score) survey is conducted among employees in the Association once a year. The development of the NPS score over time is an important indicator of employee satisfaction. Information on the target can be found under S1-MDR-T.															
MDR-A-68a, e; S1-4 AR 33 c, S1-4 AR40 b	» The NPS score has improved.															
MDR-A-68a	» The Managing Board’s Policy Statement on Respecting Human Rights and the HR strategy as part of the corporate strategy form the basis for these actions.															
MDR-A-68a	» The actions taken form the framework for promoting employee satisfaction and contribute to the realisation of the defined targets.															
<table><tr><th>Material topic</th><th>Direction</th><th>Impact addressed</th><th>Start</th><th>(Planned) completion</th></tr><tr><td>MDR-A-68a</td><td>S1-4-38a-c; 40 a, b</td><td>MDR-A-68a</td><td>MDR-A-68a</td><td>MDR-A-68c</td></tr><tr><td>Own workforce: Working time and work-life balance</td><td>Advancing positive impacts</td><td>Balancing work, personal life and working hours</td><td>The works council agreement on flexitime was concluded in 2017 and the works council agreement on remote working in 2019.</td><td>Ongoing</td></tr></table>		Material topic	Direction	Impact addressed	Start	(Planned) completion	MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c	Own workforce: Working time and work-life balance	Advancing positive impacts	Balancing work, personal life and working hours	The works council agreement on flexitime was concluded in 2017 and the works council agreement on remote working in 2019.	Ongoing
Material topic	Direction	Impact addressed	Start	(Planned) completion												
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c												
Own workforce: Working time and work-life balance	Advancing positive impacts	Balancing work, personal life and working hours	The works council agreement on flexitime was concluded in 2017 and the works council agreement on remote working in 2019.	Ongoing												
MDR-A-68a	» Title and description of the action: Making working hours and the place of work more flexible, as set out in corresponding works council agreements, supports greater compatibility between private and professional life.															
S1-4 AR40a	» Works council agreements are concluded between the company and the works council, the representative body of the workforce. The workforce is therefore directly involved.															
S1-4 AR 48	» The Managing Board, workers’ representatives and HR Management are involved.															
S1-4 38d, 40a	» Success is identified and evaluated by measuring employee satisfaction every three years via company-specific surveys and the COPSOQ questionnaire for evaluating psychological stress in the workplace as well as via the NPS (net promoter score) survey and the annual employee appraisal interviews.															
S1-4 42	» As part of the “employee satisfaction” sustainability goal, an NPS (net promoter score) survey is conducted among employees once a year. The development of the NPS score over time is an important indicator of employee satisfaction. Information on the target can be found under S1-MDR-T.															
MDR-A-68a, e; S1-4 AR 33 c, S1-4 AR40 b	» The 2023 employee survey, in particular via the qualitative responses, shows that this flexibility is viewed positively and supported by the workforce.															
MDR-A-68a	» The basic principles are laid out in the Managing Board’s Policy Statement on Respecting Human Rights and the HR strategy as part of the corporate strategy.															
MDR-A-68a	» The actions form the framework conditions for promoting employee satisfaction and thus contribute to the realisation of the defined targets.															

5 ESRS S1 – OWN WORKFORCE

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Own workforce: Gender equality and equal pay for work of equal value	Advancing positive impacts	Equal treatment in terms of gender	– Gender Pay gap since 2022 – Women's advancement programme since 2018	Ongoing

» Title and description of the action: Another key success factor for equal treatment and equal opportunities is the structured process on equal pay and gender pay gaps. In the interests of supporting equal rights, VOLKSBANK WIEN AG continues to take actions for the advancement of women with a view to equal opportunities, both within the reporting year and beyond.

MDR-A-68a

» Differences between the average male and female remuneration are documented annually as part of the remuneration report. The remuneration report is presented to the Supervisory Board and the Remuneration Committee of the Supervisory Board, where the works council members are also represented as Supervisory Board members in accordance with the Austrian Labour Constitution Act (ArbVG).
Every female manager automatically becomes part of the women's network. In addition, all executives are invited once a year to register their female high potentials in this women's network.

S1-4 AR40a

» The Managing Board, Supervisory Board, workers' representatives and HR Management are involved in managing the impact. The Managing Board, workers' representatives and HR Management are involved in the women's advancement programme.

S1-4 AR 48

» The effectiveness is determined by measuring the proportion of female managers. The gender pay gap is presented in regular reports.

S1-4 38d, 40a

» Within the framework of the sustainability target, a goal has been set to increase the proportion of women in managerial positions by around 10 % every two years in order to achieve equal participation in decision-making and responsibility. Information on the target can be found under S1-MDR-T.

S1-4 42

» The proportion of women in management positions was increased.

MDR-A-68a, e;
S1-4 AR 33 c,
S1-4 AR40 b

» The action is implemented within the HR strategy via the guiding principle of "equality and recognition as the basis for an appreciative corporate culture" and via the Diversity Policy.

MDR-A-68a

» The actions form the basis for realising the sustainability goals.

MDR-A-68a

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Own workforce: Gender equality and equal pay for work of equal value	Advancing positive impacts	Equal treatment with respect to other diversity factors	The action and the associated training measures were initiated in 2020	Ongoing

» Title and description of the action: The action is exemplified by the policy against harassment, misconduct and bullying, affirming the company's strict stance against any form of discrimination. In addition, executives receive ongoing training on diversity and equal opportunities.

MDR-A-68a

» A defined escalation process ensures that the works council is involved in all cases of inappropriate behaviour with regard to discrimination, bullying, etc.

S1-4 AR40a

5 ESRS S1 – OWN WORKFORCE

S1-4 AR 48	» The Managing Board, Compliance, HR Management and the works council are involved in managing the impact.															
S1-4 38d, 40a	» Success is identified and evaluated by measuring employee satisfaction every three years via company-specific surveys and the COPSQ questionnaire for evaluating psychological stress in the workplace as well as via the NPS (net promoter score) survey and the annual employee appraisal interviews.															
S1-4 42	» The effectiveness of the action is not measured by any target.															
MDR-A-68a	» The action is implemented within the HR strategy via the guiding principle of “equality and recognition as the basis for an appreciative corporate culture” and via the Diversity Policy.															
MDR-A-68a	» There are no defined targets associated with this action.															
<table><tr><th>Material topic</th><th>Direction</th><th>Impact addressed</th><th>Start</th><th>(Planned) completion</th></tr><tr><td>MDR-A-68a</td><td>S1-4-38a-c; 40 a, b</td><td>MDR-A-68a</td><td>MDR-A-68a</td><td>MDR-A-68c</td></tr><tr><td>Own workforce: Training and skills development</td><td>Advancing positive impacts</td><td>Development opportunities and training</td><td>Professional training and further education via the Volksbank Akademie as an independent training partner for Volksbank since 1967</td><td>Ongoing</td></tr></table>		Material topic	Direction	Impact addressed	Start	(Planned) completion	MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c	Own workforce: Training and skills development	Advancing positive impacts	Development opportunities and training	Professional training and further education via the Volksbank Akademie as an independent training partner for Volksbank since 1967	Ongoing
Material topic	Direction	Impact addressed	Start	(Planned) completion												
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c												
Own workforce: Training and skills development	Advancing positive impacts	Development opportunities and training	Professional training and further education via the Volksbank Akademie as an independent training partner for Volksbank since 1967	Ongoing												
MDR-A-68a	» Title and description of the action: One component of this action involves taking advantage of the services of Volksbank’s own training academy (Volksbank Akademie) and to provide needs-based training through optimal coordination between managers, technical experts and HR Management.															
S1-4 AR40a	» All training formats of the Volksbank Akademie take account of the strategic orientation of VOLKSBANK WIEN AG and are based on blended learning as well as e-learning scenarios in accordance with the latest approaches to didactic methodology. The current regulatory requirements are reviewed by the experts of the central organisation of VOLKSBANK WIEN AG and included in the training courses of the academy. This allows employees as well as members of managing boards and supervisory boards to keep their knowledge up to date and provide evidence of their skills when required. Apart from the central pool of trainers consisting of internal and external experts, Volksbank Akademie additionally relies on regional coaches and mentors who accompany the participants on a professional and personal level during their training.															
S1-4 AR 48	» The Managing Board, HR Management, Volksbank Academy and technical experts are involved in managing the impact.															
S1-4 38d, 40a	» The effectiveness of the action is tracked not only by the KPIs in training management but also by the achievement of the employees’ further development goals as assessed in the employee appraisal interviews.															
S1-4 42	» The effectiveness of the action is not measured by any target.															
MDR-A-68a, e; S1-4 AR 33 c, S1-4 AR40 b	» The results of successful employee development are reflected in customer satisfaction, which is based on the provision of competent advice.															
MDR-A-68a	» The action influences the HR strategy via the guiding principle of “targeted development of employees and creation of a relevant systematic framework”:															
MDR-A-68a	» There are no defined targets associated with this action.															

5 ESRs S1 – OWN WORKFORCE

» There is no negative impact associated with this action.

MDR-a 68d;
S1-4 38b

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Own workforce: Health and safety	Minimising adverse impacts	Occupational health	The employee survey based on the COPSQ questionnaire was launched in 2020. The regulations on operational safety have been bundled into a single guideline as of 2021, including the relevant processes and responsibilities.	Ongoing

» Title and description of the action: Regular surveys and the COPSQ questionnaire to evaluate mental stress in the workplace are used to assess the mental aspects of maintaining the health of the workforce. In order to ensure occupational safety, employees are offered training events that include topics such as general behaviour at the workplace, occupational health and safety, robbery, fire and first aid.

MDR-A-68a

» The workforce is involved via the works council members on the Employee Safety Committee.

S1-4 AR40a

» This action involves HR Management, facility management, occupational medicine, external safety experts, the Employee Safety Committee (including the safety representatives) as well as the Fire Safety Officers and company first aiders. The effectiveness of the actions taken from the COPSQ survey is tracked in the steering group and by comparing the results from 2020 to 2023. The effectiveness of the actions taken in the area of operational safety is tracked in the Employee Safety Committee via the open inspection findings in the inspection logs.

S1-4 38d, 40a

» The effectiveness of the action is not measured by any target.

S1-4 42

» The intended positive results for the workforce are a reduction in psychological stress due to an improvement in environmental factors and a high level of operational safety in the form of fewer accidents at work.

MDR-A-68a, e;
S1-4 AR 33 c,
S1-4 AR40 b

» The action is addressed by the Managing Board's Policy Statement on Respecting Human Rights, to which the HR strategy also refers, in order to create fair, healthy, safe and dignified working conditions.

MDR-A-68a

» There are no defined targets associated with this action.

MDR-A-68a

» Actions for remediation: Restoring a safe working environment when hazards are identified.

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Own workforce: Health and safety	Minimising adverse impacts	Security of the retail branches	2016	Ongoing

» Title and description of the action: In addition to precise safety guidelines, annual safety training measures are organised by a psychologist and an executive officer to ensure safety.

MDR-A-68a

» Comprehensive training on safety procedures is provided by the retail branch managers.

S1-4 AR40a

» Training management, the overall retail branch management and facility management are involved in managing the impact. A company psychologist is also available to employees following a robbery.

S1-4 AR 48

5 ESRS S1 – OWN WORKFORCE

S1-4 38d, 40a	» Regular safety meetings are held.																		
S1-4 42	» The effectiveness of the action is not measured by any target.																		
MDR-A-68a, e; S1-4 AR 33 c, S1-4 AR40 b	» The intended positive consequences are increased security for employees in the event of bank robberies.																		
MDR-A-68a	» The action is addressed by the Managing Board’s Policy Statement on Respecting Human Rights, to which the HR strategy also refers, in order to create fair, healthy, safe and dignified working conditions, as well as by the “Security in Retail Branches” guideline.																		
MDR-A-68a	» Despite comprehensive security measures, a robbery cannot be completely ruled out. The personal risk is minimised through safety training events for employees at retail branches.																		
MDR-a 68d; S1-4 38b	» Psychological counselling should be seen as an essential action to remedy or reduce the negative impact.																		
<table><tr><th>Material topic</th><th>Direction</th><th>Impact addressed</th><th>Start</th><th>(Planned) completion</th></tr><tr><td>MDR-A-68a</td><td>S1-4-38a-c; 40 a, b</td><td>MDR-A-68a</td><td>MDR-A-68a</td><td>MDR-A-68c</td></tr><tr><td>Own workforce: Data protection</td><td>Minimising adverse impacts</td><td>Data protection for own employees</td><td>2018</td><td>Ongoing</td></tr></table>					Material topic	Direction	Impact addressed	Start	(Planned) completion	MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c	Own workforce: Data protection	Minimising adverse impacts	Data protection for own employees	2018	Ongoing
Material topic	Direction	Impact addressed	Start	(Planned) completion															
MDR-A-68a	S1-4-38a-c; 40 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c															
Own workforce: Data protection	Minimising adverse impacts	Data protection for own employees	2018	Ongoing															
MDR-A-68a	» Title and description of the action: To ensure data protection for employees, a Data Protection Officer has been appointed and employees receive training on an ongoing basis. A whistleblowing system has also been established.																		
S1-4 AR40a	» Involvement of the workforce and workers’ representatives. Employees are trained in the protection of employee data.																		
S1-4 AR 48	» Involvement of internal functions: Data Protection Officer																		
S1-4 38d, 40a	» Effectiveness of the action: Guidelines for employees, management controls, verification of training participation																		
S1-4 42	» Employees are satisfied when their data is protected, which is why an NPS (net promoter score) survey is conducted among employees once a year as a measure to assess “employee satisfaction”. The development of the NPS score over time is an important indicator of employee satisfaction. Information on the target can be found under S1-MDR-T.																		
MDR-A-68a, e; S1-4 AR 33 c, S1-4 AR40 b	» Results of the action: Awareness of the protection of personal data																		
MDR-A-68a	» Addressed policy: Privacy Policy																		
MDR-A-68a	» The “employee satisfaction” objective is associated with this action.																		
MDR-A-68a	» Action for remediation: Whistleblowing system																		
MDR-A-68a	» For further information, see S4 MDR-A																		

5 ESRs S1 – OWN WORKFORCE

Necessary and appropriate actions:

S1-4-39

Appropriate actions to respond to potential negative impacts on employees are selected as part of the strategy process. These are agreed in the relevant committees (e.g. Personnel Committee, Managing Board Jour Fixe, Works Council Jour Fixe, meeting of the Sustainability Committee (NAKO)). If resolutions are required for the actions, these are adopted by the Managing Board of VOLKSBANK WIEN AG within the framework of the Managing Board meeting. If costs are associated with actions, these are taken into account in the annual budgeting process.

In the interests of identifying appropriate actions, the following distinction is made in the course of the process:

- » Whether the company itself causes the negative impacts on its own employees (e.g. difficult ergonomic working conditions at the workplace) and which departments are responsible for this, or
- » Whether the negative impacts on own employees come from outside via suppliers, customers or other business relationships (e.g. employees in the call centre are exposed to hostility and difficult situations).

Internal practices:

S1-4-41

VOLKSBANK WIEN AG takes a number of actions to ensure that its internal practices have no significant negative impact on the company's workforce.

These include, for example:

- » Compliance with labour rights and standards
- » Implementation of compliance training for executives and employees
- » Implementation of health and safety policies that go beyond the legal minimum, including regular risk assessments and safety training
- » Provision of health promotion resources, such as fitness programmes, psychological counselling and health-conscious initiatives
- » Organising training measures to raise awareness of diversity and combat discrimination and harassment in the workplace
- » Ongoing review and adjustment of remuneration structures with remuneration decisions aiming at equality and fairness
- » Various feedback channels (e.g. works council, employee appraisal interviews, whistleblowing system)
- » Carrying out regular employee surveys to measure satisfaction and identify areas for improvement
- » Provision of opportunities for professional training and development
- » Mentoring and coaching programmes
- » Promoting flexible working hours and the option of remote working to enable a better work-life balance
- » Information packet on "Family and nursing for employees with care responsibilities"
- » Service in the form of telephone counselling via a qualified counselling hotline run by Hilfswerk to help employees achieve a better work-life balance or reconcile work and family life
- » Transparent communication in the event of organisational changes
- » Works council agreements regarding the use of data have been concluded in order to protect employee data

Negative impact of actions on the workforce:

S1-4-AR 43

VOLKSBANK WIEN AG views the transition to a more environmentally friendly, climate-neutral economy, promoted by its own business model, as an opportunity that has no direct negative impact on the company's workforce.

Indirectly, there may be possible negative impacts:

- » Discrepancy between the existing skills of employees and the requirements of environmental regulations
- » Necessity of further training posing challenges in terms of time
- » Job insecurity due to dependence on customers in negatively impacted industries and sectors
- » Compliance with increasingly complex and extensive regulations and the associated workload

Actions for mitigation:

- » Ongoing training to ensure that employees acquire the skills they need to succeed in the green economy in a timely manner
- » Remote working and flexible working arrangements to support the balance between private and professional requirements and enable location-independent working

5 ESRS S1 – OWN WORKFORCE

Metrics and targets

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

MDR-T-80a

The Managing Board's Policy Statement on Respecting Human Rights, to which the HR strategy also refers, addresses health and safety through fair, healthy, safe and dignified working conditions. Creating a framework for a sense of purpose at work, in the company and in life helps to promote physical and mental health. Hence, VOLKSBANK WIEN AG pursues the strategic goal to support the compatibility of professional and private life through flexible working time and workplace models.

Another sustainability goal is a continuous increase in employee satisfaction, which serves as a central development driver for VOLKSBANK WIEN AG. For the third year now, VOLKSBANK WIEN AG has conducted a short survey with six standardised questions to determine the satisfaction of employees at VOLKSBANK WIEN AG. The NPS survey has so far been conducted at the individual institution level. This survey is an important indicator for assessing how satisfaction develops over time and how actions to promote employee satisfaction and retention are received.

MDR-T-80 c

The employee satisfaction target is currently only measured at individual institution level. It covers the business territory of VOLKSBANK WIEN AG.

MDR-T-80 h

The sustainability targets were monitored in the meeting of the Sustainability Committee (NAKO) and presented to the Supervisory Board, where the workers' representatives are also represented.

MDR-T-80 i

There were no changes to the targets in the reporting year.

Material topic	Direction	Material impacts	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	S1-5 44a-c	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
Own workforce: – Secure employment – Working time and work-life balance – Training and skills development – Health and safety	Promoting positive impacts and reducing negative impacts	– Secure employment conditions (+) – Work-life balance and working hours (+) – Development opportunities and training (+) – Occupational health (-) – Security of the retail branches (-) – Data protection for own employees (-)	Absolute target	NPS score at 20 points (VOLKSBANK WIEN AG)	The NPS score was launched in 2022.	2 ¹	2030

MDR-T-80a

» Title and description of the target: Employee satisfaction
VOLKSBANK WIEN AG has set itself the goal of continuously improving the NPS score.

MDR-T-80f

» Staged or intermediate targets for VOLKSBANK WIEN AG: The intermediate targets are 13 points in 2024 and 15 points in 2026.

MDR-T-80f;
S1-5 AR 49 c

» The assumption was based on a moderate improvement in employee satisfaction.

MDR-T-80j

» Target performance: The target performance for the employee net promoter score in 2024 is 13.²

1 VOLKSBANK WIEN AG (Separate)

2 VOLKSBANK WIEN AG (Separate)

5 ESRS S1 – OWN WORKFORCE

Material topic	Direction	Material impacts	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	S1-5 44a-c	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80f
Own workforce: – Gender equality and equal pay for work of equal value – Gender equality and equal pay for work of equal value	Advancing positive impacts	– Equal treatment in terms of gender (+) – Equal treatment with respect to other diversity factors (+)	Relative target	Proportion of women in management positions at 50 %	2023	34.52 %	2030

» Title and description of the target: Proportion of women in management positions
VOLKSBANK WIEN AG has set itself the goal of increasing the proportion of women in management positions.

MDR-T-80a

» The target was set on the basis of internal expertise.

MDR-T-80f;
S1-5 AR 49 c

The targets are set jointly with the Supervisory Board. See S1-MDR-T-80h.

S1-5-47 a

The performance is tracked in the meeting of the Sustainability Committee (NAKO), see ESRS 2 GOV-1.

S1-5-47 b

Improvements are identified in the meeting of the Sustainability Committee (NAKO), see ESRS 2 GOV-1.

S1-5-47 c

S1-6 – Characteristics of the undertaking's employees

The data on the number of employees is reported as at 31 December of the reporting year.

S1-6-50 d

Analyses are based on employee data that is collected and managed in the SAP HCM personnel management system.

The analysis includes all active and inactive employees who are in a valid employment relationship on the analysis date.

The employee figures are reported as headcounts. The number of persons is defined as the number of employment relationships that are assigned employee numbers. Full-time employment is defined as a normal working week of 38.5 hours.

S1-6-50 d i

At VOLKSBANK WIEN AG, the share of fixed-term employment contracts is relatively low (Group 2.2 %, Separate 2.5 %). The vast majority of employment contracts are permanent (Group 97.8 %, Separate 97.5 %). Fixed-term employment relationships include university of applied sciences interns, part-time employment alongside parental leave, fixed-term apprenticeships and fixed-term employment contracts for other reasons.

S1-6-50 e

Around a third of employees (Group 33.2 %, Separate 29.0 %) work part-time, which can be attributed to various factors. In addition to part-time parental leave, which often transitions to part-time employment, as well as partial retirement models, the flexibility practised in the company also plays a decisive role. This enables employees to adapt their working hours to their individual life situations and needs, whether due to family commitments or personal priorities at different stages of their lives.

At VOLKSBANK WIEN AG, the transfer of employees within the Group or changes to employment contracts are not assessed as leaving and subsequent joining and are therefore not included in the staff turnover ratio.

The most representative figure for the total number of employees can be found in the consolidated financial statements in section 10) General administrative expenses. This information is reported in S1-6 as headcounts and in the financial report as full-time equivalents (FTEs). As these figures are based on different units, differences inevitably arise.

S1-6-50 f

5 ESRS S1 – OWN WORKFORCE

Gender	Unit	K	E
S1-6-50a, c	S1-6-50a, c	S1-6-50a, c	S1-6-50a, c
Male	Number of persons	643	526
Female	Number of persons	871	558
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number of employees	Number of persons	1,514	1,084
Employees who have left the company ¹	Number of persons	108	83
Staff turnover	%	7.14	7.66

1 Employees who leave voluntarily or due to dismissal, retirement, or death in service.

Country	Unit	K	E
S1-6-50a	S1-6-50a	S1-6-50a	S1-6-50a
Austria	Number of persons	1,514	1,084

Number of employees by type of employment by gender	Unit	K	E
S1-6-50b	S1-6-50b	S1-6-50b	S1-6-50b
Number of employees			
Female	Number of persons	871	558
Male	Number of persons	643	526
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	1,514	1,084
Number of employees with permanent employment contracts			
Female	Number of persons	852	542
Male	Number of persons	629	515
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	1,481	1,057
Number of employees with temporary employment contracts			
Female	Number of persons	19	16
Male	Number of persons	14	11
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	33	27
Number of on-call employees			
Female	Number of persons	0	0
Male	Number of persons	0	0
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	0	0
Number of full-time employees			
Female	Number of persons	439	297
Male	Number of persons	572	473

5 ESRS S1 – OWN WORKFORCE

Number of employees by type of employment by gender	Unit	K	E
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	1,011	770
Number of part-time employees			
Female	Number of persons	432	261
Male	Number of persons	71	53
Others	Number of persons	0	0
Not reported	Number of persons	0	0
Total number	Number of persons	503	314

S1-9 – Diversity metrics

The gender distribution in number and percentage at top management level	Unit	K	E
S1-9 66a	S1-9 66a	S1-9 66a	S1-9 66a
Number of employees at top management level			
Female	Number of persons	7	5
Male	Number of persons	12	10
Total number	Number of persons	19	15
Percentage of employees at top management level			
Female	%	36.8	33.3
Male	%	63.2	66.7

Distribution of employees by age group	Unit	K	E
S1-9 66b	S1-9 66b	S1-9 66b	S1-9 66b
< 30 years	Number of persons	171	133
30-50 Years	Number of persons	761	539
> 50 years	Number of persons	582	412

Distribution of employees by age group in per cent	Unit	K	E
S1-9 66b	S1-9 66b	S1-9 66b	S1-9 66b
< 30 years	%	11.3	12.3
30-50 Years	%	50.3	49.7
> 50 years	%	38.4	38.0

The top management level is defined as the group of executives at the first level below the Managing Board. This group comprises the functions of division management, executive department management and the management of consolidated subsidiaries, which make the most important strategic decisions.

S1-9-AR 71

This definition is in line with the general description according to ESRS, which defines the top management level as one or two levels below the administrative and supervisory bodies.

The definition was already established in the business context to clearly define roles and responsibilities and not specifically with regard to the gender equality statement.

5 ESRS S1 – OWN WORKFORCE

S1-11 – Social protection

S1-11-74

Not all employees, rather only fully insured employees are insured against all life events listed in a) to e). The fully insured employees of VOLKSBANK WIEN AG enjoy social protection against loss of earnings due to the following significant life events under the social security law applicable in Austria and also through the pension fund benefits offered by VOLKSBANK WIEN AG under the collective agreement:

- » Sickness
- » Unemployment
- » Employment injury and acquired disability
- » Parental leave
- » Retirement

S1-11-75

In Austria, marginally employed and therefore partially insured employees enjoy social protection against loss of earnings due to employment injury and parental leave. In the event of illness, they are entitled to continued payment of remuneration by the employer. Marginally employed and therefore partially insured employees have no social security cover in the event of unemployment or retirement.

S1-12 – Persons with disabilities

Percentage of persons with disabilities among employees	Unit	K	E
S1-12 79, 80	S1-12 79, 80	S1-12 79, 80	S1-12 79, 80
Percentage of employees with disabilities	%	1.9	1.6

S1-12-AR 76

VOLKSBANK WIEN AG only includes in the information on persons with disabilities those employees for whom there is evidence of a favoured disability pursuant to the Austrian Disability Employment Act (BEinstG) as at the reporting date of 31 December of the reporting year.

Employees in Austria are not legally obliged to notify their employer of their disability. The decision of the Ministry of Social Affairs on the determination of a favoured disability is issued to the employee. The employer does not receive a copy of the decision.

VOLKSBANK WIEN AG obtains the information about the favoured disability of an employee either directly from the employees themselves when they transmit their personal decision or when the decision is transmitted for the imposition of the equalisation tax pursuant to the Disability Employment Act by the Federal Office for Social Affairs and Disability (Social Ministry Service). The fulfilment of the employment obligation is checked annually in retrospect by the Social Ministry Service and any equalisation tax is imposed by means of an official decision. If the company receives this information in the latter case, employees are also asked to submit their personal decision.

S1-13 – Training and skills development metrics

S1-13 83b

The average number of training hours per employee totalled 36.51 hours in the Group as a whole (Separate 45.07). For female employees, the figure was 32.66 hours in the Group (Separate 42.83), for male employees 41.71 hours in the Group (Separate 47.45).

S1-14 – Health and safety metrics

S1-14-88 b

There were no fatalities in the reporting period.

S1-14-88c

VOLKSBANK WIEN AG recorded three accidents at work and the Group recorded four. The ratio (number of cases per million hours worked) is 1.88 for VOLKSBANK WIEN AG (Separate) and 1.84 for the Group.

S1-14-88 e

The number of days lost due to work-related injuries totalled 145 working days and 212 calendar days. There are no cases of reportable work-related illnesses.

5 ESRS S1 – OWN WORKFORCE

S1-16 – Compensation metrics (pay gap and total compensation)

The structured process of analysing equal pay gaps and gender pay gaps remains a factor with respect to equal treatment and equal opportunities. Every year – as part of the remuneration report – differences between the average male and female remuneration are documented and explained and appropriate actions are taken to equalise these differences where necessary. The gender pay gap can still mainly be attributed to the fact that men are disproportionately represented in higher-paid professions and positions, while women are more likely to work in lower-paid jobs. These structural differences have a direct impact on the gender pay gap.

S1-16-97 a

2024 results – VOLKSBANK WIEN AG Group and Separate:

The gender pay gap was further reduced at both levels, which is an indication of the ongoing measures to promote equality.

All employees: At both levels, there was a noticeable improvement in the gender pay gap of around 2.0 percentage points. This shows that the equal pay actions at the Group and individual institution level are having an impact.

Employees without managerial responsibility: The positive trend has continued here as well. The reduction in salary differences by 2.3 percentage points at Group level and 1.7 percentage points at individual institution level shows that equalisation is making progress not only at management level but also in the wider workforce.

Employees with managerial responsibility: The strongest improvement continues to be seen among executives, with a reduction of 3.8 percentage points in the Group and 2.0 percentage points in the individual institution. This suggests that targeted initiatives to reduce the pay gap at management level have been particularly successful.

Median remuneration: The median also shows a significant reduction in the gender pay gap of 8 percentage points for employees with management responsibility at individual institution level and 2.5 percentage points at Group level. This underlines the fact that not only average earnings but also the median income distribution has seen a noticeable convergence between the sexes.

Gender pay gap	Unit	2024		2023	
Calculation based on average		K	E	K	E
Employees	%	20.6	19.2	23.1	21.2
Employees without managerial responsibility	%	15.6	14.1	17.9	15.8
Employees with managerial responsibility	%	11.3	10.7	15.1	12.7
Calculation based on median ¹					
Employees	%	18.3	16.6	20.4	18.4
Employees without managerial responsibility	%	14.9	13.2	17.3	14.6
Employees with managerial responsibility	%	9.8	1.12	12.3	9.2

These developments confirm the effectiveness of the actions taken to promote equal pay and show that the path taken should be continued.

It is important to note that these figures are unadjusted gender pay gap data. This means that factors such as performance, professional experience and job profile, which can be legitimate reasons for salary differences, have not been taken into account in these calculations.

For 2024, the annual total remuneration ratio of the highest-paid individual in the company to the median annual total remuneration of all employees (excluding the highest-paid individual) is 15.6 at Group level and 14.6 at individual institution level.

¹ Entity-specific metric

5 ESRS S1 – OWN WORKFORCE

S1-16-97 c

The gender pay gap was calculated on the basis of the annual gross salary extrapolated to full-time. In addition, the gender pay gap is calculated internally using the median as an entity-specific metric to enable a more precise assessment of the typical pay gap and to visualise the unequal distribution of women and men in different salary structures. All active employees were included in the calculation of the gender pay gap. The types of remuneration taken into account include the basic salary extrapolated on a full-time basis, remuneration in kind, voluntary defined contribution pension schemes and individually calculated overtime (see MDR-M table).

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

S1-17-103 a

There were no incidents of discrimination or harassment within the workforce in the 2024 reporting year.

S1-17-103 b

Likewise, no complaints were reported by employees.

S1-17-103 c

The total amount of material fines, sanctions and compensation payments is euro 0.

S1-17-103 d

See human rights in S4-4-35: No serious problems or incidents in connection with human rights were reported to VOLKSBANK WIEN AG, neither via the whistleblowing application nor via the ombudsman's office.

S1-17-104 a

There were no incidents in the area of human rights, including issues such as forced labour, human trafficking or child labour.

S1-16-97 c

No serious violations of human rights in relation to the company's workforce were identified.

S1-17-104 b

There were no fines, sanctions or compensation payments.

Entity-specific metric: Employee net promoter score

The employee net promoter score in 2024 was 13¹.

MDR-M – Metrics in relation to material sustainability matters

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
MDR-M-76	MDR-M-75	MDR-M-77	MDR-M-77a	MDR-M-77a
Number of employees by gender		ESRS metric	Analysis SAP HCM. The figures stated include white-collar employees, blue-collar employees and apprentices but exclude the Managing Board and temporary student employees. See disclosure S1-6	None
Number of employees in countries with 50 or more employees which account for at least 10 % of the total number of employees		ESRS metric	The employees of VOLKSBANK WIEN AG work exclusively in Austria, which is why the number of employees in Austria corresponds to the "Number of employees by gender".	None

¹ VOLKSBANK WIEN AG (Separate)

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Number of employees (headcount or FTE) by contract type, gender and region	Secure employment conditions, equal treatment in terms of gender, equal treatment with respect to other diversity factors	ESRS metric	Data collection for contract type (temporary or permanent) takes place manually	None
Number of employees who have left the entity during the reporting period	Secure employment conditions	ESRS metric	Analysis SAP HCM. Departures due to resignation by the employee, termination by the employer, entry into retirement and death are taken into account. Termination of fixed-term employment relationships (e.g. interns from universities of applied sciences, marginal employment alongside parental leave, apprenticeships and employment relationships that were fixed-term from the outset for other reasons) are not taken into account	None
Percentage of employee turnover	Secure employment conditions	ESRS metric	Formula: Number of departures in the reporting year (as defined) / number of employees as at 31 December of the reporting year x 100	None
Number of full-time employees	Work-life balance and working hours	ESRS metric	Analysis SAP HCM. Full-time employment corresponds to 38.5 hours per week	None
Number of part-time employees	Work-life balance and working hours	ESRS metric	Analysis SAP HCM	None
Number of employees (headcount) at top management level by gender	Equal treatment in terms of gender	ESRS metric	Analysis SAP HCM. See disclosure S1-9 AR71	None
Number of employees (headcount) by age	equal treatment with respect to other diversity factors	ESRS metric	Analysis SAP HCM. Age of employees as at 31 December of the reporting year	None
Average number of training hours per employee (by gender)	Development opportunities and training, equal treatment in terms of gender	ESRS metric	The data is collected via analyses in SAP Successfactors	None
Number of deaths	Occupational health	ESRS metric	By manually counting the existing cases	None
Number of reportable occupational accidents in own workforce	Occupational health	ESRS metric	By manually counting the existing cases	None

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Number of days lost due to work-related injuries and deaths due to occupational accidents, work-related illnesses and deaths due to illnesses among non-employees	Occupational health	ESRS metric	Analysis SAP HCM (payroll accounting)	None
Gender pay gap (calculation based on the average)	Equal treatment in terms of gender	ESRS metric	<p>Assumptions:</p> <p>The following assumptions were used to calculate the gender pay gap:</p> <p>*) Part-time jobs were converted into full-time equivalents in order to take account of differences in working hours. The extrapolation makes it possible to set the remuneration on a standardised basis so that the difference is actually based on gender and not on working hours.</p> <p>*) The following allowances are not extrapolated because they are independent of the level of employment: Functional allowance for employees with management responsibility and the fixed allowance granted to some employees in the course of the mergers. Both allowances are paid out 14 times.</p> <p>*) This included benefits in kind, overtime of employees accounted for on an individual basis, voluntary company pension scheme. The employee profit participation was not included as none was granted until 31 December 2024.</p> <p>*) All active employees were included in the calculation of the gender pay gap. Employees in internship or training positions were also taken into account (interns from universities of applied sciences and apprentices).</p>	<p>The calculation of the gender pay gap based on the average (mean value) has the following limitations:</p> <p>*) The average does not represent the salary of a typical person; it is disproportionately influenced by high incomes.</p> <p>*) If men are more frequently represented in top positions, the gender pay gap may appear exaggerated without correctly reflecting the situation of most employees.</p> <p>The entity-specific calculation of the gender pay gap based on the median effectively complements the weaknesses of the calculation based on the average.</p>

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Gender pay gap (calculation based on the median)	Equal treatment in terms of gender	ESRS metric	<p>The gender pay gap is also monitored based on the median. Calculating the gender pay gap based on the median has the advantage that it is more robust against outliers such as high salaries and therefore better reflects the typical income situation. Compliance with the requirements: The gender pay gap was calculated in accordance with the ESRS guidelines. The formulas and definitions used comply with the requirements of the standards, including the calculation of average gross salaries per gender.</p> <p>Assumptions:</p> <p>*) Part-time jobs were converted into full-time equivalents in order to take account of differences in working hours. The extrapolation makes it possible to set the remuneration on a standardised basis so that the difference is actually based on gender and not on working hours.</p> <p>*) The following allowances are not extrapolated because they are independent of the level of employment: Functional allowance for employees with management responsibility and the fixed allowance granted to some employees in the course of the mergers. Both allowances are paid out 14 times.</p>	The calculation using the median has limitations as it only considers the middle value and ignores differences in the upper and lower salary ranges. This metric effectively complements the calculation of the gender pay gap based on the average.
			<p>*) This included benefits in kind, overtime of employees accounted for on an individual basis, voluntary company pension scheme. The employee profit participation was not included as none was granted until 31 December 2024.</p> <p>*) All active employees were included in the calculation of the gender pay gap. Employees in internship or training positions were also taken into account (interns from universities of applied sciences and apprentices).</p>	

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
			<p>Calculation methodology:</p> <ol style="list-style-type: none"> 1. Extrapolation to full-time equivalents. Part-time salaries are converted to a full-time basis to ensure comparability. 2. Determination of the median by gender: The incomes of women and men are sorted separately by amount, and the median (the middle value at which 50 % earn more and 50 % earn less) is calculated for each group. 3. Calculation of the gender pay gap: The difference between the median of men and women is set in relation to the median of men. 	
Breakdown of the gender pay gap by employment category	Equal treatment in terms of gender	ESRS metric	<p>Compliance with the requirements: The breakdown of the gender pay gap by employment category was carried out in accordance with the ESRS standard.</p> <p>Assumptions:</p> <p>The following employment categories are taken into account in the gender pay gap calculation:</p> <ul style="list-style-type: none"> *) Employees *) Employees without managerial responsibility *) Employees with managerial responsibility <p>All active employees are taken into account, including employees in internship or training positions (interns from universities of applied sciences and apprentices).</p> <p>For the calculation assumptions, see the gender pay gap metric (calculation based on the average and median).</p>	None

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Annual total remuneration ratio of the highest paid individual to the median annual total remuneration for all employees		ESRS metric	<p>Compliance with the requirements: The ratio was calculated in accordance with the ESRS guidelines. The applied formula and definitions correspond to the requirements of the standards.</p> <p>Assumptions: *) Calculation: The annual total remuneration ratio of the highest-paid individual in the company to the median annual total remuneration of all employees (excluding the highest-paid individual) *) Part-time jobs were converted into full-time equivalents in order to take account of differences in working hours. *) The following allowances are not extrapolated because they are independent of the level of employment: Functional allowance for employees with management responsibility and the fixed allowance granted to some employees in the course of the mergers. Both allowances are paid out 14 times. *) This included benefits in kind, overtime of employees accounted for on an individual basis, voluntary company pension scheme. The employee profit participation was not included as none was granted until 31 December 2024. *) All active employees were included in the calculation of the ratio. Employees in internship or training positions were also taken into account (interns from universities of applied sciences and apprentices).</p>	<p>The calculation of the annual total remuneration ratio of the highest paid individual to the median annual total remuneration for all employees (excluding this person) has the following limitations: *) Extremely high compensation for the highest-paid individual can strongly distort the ratio and give the impression that income inequality is greater than actually perceived. *) The metric merely shows a symptom of inequality without providing any information about the reasons for the differences in income, such as qualifications or position.</p>
Number of incidents of discrimination	Equal treatment with respect to other diversity factors	ESRS metric	By manually counting the existing cases	None
Number of complaints submitted		ESRS metric	By manually counting the existing cases	None

5 ESRS S1 – OWN WORKFORCE

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
Amount of fines, penalties and damages resulting from violations of social and human rights factors		ESRS metric	By manually counting the existing cases	None
Number of serious human rights issues and incidents related to own workforce		ESRS metric	By manually counting the existing cases	None
ESG KPI: Employee net promoter score	<ul style="list-style-type: none"> – Secure employment conditions – Work-life balance and working hours – Development opportunities and training – Occupational health – Security of the retail branches – Data protection for own employees 	Entity-specific metric	Determination of the employee net promoter score via an employee survey, evaluation in Excel	The employee survey is based on survey statistics and is not based on a survey of all employees.
ESG KPI: Women in management positions		Entity-specific metric	Covered by ESRS metric S1-9	

MDR-M-77b

None of the metrics are validated by an additional external body.

6 ESRS S4 – Consumers and end-users

SOCIAL INFORMATION



CUSTOMER SATISFACTION SCORE
[NPS SCORE]¹⁾

1) Customer satisfaction is reflected via a net promoter score based on customer ratings and the recommendation survey.

6 ESRS S4 – CONSUMERS AND END-USERS

Impacts, risks and opportunities management

The following section presents the policies, the processes for inclusion, the processes for improving negative impacts, the channels through which consumers and end-users can raise concerns and the actions, metrics and targets for the policies related to consumers and end-users.

S4-1 – Policies related to consumers and end-users

MDR-P-65 c

The top level of VOLKSBANK WIEN AG for the implementation of the policies and guidelines is the Managing Board.

MDR-P-65 d

VOLKSBANK WIEN AG has not undertaken to comply with any third-party standards or initiatives within the framework of the implementation of the policies.

Material topic	Direction	Impact addressed	Scope of application in relation to business activities	Excluded business activities
MDR-P-65a, S4-1 16, 17	S4-1 15	MDR-P-65a	MDR-P-65b	MDR-P-65b
Information-related impacts for consumers and/or end-users	Minimising adverse impacts	Data protection with respect to customer data	All business areas of VOLKSBANK WIEN AG are covered.	No business activities are excluded from the policy.

MDR-P-65 a

» Title and content of the policy: The Managing Board of VOLKSBANK WIEN AG has specified the implementation of a data protection management system (DSMS) with the "Data Protection Management Commitment for the Association of Volksbanks". This also applies to VOLKSBANK WIEN AG. The data protection management system (DSMS) is described in the Compliance Manual and aims to systematically and effectively ensure data protection in an organisation. The Managing Board's Policy Statement on Human Rights also addresses a data protection management system.

MDR-A-68 a

MDR-P-65 a

» The highest priority in the processing of personal data of natural persons is to ensure the lawfulness of the processing. VOLKSBANK WIEN AG only processes data if the accuracy has been verified to the best of its knowledge and belief and when the purpose of the processing is justified by a legal basis, such as a contract, a legitimate interest of the bank or a valid consent by the data subject. Care is taken to ensure that surplus data without a valid purpose is excluded from processing or removed from the storage media within the required periods. Both the data subjects and the competent authorities are always transparently informed about the processing activities that concern personal data.

MDR-P-65 a

» The success of the DSMS is monitored through ongoing reporting to the Managing Board and Supervisory Board.

MDR-P-65 b

» The scope of application comprises the business territory of VOLKSBANK WIEN AG and its service providers.

S4-1 15

» The protection of personal data of natural persons by VOLKSBANK WIEN AG represents both the obligation required by law and the basis for the trust of customers, partners and employees. VOLKSBANK WIEN AG is obliged to ensure the security and protection of personal data.

MDR-P-65 f

» Availability of the policy: Customers do not have access to the DSMS.

6 ESRS S4 – CONSUMERS AND END-USERS

Material topic	Direction	Impact addressed	Scope of application in relation to business activities	Excluded business activities
MDR-P-65a, S4-1 16, 17	S4-1 15	MDR-P-65a	MDR-P-65b	MDR-P-65b
Information-related impacts for consumers and/or end-users	Minimising adverse impacts	Data protection with respect to customer data	All business areas of VOLKSBANK WIEN AG are covered.	No business activities are excluded from the policy.

» Title and content of the policy (strategy): Data security strategy:

- Maintaining and improving defined level of security
- Adaptation of security measures to new threats
- Maintaining and improving the IT security competence

MDR-P-65 a

» The personal data of natural persons is processed exclusively by authorised employees or contract processors. The technical and organisational actions required for this are reviewed regularly as part of an information security management system (ISMS) and adapted to technological progress. The quality level of the infrastructure provided is at least state of the art.

MDR-P-65 a

Persons responsible for the processing:

- The personal data of natural persons concerned is processed exclusively by authorised employees or processors.
- All persons involved in processing are adequately trained for their work with regard to data protection and receive continuous further training.
- All persons involved in the processing are obliged to maintain confidentiality regarding the data processed by them, even after termination of the employment relationship.

Technical and organisational actions:

- The processing of personal data of the data subjects is carried out exclusively on IT systems that correspond to a quality level that is at least state of the art.
- Maintaining of the required level of quality is ensured by an information security management system (ISMS based on ISO 27001).
- The quality level provided is checked regularly by internal audits or by an authorised third party.
- When submitting tickets as part of the incident management process, employees must provide only the personal data that is absolutely necessary for analysing the error. Before remote maintenance access by IT technicians, applications and documents on employee computers that are not required must be closed.
- Confidential content must be sent to the existing customer's online banking system by means of a secure message. Only in exceptional cases can unencrypted e-mail communication be used. Transmission via WhatsApp or other instant messaging services is prohibited without exception.
- Communication relevant to securities orders may only take place via the communication channels authorised in the Investment Advisor Handbook.

» The information security management system (ISMS) defines rules and processes to ensure, control, monitor and continuously improve information security.

MDR-P-65 a

» The scope of application comprises the business territory of VOLKSBANK WIEN AG and its service providers.

MDR-P-65 b

» The protection of personal data of natural persons by VOLKSBANK WIEN AG represents both the obligation required by law and the basis for the trust of customers, partners and employees.

MDR-P-65 b

6 ESRS S4 – CONSUMERS AND END-USERS

S4-1 15

- » IT security strategy and initiatives are defined centrally by VOLKSBANK WIEN AG by the CISO (Chief Information Security Officer) together with the other banks in the Association of Volksbanks. Binding requirements for VOLKSBANK WIEN AG employees are described in the form of guidelines, and compliance is regularly reviewed by the Security and IT Risk Management team. New laws, requirements and recommendations are included in the respective policies. All policies are accessible to all employees at any time on the intranet.

MDR-P-65 f

- » Availability of the policy: Flyers, newsletters, intranet, special websites, social media

Material topic	Direction	Impact addressed	Scope of application in relation to business activities	Excluded business activities
MDR-P-65a, S4-1 16, 17	S4-1 15	MDR-P-65a	MDR-P-65b	MDR-P-65b
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	All business areas in sales and further downstream units of VOLKSBANK WIEN AG are covered.	No business activities are excluded from the concept.

MDR-P-65 a

- » Title and content of the policy (strategy): The Customer Strategy 2030 relates to the opportunities and growth potential in the Austrian banking market, including in the context of the comprehensive sustainability transformations of the economy and society, which are giving rise to additional financing requirements and advisory needs. The prudent and sound granting of loans is ensured by the Association's working instructions for private financing, commercial financing, the authority limit rules, the working instruction for loan disbursements, the private customer application rating, the company rating, the expert systems, the income producing real estate, the income-expenditure calculator and the start-up founders. These regulations ensure legally compliant handling in accordance with the Austrian Consumer Credit Act (VKrG) and strict adherence to the requirements of the Austrian Mortgage and Real Estate Credit Act (HKKrG) while at the same time fulfilling all supervisory requirements. Responsible handling of investment products is also a top priority in the customer advisory services of VOLKSBANK WIEN AG. This is illustrated, among other things, by the Association's working instruction "Implementation of the Regulatory Provisions of MIFID II". This set of rules specifies the implementation of the essential MiFID II / MiFIR requirements within the customer securities business, in particular with regard to investor protection as well as trading and markets, reporting and the corresponding record-keeping obligations for VOLKSBANK WIEN AG. The IDD working instruction contains the implementation of the regulatory requirements from IDD at VOLKSBANK WIEN AG, such as the notification obligations and good conduct rules as well as the training and further education obligations in the insurance business.

MDR-P-65 a

- » The objectives of the regulations include the correct granting of loans and receivables to customers. Among other things, this is ensured by checking various metrics, repayment ability, own funds and the maturity conformity of the respective financing. In the investment area of VOLKSBANK WIEN AG, the focus is in particular on the assessment of customer needs, the examination of their risk appetite as well as the fulfilment obligations for the investment transactions.

MDR-P-65 a

- » The metrics are monitored by the Risk Control department of VOLKSBANK WIEN AG as well as through various audits by the Audit department and the supervisory authority.

MDR-P-65 b

- » The scope of application comprises the business territory of VOLKSBANK WIEN AG.

MDR-P-65 b

- » Private customers and corporate customers are impacted by the policy as stakeholders.

S4-1 15

- » The listed guidelines on lending and investment advice cover all customers.

MDR-P-65 f

- » Availability of the policy: Customers do not have access to the customer strategy.

6 ESRS S4 – CONSUMERS AND END-USERS

Material topic	Direction	Impact addressed	Scope of application in relation to business activities	Excluded business activities
MDR-P-65a, S4-1 16, 17	S4-1 15	MDR-P-65a	MDR-P-65b	MDR-P-65b
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	The following business activities are covered: – Financing and investment business – Brokerage of products from product partners	No business activities are excluded from the concept.

- » Title and content of the policy (strategy): Business strategy
 - The findings from the SWOT analysis and from the materiality analysis have significantly influenced the business strategy of VOLKSBANK WIEN AG.
 - The business strategy forms the basis for further strategies which, through their interplay, provide the foundation for new insights and goals.
 - The results of the growth and sustainability strategy with regard to customers were anchored in the VOLKSBANK WIEN AG Customer Strategy 2030.
- » The objectives of the customer strategy include the following requirements for the responsible granting of loans and other banking products:
 - By controlling cash flows, banks have a great deal of leverage in terms of how capital is deployed. By offering ESG-related products, customers are given the opportunity to actively contribute to the transformation and, by averting the effects of climate change, to themselves be less affected by the damage caused by climate change.
 - By financing climate change adaptation measures, the financial damage caused by future climate events such as flooding, etc. will be less severe, which will contribute in turn to the financial security of customers.
 - VOLKSBANK WIEN AG sees many opportunities and extensive growth potential in, among other things, the comprehensive transformation of the economy and society in the direction of greater sustainability, which gives rise to additional financing requirements and advisory needs. VOLKSBANK WIEN AG would like to actively utilise these opportunities through its positioning as a cooperative financial institution.
 - The increasing demand for advice on sustainability aspects makes it necessary for commercial customer advisors to have expertise in ESG issues and to integrate this into the advisory process.
 - In addition to looking after corporate customers, it is particularly important in the case of small and medium-sized companies to also consider the private sphere of the entrepreneurs. Close interaction between the advisors to corporate and private customers – especially in combination with private banking – is therefore essential in order to optimally utilise the extensive potential on both sides.
- » The sustainability targets are backed up with specific key performance indicators. Responsibilities are defined for the development and implementation of actions and the management of target achievement.
- » The scope of application comprises the business territory of VOLKSBANK WIEN AG.
- » Private customers and corporate customers are impacted by the policy as stakeholders.
- » The listed policies cover the customer groups of VOLKSBANK WIEN AG.
- » Involvement of stakeholders in defining the policy: Consumers and/or end-users were actively involved in the form of materiality analyses and customer surveys.
- » Availability of the policy: Customers do not have access to the customer strategy.

MDR-P-65 a

MDR-P-65 a

MDR-P-65 a

MDR-P-65 b

MDR-P-65 b

S4-1 15

MDR-P-65 e

MDR-P-65 f

6 ESRS S4 – CONSUMERS AND END-USERS

Material topic	Direction	Impact addressed	Scope of application in relation to business activities	Excluded business activities
MDR-P-65a, S4-1 16, 17	S4-1 15	MDR-P-65a	MDR-P-65b	MDR-P-65b
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	All business areas of VOLKSBANK WIEN AG are covered.	No business activities are excluded from the concept.

MDR-P-65 a

» Title and content of the policy (strategy): The Marketing and Communication Strategy 2024 of VOLKSBANK WIEN AG focuses on the strategic and operational implementation of the brand repositioning. The aim is to increase the brand's presence through integrated communication measures and to achieve a stronger customer focus in the digital space through targeted digitisation. The focus is on the further development of brand communication across all channels, the promotion of new customer acquisition and transparent corporate, financial and sustainability communication. Special emphasis is placed on the development of innovative approaches for digital dialogue with customers.

MDR-P-65 a

» The overarching goal of the marketing and communication strategy of VOLKSBANK WIEN AG is to establish a uniform, credible and inclusive brand image. This image should reflect responsibility and authenticity both internally towards employees and externally towards customers and the public. The objectives include the development of a positive brand identity and the promotion of customer loyalty through personal, appreciative relationships. In addition, great importance is attached to ensuring an effective internal and external exchange of information, particularly with regard to crisis communication, enabling quick and clear responses in order to foster trust and avoid misunderstandings.

MDR-P-65 a

» The net promoter score (NPS) is used to measure customer satisfaction on an annual basis and also establishes a baseline for the following year's target. Every year the results of the customer surveys are analysed and compared with the results from the previous year.

MDR-P-65 b

» The geographical region comprises the business territory of VOLKSBANK WIEN AG.

MDR-P-65 b

» Private customers and corporate customers are affected by the policy as stakeholders, as are partners, employees, the supervisory authority and the owners of VOLKSBANK WIEN AG.

S4-1 15

» The Marketing and Communication Strategy 2024 encompasses consumers and end-users as well as partners, employees, the supervisory authority and the owners of VOLKSBANK WIEN AG.

MDR-P-65 e

» The results of the customer surveys conducted as part of the market research are reflected in the marketing and communication strategy.

MDR-P-65 f

» Availability of the policy: The Marketing and Communication Strategy 2024 is an internal document of VOLKSBANK WIEN AG and will not be published.

Human rights:

S4-1-16

Established processes exist for monitoring compliance with the requirements of the frameworks (ILO, OECD Guidelines for Multinational Enterprises and United Nations Guiding Principles on Business and Human Rights), such as a whistleblowing system.

S4-1-16

The banking products and services offered provide opportunities to influence human rights issues. VOLKSBANK WIEN AG strives to make a positive contribution to the respect of human rights by, on the one hand, providing capital and, on the other, offering investment opportunities in cooperation with product partners.

Financing:

Exclusion of business relationships or financing transactions with businesses in certain industries and areas of business.

6 ESRS S4 – CONSUMERS AND END-USERS

In the context of funding business activities in conflict regions, the bank must comply with applicable sanctions and embargoes. Moreover, the bank will not enter into business relationships involving transactions that are known to directly or indirectly make use of forced or child labour.

The same applies in cases where the counterparties notoriously fail to comply with the European Convention on Human Rights or any labour and social law requirements of the relevant country.

In order to prevent potential human rights violations and to fulfil the duty of care of VOLKSBANK WIEN AG, the bank considers the following ESG aspects when granting loans to commercial enterprises:

- » Compliance with obligations under labour and social law
- » Protection of consumers
- » Ethical standards in the supply chain

Investment:

In financial year 2022, the so-called “Nachhaltigkeitspräferenzabfrage”, or sustainability preference questionnaire, was introduced in the financial services sector. This means that investment advisors must ask their customers about their wishes regarding sustainability and are allowed to recommend to them only financial instruments that meet these wishes. This requires additional skills, which is why advisors have completed a special ESG advisor training course that requires annual recertification.

The product portfolio of Union Investment includes a great number of sustainable funds that are offered to customers by VOLKSBANK WIEN AG as product partner. In a sustainable investment, the requirements on a portfolio strategy are supplemented by sustainability criteria in addition to the consideration of availability, return and stability. Investments are selected according to defined ethical, social and environmental criteria (ESG criteria).

The fund management puts together sustainable funds according to a defined process. In an initial step, companies and countries that violate Union Investment’s exclusion criteria are excluded by means of the UniESG sustainability filter. Apart from being geared to the UNGC, this filter excludes human rights violations, environmental destruction or corruption, among others.

Insurance:

ERGO, as a product partner of VOLKSBANK WIEN AG, pursues a Group-wide sustainability strategy together with its parent company Munich Re. This strategy includes taking sustainability criteria into account when developing investment and insurance products. Requirements from voluntary commitments that ERGO has entered into together with Munich Re are also taken into account. These include the principles of the UN Global Compact, the Principles for Responsible Investment and the Principles for Sustainable Insurance.

Within the scope of the many different products they offer and in the course of sustainable investments, the company observes human rights aspects in servicing private customers as well. Additionally, in providing consultancy to private customers in their daily practice, account managers will also consider social criteria. For instance, fair lending, leasing and account opening procedures or unbiased consultancy contribute to protecting equal opportunities. Each customer will receive the same treatment regardless of their age, origin, colour, race, religion, sexual orientation, political views, social or other background.

Through the materiality analysis and questions in the lending process (see ESRS 2 SBM-1), consumers and/or end-users are involved in the topic of human rights.

S4-1-16 b

The general approach employed in the company to derive, implement and monitor actions to safeguard human rights in relation to consumers and/or end-users is as follows:

S4-1-16 c

- » If it turns out in the course of a new business relationship or financing transaction that the business may fail to respect human rights, the matter may be handed over to Compliance, which will then make a decision by means of a due diligence process.
- » Sustainability preference questionnaire: This means that investment advisors must ask their customers about their wishes regarding sustainability and are allowed to recommend to them only financial instruments that meet these wishes.

6 ESRS S4 – CONSUMERS AND END-USERS

Respect for human rights is dealt with in G1-1. Further information on data protection can be found under S4-MDR-P.

S4-1-17

The bank is guided by the GDPR.

No instances of non-respect of the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work or the OECD Guidelines for Multinational Enterprises that involve consumers and end-users have been reported in the downstream value chain of VOLKSBANK WIEN AG.

S4-2 – Processes for engaging with consumers and end-users about impacts

S4-2-20

The views of customers are indirectly incorporated into decisions with a potential impact, e.g. customer satisfaction surveys, customer events (see ESRS SBM-2, involvement of stakeholders). The cooperation takes place directly.

S4-2-20 a

S4-2-20 b

The customers of VOLKSBANK WIEN AG are surveyed annually to determine customer satisfaction using a standardised questionnaire, both online and by telephone, irrespective of the phase in which the involvement takes place. Operational responsibility lies with the Head of Marketing of VOLKSBANK WIEN AG as the highest-ranking position, and the members of the Managing Board and Supervisory Board of VOLKSBANK WIEN AG are ultimately responsible for incorporating the results into the corporate strategy and the resulting Customer Strategy 2030.

S4-2-20 c

S4-2-20 d

The overall result of the customer survey is presented as a customer net promoter score. The aim is to continuously improve the score results, and individual subsets of the results are also analysed. The customer survey is conducted by the external opinion research institute Telemark Marketing Gebhard Zuber GmbH on behalf of VOLKSBANK WIEN AG. The survey was conducted via telephone interviews in August / September 2024. Customers were selected at random.

The perspectives of young people, whom VOLKSBANK WIEN AG has identified as a group particularly susceptible to impacts, are only generally taken into account in the customer survey

S4-3 – Processes to remediate negative impacts and channels for consumers and end-users to raise concerns

S4-3-25 a

It is important to VOLKSBANK WIEN AG to quickly identify negative impacts on customers and to take remedial action. Compliance manages both the complaints process and the incoming reports from the whistleblower systems. This makes it possible, if necessary, to quickly and purposefully approach the specialist units required to remedy grievances and to analyse the relevant process in order to effect a remedy as quickly as possible and thus counteract negative impacts on customers. Compliance monitors that the grievances have been remedied.

S4-3-25 c

VOLKSBANK WIEN AG itself provides various options for customers to address grievances: the whistleblower system, the complaints process within VOLKSBANK WIEN AG, the retail branch contact structure. Customers can also contact the ombudsman's office at the ÖGV. The options for submitting reports are available in the intranet and on the website of VOLKSBANK WIEN AG. Here customers can access the whistleblower system as well as find contact details for the retail branches or the ombudsman's office at the ÖGV.

S4-3-25 d

Compliance centrally monitors the processes for handling incoming whistleblowing reports and complaints, thereby ensuring that all reports/complaints are dealt with appropriately. As far as possible, VOLKSBANK WIEN AG engages in dialogue with the whistleblower or complainant. The employees of VOLKSBANK WIEN AG are regularly trained with regard to the requirements of entering customer complaints into the complaints database. Compliance monitors that any grievances identified are rectified.

Compliance maintains a central overview of all incoming complaints and reports (i.e. whistleblowing reports). The frequency of use of the reporting channels indicates whether customers are aware of the possibility of submitting reports or complaints and whether they trust these channels. No further surveys are carried out.

S4-3-26

Further information on the protection of whistleblowers can be found under G1.

6 ESRS S4 – CONSUMERS AND END-USERS

S4-4 – Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions

VOLKSBANK WIEN AG takes actions to minimise negative impacts with regard to data protection of customer data. In addition, numerous actions are taken to support the financial security of customers. Growth opportunities are actively identified, particularly those arising from the far-reaching sustainability transformations in the economy and society, which entail an increased need for financing solutions and advisory services. As a cooperative financial institution, VOLKSBANK WIEN AG strives to take advantage of this potential and to strengthen the bank's position in this area. Regional proximity and sustainability are considered important factors, particularly with regard to the product range.

S4-4-30

The implementation of the action on material impacts on consumers and end-users does not give rise to any significant operating expenditure (OpEx) or capital expenditure (CapEx) for VOLKSBANK WIEN AG.

MDR-A-69

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S4-4, 31 a, c; 33 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Information-related impacts for consumers and/or end-users	Minimising adverse impacts	Data protection with respect to customer data	2018	More than 5 years

» Title and description of the action: Data subjects can exercise their rights in accordance with the privacy statement of VOLKSBANK WIEN AG (www.volksbankwien.at/datenschutz). There are no formal requirements for requests. Processes have therefore been implemented to ensure that requests received locally (by post, electronically and verbally) are forwarded to the Data Protection Officer and processed centrally. These processes are regularly trained and improved.

» Resources for the management of material impacts: The Data Protection Officer must have the necessary expertise to carry out the work and knowledge of the legal framework (GDPR, Data Protection Act [DSG], Telecommunications Act [TKG] 2021, special laws). A basic knowledge of planning techniques, time management and project management as well as good IT skills are required. The Data Protection Officer is able to assess the suitability and effectiveness of actions. Moreover, the Data Protection Officer is also in a position to communicate the essential principles of data protection law to third parties (conducting trainings and briefings, communicating new developments in data protection law, knowledge of the status quo of data processing, in particular existing notifications, the specialised departments involved and the underlying corporate procedures and processes). The relevant internal guidelines, such as works council agreements and work instructions, should also be familiar to the Data Protection Officer.

S4-4 37

The name and contact details of the Data Protection Officer have been communicated to the supervisory authority and the public. The Data Protection Officer must be independent. VOLKSBANK WIEN AG has provided all means and resources required for the performance of these activities and has appointed a Data Protection Officer.

» Effectiveness: The processes are set out in binding working instructions for employees. Employees are tested during the regular training measures. ICS controls are carried out regularly. The data protection team must be involved in all projects in which personal data is to be processed.

S4-4 31 d, 33 a

» Objective: Respecting the rights of data subjects:

The effectiveness of the action is monitored through ongoing management control measures. The aim is to provide timely and comprehensive information concerning requests.

S4-4 36

Since the GDPR came into force in May 2018, 316 data protection-related requests have been completed at VOLKSBANK WIEN AG.

MDR-A-68a, e,
S4-4 AR 25 c;
AR 33 b

» Addressed policy (strategy): Compliance Manual

MDR-A-68a

6 ESRS S4 – CONSUMERS AND END-USERS

MDR-A-68a	» All requests from data subjects have been answered in a timely manner to date. All proceedings relating to data protection complaints against the bank were discontinued by the authorities. All proceedings relating to reported data breaches were discontinued by the authority.
MDR-A-68b	» All business areas of VOLKSBANK WIEN AG are covered by the DSMS.
MDR-A-68b	» All business areas at all sites of VOLKSBANK WIEN AG are covered by the DSMS.
MDR-A-68b	» All customers, cooperation partners and employees are covered by the DSMS.
MDR-A-68d	» Actions for remediation: All known breaches of data protection law are analysed by the Data Protection Officer and, if necessary, actions (e.g. training, technical precautions) are taken to prevent recurrences.

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S4-4, 31 a, c	MDR-A-68a	MDR-A-68a	MDR-A-68c
Information-related impacts for consumers and/or end-users	Minimising adverse impacts	Data protection with respect to customer data	2023	1 year

MDR-A-68a	<p>» Title and description of the action: Aiming for a consistently standardised level of security is of great importance to VOLKSBANK WIEN AG. VOLKSBANK WIEN AG considers the following to be key aspects of data security and the fight against cyber-crime:</p> <ul style="list-style-type: none"> – a secure IT landscape, – an optimum response to incidents, – comprehensive training of employees, and – stringent contracts with business partners. <p>The following actions therefore apply:</p> <ul style="list-style-type: none"> – Security measures are adapted to new threats. – The defined security level is maintained and continuously improved. – IT security expertise is strengthened and further developed through regular training and further education.
S4-4 37	<p>» Resources for the management of material impacts: Data security</p> <p>New laws, requirements and recommendations are included in the respective policies. All policies are accessible to all employees at any time on the intranet. Should any vulnerabilities be found by the Security and IT Risk Management team, they will be eliminated based on the respective risk. Security incidents are managed centrally at VOLKSBANK WIEN AG and will subsequently be included in the training of employees and customers.</p>
S4-4 31 d, 33 a	<p>» Effectiveness: Binding requirements for VOLKSBANK WIEN AG employees are described in the form of guidelines, and compliance is regularly reviewed by the Security and IT Risk Management team. The correct handling of security incidents at VOLKSBANK WIEN AG therefore follows appropriately defined processes (incident and emergency management) and is practiced on a regular basis.</p>
S4-4 36	<p>» The effectiveness of the action is reviewed by continuously monitoring the target achievement to ensure that the actions to improve data security are effective (see S4-5).</p>
MDR-A-68a, e, S4-4 AR 25 c; AR 33 b	<p>» An important result of data security for VOLKSBANK WIEN AG is the secure IT landscape and the maintenance and improvement of the defined security level.</p>
MDR-A-68b	<p>» All data security-relevant business areas of VOLKSBANK WIEN AG are covered.</p>
MDR-A-68b	<p>» The action concerns customers, cooperation partners and employees.</p>

6 ESRS S4 – CONSUMERS AND END-USERS

Material topic	Direction	Impact addressed	Start	[Planned] completion
MDR-A-68a	S4-4, 31 a, c	MDR-A-68a	MDR-A-68a	MDR-A-68c
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	2024	More than 5 years

- » Title and description of the action: Due to ever stricter requirements in relation to ESG, maintaining competitiveness and investor expectations, there is an increasing demand for advice on sustainability aspects. Corporate customer advisors must therefore have comprehensive ESG expertise and integrate this consciously into the advisory process. This requires specific qualifications and expertise.

MDR-A-68a

The actions for the responsible allocation of financing products as part of the Customer Strategy 2030 include:

- Development and marketing of sustainable financial products for private and corporate customers in order to meet growing demand and tap into earnings potential.
- Product range for financing sustainability measures
- Training for customer advisors to recognise ESG potential and risks and apply them competently in customer meetings.
- Evaluation of advisory tools to improve the quality of advice. Customers who are not subject to reporting requirements often do not pay much attention to ESG and its impact on their day-to-day business. The aim here is to introduce customers to the topic with empathy, draw their attention to possible problems and, if necessary, refer them to the right sources of advice.
- Expansion of advisory services for non-profit and co-operative building societies.
- Integration of ESG issues into the advisory process, including the link to traditional and new sustainable financial instruments. The interaction between the Customer Strategy 2030 and the ESG risk strategy ensures that all opportunities and risks relating to ESG are also taken into account for customers.

- » Resources for the management of material impacts: The increasing demand for sustainable products and advice makes it necessary for corporate customer advisors to acquire sound ESG qualifications and apply these throughout the entire advisory, support and risk management process. A deep understanding of the impact of ESG in various industries is required in order to identify risks and rewards and to consciously tap into the associated potential through sustainable financial instruments and funding. The management of VOLKSBANK WIEN AG ensures that sufficient human resources are available and that implementation is prioritised accordingly.

S4-4 37

- » Effectiveness: The standards in connection with responsible lending are carefully anchored in the working instructions for lending to consumers and corporate customers, and the processes of VOLKSBANK WIEN AG constitute a corresponding control chain for compliance with the requirements. The issue of sustainability also plays a key role in the lending decision, whether through the appropriate categorisation of the customer in terms of ESG opportunities and risks or the activity to be financed. We are constantly working on the ongoing education and training of our customer advisors through mandatory training courses in order to offer advice in the area of ESG. For VOLKSBANK WIEN AG, this also includes transparent and careful product development and product advertising that is neither misleading nor discriminatory.

S4-4 31 d, 33 a

- » The results of the customer net promoter score (NPS) are a key metric in addition to the sales targets in the financing area of VOLKSBANK WIEN AG. These metrics are evaluated and analysed on a monthly basis. The effectiveness of the measure is monitored specifically with regard to improving the Net Promoter Score (reference S4-5).

S4-4 36

- » The central result of the actions in the area of financing is to strengthen customer loyalty and customer satisfaction as well as the positioning as a regional bank that customers can rely on for financing enquiries as well as for investments.

MDR-A-68a, e,
S4-4 AR 25 c;
AR 33 b

- » The addressed policy is a central component of the Customer Strategy 2030.

MDR-A-68a

6 ESRS S4 – CONSUMERS AND END-USERS

- » Personalised advice, in which solutions are individually tailored to the needs of each financing customer, combined with the development of sustainable financing products, leads to satisfied customers.

MDR-A-68b

- » The action covers all business areas relating to products and advice on financing products.

MDR-A-68b

- » The action applies to all business areas at all sites of VOLKSBANK WIEN AG.

MDR-A-68b

- » The action concerns customers, cooperation partners and employees.

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S4-4, 31 a, c; 33 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	2024	More than 5 years

MDR-A-68a

- » Title and description of the action: Actions for the responsible allocation of securities products. The focus here is on creating customised solutions for individual customers in terms of investment and asset accumulation. In line with the sustainability strategy, more sustainable securities solutions are to be marketed by 2030. In addition to the regulatory training requirements, the establishment of sustainable securities requires adequate further training of the employees of VOLKSBANK WIEN AG. Specialised advisory expertise is especially necessary in private banking and for commercial clients. The issue of the first “green bond” for private customers of VOLKSBANK WIEN AG is considered an important milestone in order to increase the share of sustainable securities in the overall customer securities portfolio.

S4-4 37

- » Resources for the management of material impacts: VOLKSBANK WIEN AG is working on both its digital channels and its hybrid customer service models. The company is also in consultation with Union Investment as a product partner. Relevant stakeholders of VOLKSBANK WIEN AG and Union Investment work together on information events for customers and ongoing training of employees in order to ensure competent and diligent customer advice.

S4-4 31 d, 33 a

- » Effectiveness: VOLKSBANK WIEN AG focuses on customers who value and wish to take advantage of personalised advice and comprehensive support. In addition, it is essential to expand the personal relationship model through digital channels and connectivity. In order to avoid potential errors, however, appropriate precautions have been taken in the core banking system. This means, for example, that it is not possible to purchase securities without a valid risk profile, nor is it possible to purchase securities at a higher risk level than the risk appetite described in the investor profile. This personalised and high-quality advice is also reflected in the price list, which represents fair value for money.

S4-4 36

- » Customer satisfaction is reflected via a net promoter score based on customer ratings and the recommendation survey. Sales figures of the products are also evaluated and analysed on a monthly basis. Employees must complete regular tests to ensure their professional competence. The effectiveness of the measure is monitored specifically with regard to improving the Net Promoter Score (reference S4-5).

MDR-A-68a, e,
S4-4 AR 25 c;
AR 33 b

- » The most important result of this action is the increased trust of customers in VOLKSBANK WIEN AG. Responsible and competent advice reduces customer complaints and promotes long-term growth of the securities customer base.

MDR-A-68a

- » The addressed policy is a central component of the Customer Strategy 2030.
- » By issuing the “green bond for private investors”, VOLKSBANK WIEN AG is establishing a new area of focus.

6 ESRS S4 – CONSUMERS AND END-USERS

» The action covers all business areas in connection with products and advice on securities, investment and pension products.

MDR-A-68b

» All business areas at all sites of VOLKSBANK WIEN AG are covered.

MDR-A-68b

» The action concerns customers, cooperation partners and employees alike.

MDR-A-68b

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S4-4, 31 a, c; 33 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	2023	More than 5 years

» Title and description of the action: “Youth” project

MDR-A-68a

The “Youth” project was launched in order to promote responsible behaviour towards young customers at VOLKSBANK WIEN AG and to raise awareness of this issue. VOLKSBANK WIEN AG is placing a particular focus on young customers. In addition to a campaign, the “Youth” project also includes a focus on financial education, by which VOLKSBANK WIEN AG also wishes to fulfil its educational mandate as a bank. This is presented in a modern yet informative and transparent way on social media, and standardised school presentations have also been prepared for various age groups. VOLKSBANK WIEN AG would like to accompany its young customers as they grow up financially, encourage them to approach their finances with care and help them learn how to handle money responsibly.

» Resources for the management of material impacts: VOLKSBANK WIEN AG has directly involved young employees in the “Youth” project, allowing them to contribute their ideas and expertise directly. In addition, the products for children and young people have been redesigned and made more appealing. New and more stimulating presentations were designed for the focus area of financial education and made available to the retail branches and youth contacts. To round out the topic of financial education, the products were designed to be attractive in terms of conditions but also free of charges and without the option of making dispositions.

S4-4 37

» Effectiveness: The effectiveness of the project is measured by customer satisfaction as well as rising sales figures and increasing activities.

S4-4 31 d, 33 a

» Customer satisfaction is reflected via a net promoter score based on customer ratings and the recommendation survey. Sales figures of the products are also evaluated and analysed on a monthly basis. In addition, the activity on various social media channels of VOLKSBANK WIEN AG’s is monitored. The bank is also increasing its co-operation with schools. The effectiveness of the measure is tested with the aim of improving the Net Promoter Score (reference S4-5).

S4-4 36

» The most valuable result for VOLKSBANK WIEN AG is young customers who rate VOLKSBANK WIEN AG as modern, transparent and fair. The aim is to be seen as a bank that moves with the times and responds to the needs of its customers, regardless of their wealth or origin.

MDR-A-68a, e,
S4-4 AR 25 c;
AR 33 b

» The addressed policy is part of the youth strategy within the customer strategy.

MDR-A-68a

» VOLKSBANK WIEN AG contributes to the financial education of young people by offering youth-oriented products and addressing young customers.

MDR-A-68a

» The action covers all business areas in connection with products and communication for young customers.

MDR-A-68b

6 ESRS S4 – CONSUMERS AND END-USERS

MDR-A-68b » All business areas at all sites of VOLKSBANK WIEN AG are covered.

MDR-A-68b » The action concerns young customers and cooperation partners who offer products for this customer group as well as employees.

Material topic	Direction	Impact addressed	Start	(Planned) completion
MDR-A-68a	S4-4, 31 a, c; 33 a, b	MDR-A-68a	MDR-A-68a	MDR-A-68c
Social inclusion of consumers and/or end-users	Advancing positive impacts	Financial security of B2C customers	2024	More than 5 years

MDR-A-68a » Title and description of the action: Press and public relations

» VOLKSBANK WIEN AG seeks to position itself as credible and trustworthy through targeted press and public relations work. A responsible and prudent approach to the communication and advertising of banking products and services is firmly anchored in the Marketing and Communication Strategy 2024 and in the corporate strategy.

S4-4 37 » Resources for the management of material impacts: Through targeted press and public relations work, VOLKSBANK WIEN AG is positioned as a stable and trustworthy partner that is committed to the financial security and well-being of its B2C customers. The actions include the transparent and prudent communication of banking products and services, the promotion of financial education and a clear commitment to a responsible approach to advertising and marketing. This strategy is in line with regulatory and legal requirements as well as the Corporate Strategy 2024, which is aimed at stability, consumer protection and long-term customer relationships.

S4-4 31 d, 33 a » Effectiveness: The effectiveness of responsible communication is measured by the customer net promoter score.

S4-4 36 » Customer satisfaction is reflected via a net promoter score based on customer ratings and the recommendation survey.

The effectiveness of the measure is tested with the aim of improving the Net Promoter Score (reference S4-5).

MDR-A-68a, e,
S4-4 AR 25 c;
AR 33 b » The most important result of responsible communication and advertising for VOLKSBANK WIEN AG is the satisfaction of its customers because a satisfied bank customer will remain a bank customer and recommend VOLKSBANK WIEN AG to others.

MDR-A-68a » The addressed policy is a central component of the marketing and communication strategy.

MDR-A-68a » Customer satisfaction is increased over the long term.

MDR-A-68b » This action mainly covers the areas of communication, product advertising and the external brand image towards the customers of VOLKSBANK WIEN AG.

MDR-A-68b » The geographical region covered by this action is the whole of Austria with a focus on Lower Austria, Vienna and Burgenland.

MDR-A-68b » The Marketing and Communication Strategy 2024 encompasses consumers and end-users as well as partners, employees, the supervisory authority and the owners of VOLKSBANK WIEN AG.

6 ESRS S4 – CONSUMERS AND END-USERS

Process for determining appropriate and necessary actions:

S4-4-32 a

Data protection:

Data breaches are breaches of data security and data protection in which personal data has presumably or demonstrably become known to unauthorised persons. It does not matter whether the data is available in analogue or digital form. This includes intentional or unintentional unauthorised processing of data (e.g. data leakage), unauthorised activities to circumvent security precautions in data processing, attacks on a company's IT infrastructure, loss of company hardware (laptops, mobile devices) and the emailing of personal data to incorrect external recipients.

Data breaches pursuant to Art. 33 GDPR that may lead to a risk for the natural person concerned must be reported to the data protection authority by the Data Protection Officer within 72 hours. The following principle applies: "Report immediately and submit data and facts as soon as possible."

Management of complaints:

VOLKSBANK WIEN AG has processes in place to ensure that complaints are handled in a unified manner. Compliance controls and monitors the processing procedure and the derivation of suitable corrective actions.

Sales management and marketing:

The necessary actions are derived by analysing the customer survey.

- » Continuous further development of training concepts
- » Adaptation of regulatory training courses to accommodate changes
- » Regular review and adjustment of all contracts issued to customers or signed by customers
- » Ongoing revision and improvement of processes
- » Generation of new omnichannel solutions for improved customer service
- » Continuous support for employees in finding solutions to customer complaints

Approaches to specific material negative impacts:

S4-4-32 b

- » Continuous further development of training concepts
- » Adaptation of regulatory training courses to accommodate changes
- » Regular review and adjustment of all contracts issued to customers or signed by customers
- » Ongoing revision and improvement of processes
- » Generation of new omnichannel solutions for improved customer service
- » Continuous support for employees in finding solutions to customer complaints
- » Annual review and update of the working instruction "Handling marketing communications and internal documents"

The processes for achieving or enabling remediating action in the event of material negative impacts and ensuring their implementation and outcomes are:

S4-4-32 c

Management of complaints:

VOLKSBANK WIEN AG has processes in place to ensure that complaints are handled in a unified manner. Compliance monitors the handling process and the derivation of suitable remediating actions.

Sales Management:

- » Promoting expertise and skills in order to respond to the wishes and needs of customers in the best possible way
- » Timely adaptation and training in the event of changes to regulatory requirements
- » Semi-annual meetings of the "Lending Manual" working group and the "Passive" working group in order to implement new findings in case law, particularly with regard to consumer protection, in a timely manner
- » Promotion of a constructive approach to mistakes combined with continuous implementation of lessons learnt
- » Evaluation and launch of digital projects for greater accessibility, transparency, personalisation and faster support for customers

6 ESRS S4 – CONSUMERS AND END-USERS

- » Efficient coordination procedures for customer concerns and complaints in order to reach a positive solution for customers without detours
- » Clear, transparent product advertising that does not discriminate

S4-4-34

Actions to prevent material negative impacts arising from our own practices:

Data security:

Aiming for a consistently standardised level of security is of utmost importance to VOLKSBANK WIEN AG. Key aspects of data security and the fight against cyber-crime are described under S4-4 MDR-A-68a.

Despite the greatest efforts and investments in preventive actions to ward off damaging attacks, a security incident can never be completely ruled out. Should such a case occur, it is essential to respond appropriately, thus reducing the amount of loss to a minimum. The correct handling of security incidents at VOLKSBANK WIEN AG therefore follows appropriately defined processes (incident and emergency management) and is trained on a regular basis.

Data protection:

The data protection impact assessment pursuant to Art. 35 GDPR essentially constitutes a proactive evaluation of the planned processing with regard to possible influences on the rights and freedoms of the data subject. These impact assessments are always carried out if particularly sensitive data is processed pursuant to Art. 9 or Art. 10 GDPR or if the processing has legal impacts on data subjects or affects them in a similarly significant way through systematic and comprehensive assessment of personal attributes based on automated processing, including profiling, which in turn serves as the basis for decisions. In these cases, the risks inherent in the processing activity that could lead to a restriction of the rights and freedoms of the data subject are evaluated. The risks of a possible restriction of the rights and freedoms of the data subject are assessed according to the criteria of availability, confidentiality and integrity (accuracy) of the personal data, the non-linkability of individual data types and the transparency and intervenability in the data processing process.

Marketing:

The corresponding requirements for transparent, fair and non-misleading or discriminatory advertising or product advertising are reviewed by several departments such as Legal, Compliance and specialised departments, based on the working instruction "Handling of marketing communications and internal documents", the Marketing Strategy 2024 and the Code of Conduct of VOLKSBANK WIEN AG. New legal or regulatory requirements are always implemented in close coordination with all departments concerned, and employees are trained accordingly. This also applies to sudden changes in case law due to possible supreme court rulings that affect products and contracts.

S4-4-35

Human rights:

No serious problems or incidents in connection with human rights were reported to VOLKSBANK WIEN AG, neither via the whistleblowing application nor via the ombudsman's office.

Metrics and targets

S4-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

Since 2022, apart from the existing qualitative objectives, sustainability goals have also been quantified and included in the planning of the individual divisions of VOLKSBANK WIEN AG. The strategic sustainability goals have an impact in the three ESG dimensions of environment, social affairs and business conduct. In 2024, eight sustainability targets were adopted as key performance indicators at VOLKSBANK WIEN AG. Three of these sustainability goals were defined in connection with customers.

MDR-T-80

6 ESRS S4 – CONSUMERS AND END-USERS

Material topic	Direction	Impact addressed	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a; S4-5 38	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
Information-related impacts for consumers and/or end-users	Minimising potential adverse impacts	Data protection with respect to customer data	relative	100 %: All requests received by VOLKSBANK WIEN AG from data subjects are answered in full within the statutory deadlines.	2024	100 %	Implemented and ongoing monitoring

» Addressed policies (strategy): IT security strategy and initiatives are defined centrally by VOLKSBANK WIEN AG by the CISO together with the other banks in the Association of Volksbanks. Binding requirements for VOLKSBANK WIEN AG employees are described in the form of guidelines, and compliance is regularly reviewed by the Security and IT Risk Management team. New laws, requirements and recommendations are included in the respective policies. All policies are accessible to all employees at any time on the intranet. Should any vulnerabilities be found by the Security and IT Risk Management team, they will be eliminated based on the respective risk. Security incidents are managed centrally at VOLKSBANK WIEN AG and will subsequently be included in the training of employees and customers.

MDR-T-80a

» Title and description of the target:

- Maintaining and improving defined level of security
- Maintaining and improving the IT security skills of employees
- Awareness raising among employees and customers of VOLKSBANK WIEN AG on the topic of information security
- Mandatory information security training for all employees of VOLKSBANK WIEN AG

MDR-T-80a

» Scope of application in relation to business activities: All the business activities of VOLKSBANK WIEN AG are covered by the targets.

MDR-T-80c

» Scope of application in relation to geographic regions: These targets and objectives apply to all the business activities of VOLKSBANK WIEN AG at all sites, as well as its service providers.

MDR-T-80c

» Through the results of the materiality analysis, customers have indirectly contributed to the definition of targets. This takes place via a customer survey as part of the materiality analysis. See ESRS 2 SBM-2.

MDR-T-80h;
S4-5 41 a

» Target performance:

MDR-T-80j

Data security:

Aiming for a consistently standardised level of security is of utmost importance to VOLKSBANK WIEN AG. Key aspects of data security and the fight against cyber-crime are described under S4-4 MDR-A-68a.

Data protection:

- Legal certainty: Ensuring compliance with legal data protection requirements, in particular the GDPR
- Protection of personal data: Ensuring the confidentiality, integrity and availability of data
- Transparency and verifiability: Documentation and proof of the data protection measures taken in order to fulfil accountability obligations
- Risk management: Identification and minimisation of data protection risks through continuous monitoring and adjustment of actions
- Trust and image: Strengthening the trust of customers, partners and employees by demonstrating responsible handling of data

6 ESRS S4 – CONSUMERS AND END-USERS

MDR-T-80j

» Target monitoring:

Data security:

- Report of the CISO on data security in Managing Board and Supervisory Board meetings
- Continuous meetings and jour fixes within the teams
- Recurring training courses (including knowledge tests) for all employees, including adaptation of training content to new circumstances
- Mandatory information security training
- Outsourcing agreements are reviewed, regularly monitored and controlled in terms of their compliance with the law and international security standards (e.g. ISO 27001)

Data protection:

- Respecting the rights of data subjects within the legally prescribed timeframe
- Timely reporting of data breaches and definition of risk mitigating actions
- Preparation of a data protection report every quarter
- Implementation of regular data protection training

Material topic	Direction	Impact addressed	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a; S4-5 38	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
Information-related impacts for consumers and/or end-users	Minimising potential adverse impacts	Data protection with respect to customer data	Relative	100 %: All requests received by VOLKSBANK WIEN AG from data subjects are answered in full within the statutory deadlines in accordance with the EU GDPR.	2024	100 %	Implemented and ongoing monitoring

MDR-T-80a

» Addressed policies (strategy): Data protection with respect to customer data

The Compliance Manual describes how the rights of data subjects are respected in accordance with Art. 13 to 22 of the EU GDPR:

- As part of the duty to inform, data subjects must be informed in an appropriate manner about the purpose of the processing of their data.
- Data subjects have the right to information about their data.
- Data subjects may have their data stored at VOLKSBANK WIEN AG corrected and supplemented.
- Data subjects can request the erasure of their data.
- The processing of the data can be restricted by the data subjects.
- The data must be transferred to data subjects in a machine-readable format.
- Data subjects can revoke their consent at any time.
- Data subjects must be informed about automated decisions including profiling.

MDR-T-80a

» Title and description of the target: The objectives of data protection in relation to consumers are diverse and aim to protect the rights and freedoms of natural persons. Here are some of the most important goals:

- Confidentiality: The protection of personal data against unauthorised access is guaranteed.
- Integrity: The integrity and completeness of the data is guaranteed.
- Availability: The accessibility of data when required is guaranteed.
- Transparency: Consumers are fully informed about what data is collected and how it is used.
- Right of access and rectification: Consumers receive complete information about their stored data in a timely manner and can have it corrected if necessary.
- Right to erasure: Under certain conditions, consumers can request the erasure of their data.

6 ESRS S4 – CONSUMERS AND END-USERS

- » Scope of application in relation to business activities: All the business activities of VOLKSBANK WIEN AG are covered by the targets. MDR-T-80c
- » Scope of application in relation to geographic regions: These targets and objectives apply to all the business activities of VOLKSBANK WIEN AG at all sites, as well as its service providers. MDR-T-80c
- » Staged or intermediate target: All requests relating to data protection law are answered within the statutory period of one month. MDR-T-80e
- » The relevant data is collected centrally by the data protection team. All requests relating to data protection law are documented and processed centrally. MDR-T-80f;
S4-5 AR 42 c
- » No stakeholders were involved in the target definition. MDR-T-80h;
S4-5 41 a
- » Target performance: As at 31 October 2024: 100 % MDR-T-80j
- » Target monitoring: The results are reported to the Managing Board on a quarterly basis and monitored by means of an ICS check. MDR-T-80j

Material topic	Direction	Impact addressed	Type of target	Target value	Base year	Reference value	Target year
MDR-T-80a	MDR-T-80a; S4-5 38	MDR-T-80a	MDR-T-80b	MDR-T-80b	MDR-T-80d	MDR-T-80d	MDR-T-80e
Social inclusion of consumers and/or end-users, Customer satisfaction	Advancing potential positive impacts	Financial security of B2C customers	Absolute	In 2024, the target value was a customer net promoter score of at least 13 %.	2023	24 %	2030

- » Addressed policies (strategy): Customer satisfaction is an important component of both the Customer Strategy 2030 and the Marketing and Communication Strategy 2024. MDR-T-80a
- » Title and description of the target: Customer satisfaction is reflected via a net promoter score based on customer ratings and the recommendation survey. This is regularly monitored by annual surveys conducted by Telemark Marketing on behalf of VOLKSBANK WIEN AG. The customer net promoter score is reported to the Sustainability Committee as one of eight sustainability key performance indicators. The annual meetings have been proven to have a positive influence on the customer net promoter score, resulting in the goal of holding an annual meeting with as many customers as possible. The target for 2024 is a customer net promoter score of at least 13 %. Regular digital communication should also take place with all customers. MDR-T-80a
- » Scope of application in relation to business activities: All the business activities of VOLKSBANK WIEN AG involving customer contact are covered by the target. MDR-T-80c
- » Scope of application in relation to geographic regions: All sites of VOLKSBANK WIEN AG are included in the targets. MDR-T-80c
- » Staged or intermediate target: Each year, the aim is to at least maintain the results from the previous year, although any further improvement is welcomed.
- » The relevant data is collected through regular customer surveys. The method used is the customer net promoter score. See S4-2-20d. The targets are not harmonised with national, EU or international guidelines. MDR-T-80f;
S4-5 AR 42 c

6 ESRS S4 – CONSUMERS AND END-USERS

MDR-T-80h; S4-5 41 a	» Through the materiality analysis, customers have indirectly contributed to the definition of targets. This took place via a customer survey as part of the materiality analysis. Further information can be found in section ESRS 2 SBM-2.
MDR-T-80j	» Target performance: The target performance of the customer net promoter score is 42.8 % in 2024.
MDR-T-80j	» Target monitoring: Every year the results of the customer surveys are analysed and compared with the results from the previous year.
S4-5-41 c	» The relevant customers were not directly involved in identifying any lessons or improvements as a result of the undertaking's performance. Customers were not involved in tracking the achievement of any of the three targets.
MDR-M 75	<p>Entity-specific metric: Customer net promoter score</p> <p>The customer net promoter score in 2024 was: 42.8 %</p>

MDR-M – Metrics in relation to material sustainability matters

List of metrics used	Material impacts addressed	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
MDR-M-76	MDR-M-75	MDR-M-77	MDR-M-77a	MDR-M-77a
ESG-KPI: Customer satisfaction	<ul style="list-style-type: none"> – Financial security of customers – Data protection with respect to customer data 	Entity-specific metric	Determination of the customer net promoter score by means of a survey.	The survey of customers is based on survey statistics and is not based on a survey of all customers. Sample size at VOLKSBANK WIEN AG: approx. 200 customers

MDR-M-77b	The metric is not validated by any additional external body.
-----------	--------------------------------------------------------------

7 ESRS G1 – Business conduct

GOVERNANCE INFORMATION



10 PRINCIPLES

THE COMMITMENT TO THE PRINCIPLES
OF THE UN GLOBAL COMPACT EMPHASISES
THE IMPORTANCE OF SUSTAINABILITY
IN THE BANK'S BUSINESS ACTIVITIES.

7 ESRS G1 – BUSINESS CONDUCT

Impacts, risks and opportunities management

The following section presents the policies, the approach to prevention and detection of corruption and bribery along with the associated actions as well as the metrics and targets for these policies in connection with business conduct, corporate governance and culture.

G1-1 – Corporate culture and concepts for business conduct

G1-1-9

The corporate culture of VOLKSBANK WIEN AG is based on the Code of Conduct, which is continuously developed and regularly reviewed for necessary changes or additions. The Code of Conduct essentially describes and promotes the core values of VOLKSBANK WIEN AG: Trust – Integrity – Respect – Confidentiality. Moreover, the Code of Conduct deals with selected compliance issues which also document the integrity of VOLKSBANK WIEN AG in its external relations. Updates to the Code of Conduct are approved by the Managing Board of VOLKSBANK WIEN AG and brought to the attention of the Supervisory Board at its regular meeting.

In order to implement the principles anchored in the Code of Conduct for supporting employees in avoiding mistakes and strengthening the trust of customers and business partners in VOLKSBANK WIEN AG, accompanying actions were implemented, which include:

- » a clear organisational structure with defined responsibilities,
- » structured written rules,
- » target group-oriented training with practical examples,
- » annual appraisal interviews,
- » specialised staff in the Compliance function,
- » a stringent complaints procedure, and
- » transparent and consistent sanction processes.

The permanent management mission plays a decisive role in the implementation of compliance issues. It is only by way of executives acting as compliance role models that a high level of integrity can be maintained among employees. The Managing Board exemplifies this approach and communicates this expectation very clearly on various occasions. Violations will be met with sanctions appropriate to the severity of the violation, the focus always being on talking to the employee concerned. Accidental violations are analysed with regard to their causes and, if necessary, repetitions are prevented through procedural improvements or training.

Compliance reports to the Supervisory Board and the Managing Board on the current compliance risk and on current developments in compliance issues at least quarterly.

Whistleblowing

G1-1-10a

By means of the Business Keeper Monitoring System (BKMS®), which has been implemented at VOLKSBANK WIEN AG for years, all employees have the opportunity to submit a report completely anonymously regarding the categories of

- » Violation of regulatory requirements
- » Fraud
- » Corruption
- » Theft
- » Breach of trust/embezzlement/misappropriation

at any time. Compliance is available for consultations and concerns related to the Code of Conduct.

Employees are made aware of applicable anti-corruption regulations through compliance training and circulars.

Management of complaints

Complaint management is controlled centrally by the Compliance department. This ensures that an accumulation of complaints is quickly identified and appropriate countermeasures can be initiated. VOLKSBANK WIEN AG considers complaints as an opportunity to improve existing processes. The bank also attaches great importance

7 ESRS G1 – BUSINESS CONDUCT

to the rapid and transparent handling of all complaints to further strengthen customer loyalty. All employees are trained via e-learning to respond to complaints correctly, which includes ensuring that complaints are consistently recorded. As part of its permanent management mandate, management monitors implementation and focuses on the positive aspect of complaints. At VOLKSBANK WIEN AG complaints may be submitted orally or in writing via diverse communication channels. As a general rule, due to knowledge being available about business processes and the facts relevant to the complaint, the branch or unit where the incident occurred will best be able to help quickly and efficiently. If no solution is found at this level, or if the customers feel that this is not expedient, it is also possible to contact the ombudsperson's office of VOLKSBANK WIEN AG: ombudsstelle@volksbankwien.at

VOLKSBANK WIEN AG places great importance on actively fighting corruption and bribery. The Code of Conduct of VOLKSBANK WIEN AG is in line with the requirements of the Austrian Corruption Criminal Law Amendment Act 2023 (Korruptionsstrafrechtsänderungsgesetz, KorrStrÄG) and contains a reference to the "United Nations Convention against Corruption". Through appropriate rules, in particular on accepting and granting benefits or on the handling of donations and sponsorships, the bank ensures participation in business life and minimises the risk of criminal offences or damage to its reputation. The Compliance department monitors adherence to the rules and counters violations with appropriate actions.

G1-1-10b

Employees are made aware of applicable anti-corruption regulations through compliance training and the Compliance Manual. Information on the BKMS® and how to access it is available to all employees on the Compliance intranet site and is communicated in numerous training sessions. VOLKSBANK WIEN AG offers a separate whistleblower system on its website that can be used around the clock. This is available to customers, applicants, business partners, suppliers and other relevant target groups. The procedure for reports received via this reporting channel corresponds to the established procedure for whistleblowing reports received via the BKMS®. All reports are received by selected employees in Compliance. Due to the direct affiliation with Compliance, separate training courses are not required here. The process also provides for the involvement of Internal Audit as an independent investigator in any investigations that become necessary.

G1-1-10c i

The Managing Board has committed itself to fundamental protection of the whistleblower as well as the persons mentioned in a report. Both the protection of whistleblowers in cases of justified suspicion and the protection of suspects are of great importance. This includes, in particular, protecting from retaliation the bank's own employees who come forward as whistleblowers. Through introduction of the BKMS®, the Managing Board of VOLKSBANK WIEN AG has already committed itself to the protection of those involved. Until there is reliable evidence to the contrary, the presumption of innocence applies to the accused.

G1-1-10c ii

At VOLKSBANK WIEN AG, no further processes or procedures have been implemented that go beyond the mandatory requirements of the EU Whistleblower Directive, which was implemented in Austria by the Whistleblower Protection Act (HinweisgeberInnenschutzgesetz, HschG).

G1-1-10e

Structured training and monitoring processes ensure that all employees receive regular (usually annual) training. Furthermore, this process ensures that the fitness and propriety of the executive bodies is maintained at all times, which is why compliance topics are given high priority in the Fit & Proper training courses as well. The training cycle for executive bodies is two years. This ensures that all executive bodies receive regular anti-corruption training and that their specialist knowledge of aspects of business conduct is up-to-date.

G1-1-10g

For many years already, all new employees joining the bank are instructed about the Code of Conduct of VOLKSBANK WIEN AG by the Compliance function in the course of an onboarding event. The training package also includes a module on respecting human rights. The Head of Compliance is responsible for implementing the training policy.

G1-1-10g

Compliance prepares an annual risk analysis to identify areas with a high risk of corruption and bribery. The result shows that the company's management and the purchasing departments are exposed to a particularly high risk in connection with corruption and bribery and are therefore most at risk.

G1-1-10 h

7 ESRS G1 – BUSINESS CONDUCT

Material topic	Opportunity addressed
MDR-P-65a	MDR-P-65a
Business conduct: corporate culture	Visibility of the sustainability aspirations

MDR-P-65a	» Title and content of the policy (strategy): The policies for heightening the external visibility of sustainability aspirations are: – Sustainability strategy: Summary of the sustainability aspirations, framework conditions and targets for communicating these to the outside world
MDR-P-65a	» The bank ensures that its sustainability aspirations are made visible to the outside world by communicating the objectives of the sustainability strategy. These include the ten sustainability goals set out in the sustainability strategy and a report on the material topics, which is prepared as part of the sustainability report.
MDR-P-65a	» The success of the sustainability strategy is monitored through annual updates to the sustainability strategy as part of the business strategy update, an annual update to the sustainability report and occasional marketing communications or communications on ESG topics.
MDR-P-65b	» Scope of application in relation to business activities: The sustainability strategy forms the basis for the sub-strategies of the business strategy on ESG.
MDR-P-65b	» Excluded business activities: No business activities are excluded.
MDR-P-65b	» Scope of application in relation to geographic regions: The policy applies to the VOLKSBANK WIEN AG Group.
MDR-P-65b	» Scope of application in relation to affected interest groups: The sustainability strategy includes the materiality analysis. Therefore, according to ESRS 2 SBM-2, all interest groups are affected. An overall summary of the key actions is published in the sustainability report. The scope of application for all communication and sustainability measures comprises stakeholder information.
MDR-P-65c	» Responsibility: Managing Board
MDR-P-65d	» External standards and initiatives: – UN Global Compact – SDGs – Paris Agreement on climate change – Legal basis for CSRD, Austrian Securities Supervision Act (Wertpapieraufsichtsgesetz, WAG), etc.
MDR-P-65e	» Involvement of stakeholders in defining the policy: Stakeholders were included in the strategy definition through the materiality analysis.
MDR-P-65f	» Availability: Stakeholders are persons or groups who could be (potentially) affected by the topic of the policy. A list of stakeholders can be found under ESRS 2 SBM-2. A summary of the policy and the sustainability report are published on the website of VOLKSBANK WIEN AG: https://www.volksbankwien.at/nachhaltigkeit .

(Sub)topic	Material impact, risk or opportunity addressed
MDR-P-65a	MDR-P-65a
G1 – Corporate governance	No allocation to a material impact, opportunity or risk

7 ESRS G1 – BUSINESS CONDUCT

» Title and content of the policy (strategy): The Code of Conduct essentially describes and promotes the core values of VOLKSBANK WIEN AG: Trust – Integrity – Respect – Confidentiality. The code deals with specific topics such as combating money laundering and terrorist financing, dealing with conflicts of interest, tax honesty, preventing market abuse and white-collar crime, sponsorship, donations, lobbying, sustainability, the UN Global Compact, work-life balance and dealing with social media. Moreover, the Code of Conduct deals with selected compliance issues which also document the integrity of VOLKSBANK WIEN AG in its external relations.	MDR-P-65a
<p>» Objectives of the policy: The general objective of the Code of Conduct is to establish clear principles and standards of conduct for everyone at the bank. The most important objectives are as follows:</p> <ol style="list-style-type: none"> 1. Promoting ethics and integrity: We create a framework that highlights the importance of ethics and integrity in all business activities. 2. Establishing uniform standards: We define common values and standards of conduct for all employees, irrespective of their position or role. 3. Reinforcing trust: We want to gain and retain the trust of customers, employees, investors and other stakeholders by setting clear expectations regarding the conduct of the bank and its employees. 4. Ensuring compliance with the law: We highlight the fact that all of the bank's activities and decisions must comply with applicable laws and regulations. 5. Minimising risks: We reduce risks for the bank in terms of moral misconduct, legal conflicts and damage to reputation. 6. Strengthening internal cooperation: We promote a positive and respectful working environment where employees work together effectively. 7. Emphasising social responsibility: The bank has commitments towards society and the environment and promotes ethical actions on social and environmental matters. 8. Providing reporting mechanisms: The bank has clear processes in place for reporting violations in order to promote a culture of open communication and identify potential problems at an early stage. 	MDR-P-65a
» Monitoring the policy: Managers are responsible for ensuring that the Code of Conduct is implemented consistently in their area of responsibility.	MDR-P 65a
» Scope of application in relation to business activities: The Code of Conduct covers the entire value chain of VOLKSBANK WIEN AG.	MDR-P 65b
» Scope of application in relation to interest groups: Employees, customers, suppliers and partners, investors, supervisory authorities and society.	MDR-P 65b
» Responsibility for the policy: Updates to the Code of Conduct are approved by the Managing Board of VOLKSBANK WIEN AG and brought to the attention of the Supervisory Board at its regular meeting.	MDR-P-65c
» External standards and initiatives: The Code of Conduct refers to the UN Global Compact.	MDR-P 65d
» Involvement of stakeholders in defining the policy: The Code of Conduct is included in the Compliance Manual. In order to involve all stakeholders, all changes are coordinated at least at divisional manager level before they come into force.	MDR-P 65e
» Availability: The Code of Conduct is published on the website of VOLKSBANK WIEN AG: https://www.volksbankwien.at/m101/volksbank/m044_43000/downloads/code_of_conduct.pdf	

7 ESRS G1 – BUSINESS CONDUCT

MDR-A – Actions and resources in relation to material sustainability matters

MDR-A-69

The implementation of the actions relating to the material opportunity in connection with the topic of corporate governance does not result in any significant operating expenditure (OpEx) or capital expenditure (CapEx) for VOLKSBANK WIEN AG.

Material topic	Opportunity addressed	Start	Degree of realisation	(Planned) completion
MDR-A-68a	MDR-A-68a	MDR-A-68a	MDR-A-68a	MDR-A-68c
Business conduct: corporate culture	Visibility of the sustainability aspirations	2017	Ongoing	Continuous process

MDR-A-68a

» Addressed policy (strategy): Sustainability strategy

MDR-A-65a

» Title and description of the action: Publication of a sustainability report and ongoing marketing and communication about ESG activities

- Annual publication of a sustainability report on the website in order to report transparently on the ESG activities of VOLKSBANK WIEN AG
- Separate section on the website for ESG topics
- Marketing and communication on ESG topics and products
- Marketing communications on products

» Result/qualitative and quantitative progress: Sustainability Report 2023 finalised, marketing and communication on ESG topics on an ongoing basis

MDR-A-68a

» Contribution towards realising the objectives and targets of the policy: External commitment

MDR-A-68b

» Scope of application in relation to business activities: All business activities

MDR-A-68b

» Scope of application in relation to geographic regions: VOLKSBANK WIEN AG Group

MDR-A-68b

» Scope in relation to affected interest groups: See ESRS SBM-2

Additional voluntary information

G1-3-18, 20, 21 – Prevention and detection of corruption and bribery

G1-3-18b

VOLKSBANK WIEN AG has established an internal control system, which also aims at preventing and detecting corruption and bribery. In addition, all employees, customers and business partners have access to whistleblower systems for reporting. The point of contact for suspicious transactions is Compliance, which forwards detected transactions or suspected cases to Internal Audit.

G1-3-18b

The investigating body at VOLKSBANK WIEN AG for all cases of suspected bribery or corruption is Internal Audit. Internal Audit acts independently and reports to the entire Managing Board and the Supervisory Board. Audit reports are submitted to the entire Managing Board upon completion. Direct reports are submitted to the Supervisory Board and Audit Committee on a quarterly basis.

G1-3-20

VOLKSBANK WIEN AG publishes its Code of Conduct on its website and provides training on the contents within the framework of the Compliance training policy.

The regulations in the Code of Conduct are part of the “Compliance Manual” working instruction. Changes are communicated to all employees within VOLKSBANK WIEN AG on the intranet. All employees are also informed of changes to the guidelines by means of a weekly e-mail.

7 ESRS G1 – BUSINESS CONDUCT

VOLKSBANK WIEN AG has a detailed training policy in place, which covers all executive bodies and employees and all relevant compliance topics (including corruption and bribery, Code of Conduct, anti-money laundering, sanctions/embargoes and capital market compliance). The high-risk units are given particular consideration in special training sessions as part of the training policy.

G1-3-21a

The share of employees of the VOLKSBANK WIEN AG Group in high-risk units amounts to 4.22 % of the total workforce (VOLKSBANK WIEN AG Separate: only the 3 Managing Board members).

G1-3-21b

G1-3-21b

G1-3-21c

The training policy is designed to ensure that all executive bodies and employees receive comprehensive training every two years.

Type of training measure	Covered persons	Frequency of training	Training duration	Topics covered
G1-3 21a	G1-3 21a	G1-3 21a	G1-3 21a	G1-3 21a
Classroom training	All employees, with the exception of executive bodies, Managing Board members and key employees	Mandatory participation: 1 x every 2 years	Corruption and bribery are part of the content of the training and take up 16.5 minutes of the training.	Accepting and granting benefits, definition and examples of public officials, material and immaterial corruption, whistleblower system, conflicts of interest
Compliance onboarding	All new employees	One-time mandatory participation for new hires	Corruption and bribery are part of the content of the training and take up 9 minutes of the training.	Code of Conduct (prohibition of bribery, corruption and extortion), accepting and granting benefits, public officials, immaterial corruption, whistleblower system, conflicts of interest
Web-based training: Regulatory & general compliance	All employees, with the exception of executive bodies, Managing Board members and key employees	Mandatory participation: 1 x every 2 years	Corruption and bribery are part of the content of the training and take up 32 minutes of the training.	Code of Conduct (bribery and corruption), definition of corruption, public officials, accepting and granting benefits, donations, sponsoring, immaterial corruption, reputational damage, actions to prevent corruption, human rights, whistleblower system, conflicts of interest
Fit & Proper – Compliance	Executive bodies, Managing Board members and key employees	Mandatory participation: 1 x every 2 years	Corruption and bribery are part of the content of the training and take up 90 minutes of the training.	Immaterial corruption – “Small favours – big problems” – “Corruption stories” & practical tips on the topic of “Immaterial corruption” from Transparency International Austria
Classroom training for VB II	All VB II employees	Mandatory participation: 1 x every 2 years	Corruption and bribery are part of the content of the training and take up 15 minutes of the training.	Code of Conduct (prohibition of bribery, corruption and extortion), acceptance and granting benefits, public officials, whistleblower system

7 ESRS G1 – BUSINESS CONDUCT

Category ¹	At-risk functions ²		Managers ³		Executive Bodies		Other own workers	
G1-3 21a	G1-3 21a		G1-3 21a		G1-3 21a		G1-3 21a	
Training coverage								
	K	E	K	E	K	E	K	E
Total ⁴	62	3	162	127	16	16	1,240	920
Total receiving training	58	0	92	72	6	6	691	506
Proportion of functions covered by training (in per cent)	93.55	0.00	56.79	56.69	37.50	37.50	55.73	55.00
Delivery methods and duration								
Classroom training (in min.)	135	0	1,416	1,083	0	0	12,132	9,043.55
Computer-based training (in min.)	1,818	0	3,434	2,736	540	540	21,242	15,610
Voluntary computer-based training	0	0	0	0	0	0	0	0
Frequency	1 x every 2 years							

G1-4-25a – Incidents of corruption or bribery

There were no known incidents of corruption or bribery in the reporting year.

G1-5-29a, 29c, 29d, 30 – Political influence and lobbying activities

VOLKSBANK WIEN AG does not carry out any lobbying within the meaning of the Austrian Lobbying and Interest Representation Transparency Act (Lobbying- und Interessenvertretungstransparenzgesetz, LobbyG). If bank accounts are maintained for political parties, the conditions stand up to a third-party comparison. VOLKSBANK WIEN AG is a member of the Österreichischer Genossenschaftsverband Schulze-Delitzsch (Schulze-Delitzsch Austrian association of cooperatives – ÖGV). The ÖGV is a lobbying organisation within the meaning of Section 4 (8) LobbyG. Executive bodies and employees of the ÖGV also represent interests within the meaning of the LobbyG as part of their activities. However, the extent of these activities in relation to annual working hours does not currently fulfil the legal qualification of a predominant activity within the meaning of Section 12 (2) LobbyG for any executive body or employee. One member of the ÖGV Board is a member of the Austrian National Council.

Consultations on new or amended statutory regulations are handled with the involvement of the ÖGV via the Austrian Federal Economic Chamber (WKO), of which VOLKSBANK WIEN AG is a compulsory member.

VOLKSBANK WIEN AG is not entered in the EU Transparency Register.

No new members were appointed to the Managing Board in the reporting period. Of the new Supervisory Board members appointed in the reporting period, one Supervisory Board member held a management position in a public administration agency in the last two years before joining the Supervisory Board, although this position was no longer held as at the reporting date. The administrative authority had no relationship with VOLKSBANK WIEN AG.

¹ Each person is assigned to a maximum of one category.

² At-risk functions = functions deemed to be at high risk of corruption and bribery as a result of their tasks and responsibilities.

³ This category includes managers of the levels V-1, V-2, V-3.

⁴ The 1,480 persons (Group) and 1,066 persons (Separate) are those who were obliged to undergo training as at 31 December 2024. The following persons are not included in this figure: employees on parental leave, maternity leave, leave of absence and partial retirement.

7 ESRS G1 – BUSINESS CONDUCT

MDR-M – Metrics in relation to material sustainability matters

List of metrics used	ESRS or entity-specific metric	Methods and significant assumptions	Limitations of the methodology used
MDR-M-76	MDR-M-77	MDR-M-77a	MDR-M-77a
Percentage of at-risk functions covered by training programmes	ESRS metric	The data was collected in the course of carrying out a risk analysis.	None
Information on anti-corruption and bribery training	ESRS metric	The data is collected using analyses from SAP.	None

None of the metrics are validated by an additional external body.

MDR-M-77b

8 ANNEX / APPENDIX

ANNEX / APPENDIX

LIST OF (SUB)TOPICS

(Sub)topic	NaDiVeG matters Sections 243b (2) and (3) and 267a (2) and (3) of the Austrian Business Code (Unternehmensgesetzbuch, UGB)
E1 – Climate change: Climate change adaptation	Environmental matters
E1 – Climate change: Climate change mitigation	Environmental matters
E1 – Climate change: Energy	Environmental matters
E1 – Climate change: Climate change mitigation	Environmental matters
E4 – Biodiversity: Impacts on the extent and condition of ecosystems	Environmental matters
S1 – Own workforce: Secure employment	Employee and social matters
S1 – Own workforce: Working time and work-life balance	Employee and social matters
S1 – Own workforce: Health and safety	Employee and social matters
S1 – Own workforce: Health and safety	Employee and social matters
S1 – Own workforce: Gender equality and equal pay for work of equal value	Employee and social matters
S1 – Own workforce: Gender equality and equal pay for work of equal value	Employee and social matters
S1 – Own workforce: Training and skills development	Employee and social matters
S1 – Own workforce: Data protection	Employee and social matters, respect for human rights
S4 – Consumers and end-users: Information-related impacts for consumers and/or end-users	Social matters, respect for human rights
S4 – Consumers and end-users: Social inclusion of consumers and/or end-users	Social matters, respect for human rights
G1 – Corporate governance: corporate culture	Social matters, fighting corruption and bribery

ANNEX / APPENDIX

AUDIT REPORT OF KPMG



VOLKSBANK WIEN AG, Vienna

*Translation of the Report on the independent assurance of the consolidated non-financial reporting pursuant to Section 243b and 267a UGB for the year ended December 31, 2024
5th March 2025*

To the Members of the Management and Supervisory Board of
VOLKSBANK WIEN AG,
Vienna

This English language assurance report is a translation provided for information purposes only. The original German text shall prevail in the event of any discrepancies between the English translation and the German original. We do not accept any liability for the use of, or reliance on, the English translation or for any errors or misunderstandings that may derive from the translation.

Translation of the Report on the independent assurance of the consolidated non-financial reporting pursuant to Section 243b and 267a UGB

We have performed a limited assurance engagement in the connection with the consolidated non-financial report pursuant to Section 243b and 267a UGB (hereafter „non-financial reporting“) for the financial year 2024 of the

**VOLKSBANK WIEN AG,
Vienna**

(hereinafter also referred to as „VB WIEN“ or „Company“).

Conclusion with limited assurance

Based on our procedures performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the consolidated non-financial reporting pursuant to Section 243b and 267a UGB (hereafter „non-financial reporting“) is not prepared, in all material respects, in compliance with:

- the statutory provisions of the Austrian Sustainability and Diversity Improvement Act (Sections 243b and 267a of the Austrian Commercial Code (UGB)),
- the reporting requirements according to Article 8 of the EU Regulation 2020/852 (hereinafter referred to as „EU-Taxonomy-Regulation“),
- the requirements of the delegated regulation (EU) 2023/2772 (hereinafter referred to as „ESRS“), and
- the process carried out by the company to identify the information to be included in the consolidated non-financial reporting in accordance with the legal requirements and standards for non-financial reporting (hereinafter referred to as „double materiality assessment process“); with the description set out in disclosure IRO-1 – Description of the processes to identify and assess material impacts, risks and opportunities

in the currently valid version.

Basis for conclusion with limited assurance

Our limited assurance engagement on the non-financial reporting was conducted in accordance with the statutory requirements and Austrian Standards on Other Assurance Engagements and additional expert opinions as well as the International Standard on Assurance Engagements (ISAE 3000 (Revised)) applicable to such engagements. An independent assurance engagement

This report is a translation of the original report in German, which is solely valid.

8 ANNEX / APPENDIX

AUDIT REPORT OF KPMG



VOLKSBANK WIEN AG, Vienna

*Translation of the Report on the independent assurance of the consolidated non-financial reporting pursuant to Section 243b and 267a UGB for the year ended December 31, 2024
5th March 2025*

with the purpose of expressing a conclusion with limited assurance ("limited assurance engagement") is substantially less in scope than an independent assurance engagement with the purpose of expressing a conclusion with reasonable assurance ("reasonable assurance engagement"), thus providing reduced assurance.

Our responsibility under those requirements and standards is further described in the „Responsibility of the auditor of the consolidated non-financial reporting“ section of our assurance report.

We are independent of the Group in accordance with the Austrian professional regulations and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Our audit firm is subject to the provisions of KSW-PRL 2022, which essentially corresponds to the requirements of ISQM 1, and applies a comprehensive quality management system, including documented policies and procedures for compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained up to the date of the limited assurance report is sufficient and appropriate to provide a basis for our conclusion as of that date.

Responsibility of the management

Management is responsible for the preparation of a non-financial reporting including the determination and implementation of the double materiality assessment processes in accordance with legal requirements and standards. This responsibility includes:

- identification of the actual and potential impacts, as well as the risks and opportunities associated with sustainability aspects and assessing the materiality of these impacts, risks and opportunities,
- preparing of a non-financial reporting in compliance with the requirements of the statutory provisions of the Austrian Sustainability and Diversity Improvement Act pursuant to section 243b and 267a UGB, including compliance with the ESRS,
- inclusion of disclosures in the consolidated non-financial reporting in accordance with the EU-Taxonomy-Regulation, and
- designing, implementing and maintaining of internal controls that management consider relevant to enable the preparation of sustainability report that is free from material misstatement, whether due to fraud or error; and to enable the double materiality assessment process to be carried out in accordance with the requirements of the ESRS.

This responsibility includes also the selection and application of appropriate methods for non-financial reporting and the making of assumptions and estimates for individual sustainability disclosures that are reasonable in the circumstances.

Inherent limitations in the preparation of non-financial reporting

When reporting forward-looking information, the company is obliged to prepare this forward-looking information based on disclosed assumptions about events that could occur in the future and possible future actions by the company. Actual results are likely to differ as expected events often do not occur as assumed.

When determining the disclosures in accordance with the EU-Taxonomy-Regulation, the management is obliged to interpret undefined legal terms. Undefined legal terms can be

This report is a translation of the original report in German, which is solely valid.

8 ANNEX / APPENDIX

AUDIT REPORT OF KPMG



VOLKSBANK WIEN AG, Vienna

*Translation of the Report on the independent assurance of the consolidated non-financial reporting pursuant to Section 243b and 267a UGB for the year ended December 31, 2024
5th March 2025*

interpreted differently, also regarding the legal conformity of their interpretation and are therefore subject to uncertainties.

Responsibility of the auditor of the consolidated non-financial reporting

Our objectives are to plan and perform a limited assurance engagement to obtain limited assurance about whether the non-financial reporting, including the procedures performed to determine the information to be reported and the reporting in accordance with the EU-Taxonomy, is free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements 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 based on this non-financial reporting.

In a limited assurance engagement, we exercise professional judgement and maintain professional scepticism throughout the assurance engagement.

Our responsibilities include

- performing risk-related assurance procedures, including obtaining an understanding of internal controls relevant to the engagement, to identify disclosures where material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of expressing a conclusion on the effectiveness of the Group's internal controls;
- design and perform assurance procedures responsive to disclosures in the non-financial reporting, where material misstatements are likely to arise. The risk of not detecting a material misstatement 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.

Procedures - Summary of the work performed

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

Our engagement does not include the assurance of prior period figures, printed interviews or other additional voluntary information of the company, including references to websites or other additional reporting formats of the company.

The nature, timing and extent of assurance procedures selected depend on professional judgement, including the identification of disclosures likely to be materially misstated in the non-financial reporting, whether due to fraud or error.

In conducting our limited assurance engagement on the non-financial reporting, we proceed as follows:

- We obtain an understanding of the company's processes relevant to the preparation of non-financial reporting.
- We assess whether all relevant information identified by the double materiality assessment process carried out by the company has been included in the non-financial reporting.
- We evaluate whether the structure and presentation of the non-financial reporting is in compliance with the requirements of the statutory provisions of the Austrian Sustainability and Diversity Improvement Act as of section 243b and 267a UGB, including the ESRS.

This report is a translation of the original report in German, which is solely valid.

8 ANNEX / APPENDIX

AUDIT REPORT OF KPMG



VOLKSBANK WIEN AG, Vienna

*Translation of the Report on the independent assurance of the consolidated non-financial reporting pursuant to Section 243b and 267a UGB for the year ended December 31, 2024
5th March 2025*

- We perform inquiries of relevant personnel and analytical procedures on selected disclosures in the non-financial reporting.
- We perform risk-oriented assurance procedures, on a sample basis, on selected disclosures in the non-financial reporting.
- We reconcile selected disclosures in the non-financial reporting with the corresponding disclosures in the consolidated financial statements and Group management report.
- We obtain evidence on the methods for developing estimates and forward-looking information.
- We obtain an understanding of the process to identify taxonomy-eligible and taxonomy-aligned economic activities and the corresponding disclosures in non-financial reporting.

Limitation of liability, publication and terms of engagement

This limited assurance engagement is a voluntary assurance engagement. We issue this conclusion based on the assurance contract concluded with the client, which is also based, with effect on third parties, on the "General Conditions of Contract for the Public Accounting Professions" issued by the Chamber of Tax Advisors and Auditors. These can be viewed online on the website of the Chamber of Tax Advisors and Auditors (currently at <https://ksw.or.at/berufsrecht/mandatsverhaeltnis/>). With regard to our responsibility and liability under the contractual relationship, point 7 of the AAB 2018 applies.

Our assurance report may only be distributed to third parties together with the consolidated non-financial reporting and only in complete and unabridged form. Because our report is prepared solely on behalf of and for the benefit of the company, its contents may not be relied upon by any other third party, and consequently, we shall not be liable for any other third party claims.

Auditor responsible for the assurance engagement

The auditor responsible for the assurance engagement of the non-financial reporting is Mag. Christian Grinschgl.

Vienna

5th March 2025

KPMG Austria GmbH
Wirtschaftsprüfungs- und Steuerberatungsgesellschaft

signed by:
Mag. Christian Grinschgl
Wirtschaftsprüfer
(Austrian Chartered Accountant)

This report is a translation of the original report in German, which is solely valid.

ANNEX / APPENDIX

STATEMENT OF ALL LEGAL REPRESENTATIVES

VOLKSBANK WIEN AG

The Managing Board
Vienna, 5 March 2025



Gerald Fleischmann
Chairman of the Managing Board



Rainer Borns
Member of the Managing Board



Thomas Uher
Member of the Managing Board

LEGAL NOTICE

Media owner and producer

VOLKSBANK WIEN AG
A-1030 Vienna, Dietrichgasse 25
Telephone: +43 (1) 40137-0
e-mail: information@volksbankwien.at
Internet: www.volksbankwien.at

Version of

March 2025

Editorial team

Monika Tögel
Members of the Sustainability Report team

Design and production

Andrea Bubník

Consultancy

Ernst & Young denkstatt GmbH
1220 Vienna, Wagramer Straße 19



Translation

All Languages Alice Rabl GmbH

Association of Volksbanks

Apart from the primary banks, VBVM (Volksbank Vertriebs- und Marketing eG) is also part of the Association of Volksbanks.

Volksbank primary banks

8 regional Volksbanks, 1 special bank (Österreichische Ärzte- und Apothekerbank AG).

In spite of careful research and data collection, no liability can be accepted for the accuracy and completeness of the information and data provided.

