Oberbank
Not like any other bank

EMAS Environmental Statement 2024/2025

Oberbank AG Austria

EMAS
GEPRÜFTES UMWELTMANAGEMENT
AT-000761

Oberbank AG Austria
EMAS Verification november 2025
Use of Data from 2024, Verification period autumn 2024 – autumn 2025

Table of contents

Preface

Dear Readers!

Sustainability is an integral part of the strategic thinking and actions of Oberbank AG. As an independent regional bank, we have a social responsibility towards the economy and society, a responsibility that we take seriously.

Since 2019, we have been developing strategic sustainability objectives, which are presented yearly in the sustainability report. In December 2022, Oberbank AG Austria was entered into the EMAS register and, since then, improvements and measures in operational environmental protection have been continuously developed and implemented.

Examples of environmentally friendly measures include sourcing exclusively renewable electricity in Austria and Germany, introducing e-mobility at Oberbank and our be(e) green account, which expands wildflower areas in Upper Austria for every new account opened in order to protect pollinating insect populations. Not forgetting our beehives on the roof of the head office in Linz. The Donau Forum – the event area of Oberbank Linz – is now a "Green Location" and the Linz Marathon has become a "Green Event" under the leadership of Oberbank.

In 2024, we introduced a new and modern design concept for our branches. The "branches of the future" not only meet the current needs of customers and employees for a modern bank, but are also leaders in the digital landscape. Oberbank also uses digital elements in a targeted manner to communicate with customers and employees and save paper.

The current focus is on decarbonisation goals, which will be achieved by massively expanding e-mobility in the vehicle fleet and continuing to install PV systems, among other things.

Sustainability and environmental management are important topics at Oberbank, which are also enshrined in our strategy and clearly defined in our goals.

Your ISK Environmental Management Team

Description of Oberbank

Oberbank AG is an independent Austrian regional bank based in Linz. It has branches in Austria, Germany, the Czech Republic, Slovakia and Hungary. Oberbank AG serves both retail and corporate customers, offering the full range of financial services (e.g. financing, investment products, payment transaction products, etc.).

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

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

Independence

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

The scope of EMAS registration covers Oberbank AG in Austria with the following locations:

Oberbank locations in Austria

Oberbank AG – Austria

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

A list of branch addresses can be found attached and on the home page.

www.oberbank.at/filialfinder

Oberbank at a glance 2024

Oberbank
Not like any other bank

Founded 1869

MANAGEMENT BOARD

- **Franz Gasselsberger**
  CEO & Chairman of the Management Board
- **Florian Hagenauer**
  Member of the Management Board
- **Martin Seiter**
  Member of the Management Board
- **Isabella Lehner**
  Member of the Management Board
- **Romana Thiem**
  Member of the Management Board

As of 31st December 2024

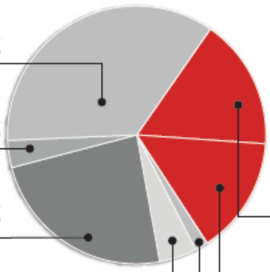
	in € m
Total assets	28,382.60
Profit/loss for the year before tax	476.80
Primary funds	19,700.30
Equity	4,115.60
Commercial loans	17,144.10
Personal loans	3,624.90

	in %
Tier 1 capital ratio	19.52
Total capital ratio	21.29
Return on equity before tax (RoE)	11.95
Cost/income ratio	42.47

Retail customers	269,000
Corporate & Business customers	58,500

SHAREHOLDER STRUCTURE

Free Float	35.17%
UniCredit Bank Austria AG, Wien	3.41%
CABO Beteiligungsgesellschaft m.b.H.	23.76%
Bank für Tirol und Vorarlberg AG (incl. BTV 2000)	16.45%
BKS Bank AG (incl. subordination syndicate with BVG)	14.74%
G3B Holding AG	1.62%
Employees	4.85%

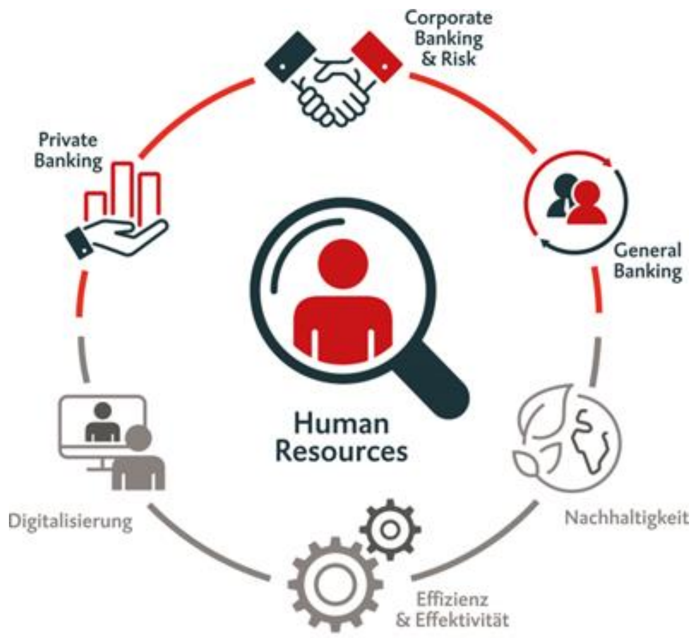


FIVE COUNTRIES – ONE SINGLE ENTRY POINT

2030 Strategy

The 2030 Strategy was developed between July 2024 and April 2025 with widespread participation from Oberbank employees. The overarching goal is to safeguard the bank's independence and autonomy in the long term through sustainable growth, increased efficiency and targeted market development.

Seven fields of action were identified to do this:



- **Human resources** as the centre of the strategy work
- **Corporate Banking & Risk, Private Banking and General Banking** as fields of activity for customer business with a focus on optimising earnings in the coming years
- **Digitalisation, sustainability, efficiency and effectiveness** provide significant support in achieving objectives in customer-related fields of activity.

The environmental policy and environmental objectives are based on Oberbank's 2030 Strategy. This strategy is further developed every 5 years.

Environmental policy of Oberbank

Environmental policy of Oberbank AG

Building on our sustainability strategy, in 2022 the environmental management system – in accordance with the European EMAS III regulation – was implemented at all Austrian locations of Oberbank AG.

Since 2022 we have made substantial progress in building management and electric mobility. Above all, moving away from oil and gas remains a major priority.

EMAS priorities for Oberbank AG are:

- Compliance with all applicable environmental obligations
- Continuous improvement of the environmental management system and environmental performance, including by involving employees.
- Enhanced awareness of all employees on sustainability and the environment
- Increasing energy efficiency with the help of external partners
- Following Oberbank's strategic decarbonisation roadmap to 2030
- Stricter sustainability criteria for the design of new products and for new customer business

We are committed to continuing along this path. As demonstrated externally by its renewed EMAS Verification, Oberbank AG is committed to protecting the environment and avoiding environmental pollution in all internal activities as well as in financing and investments.

Dr. Franz Gasselsberger, MBA

Mag. Florian Hagenauer, MBA   Martin Seiter, MBA   Mag.ª Isabella Lehner, MBA   Mag.ª Romana Thiem

Legal compliance

Legal register

The legal register for the environmental management system that was established upon implementation of EMAS is updated every six months by an external consultant. The current version was delivered by Kanzian Engineering & Consulting GmbH (KEC) in August 2025.

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

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

Notice register

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

Environmental management organisation

Environmental Officer

The Environmental Officer is based in the ISK Department (Real Estate, Safety & Security and Cost Management). Their duties are summarised in a separate job description. The most important tasks are listed below

- Implement environmental policy
- Coordinate annual data collection, consolidate data into a single file, check data plausibility
- Conduct environmental/internal audits through inspections and surveys
- Contribute to the development of environmental objectives and the environmental programme
- Prepare management review with the Management Board
- Prepare for the annual external EMAS Verification
- Liaise between the sustainability team and EMAS (monthly Teams meetings)
- Prepare the annual environmental review
- Prepare the environmental statement
- Handling the email address obk.umwelt@oberbank.at, which is used for suggestions, ideas and complaints

Liaise with the ESG (Environmental Social Governance) team

The ESG team is responsible for all sustainability matters. Regular updates are provided through monthly TEAMS meetings. Regular contact is maintained at both employee and management level in order to pass on the latest information. The operational ecological data is also included in the sustainability report.

Internal communication

Communication on EMAS matters takes place via the following channels:

- Strategy meeting: Management Board with second management level
- Employee info by half-yearly meetings with the Management Board
- INSIDE (=Intra)
- Team meetings (branch and department manager meetings)
- Dialog (employee magazine)
- Vision boards
- White boards
- EMAS environmental policy
- EMAS environmental statement
- Environmental audits/internal audits: both in the branches and at head office
- EMAS surveys to all branches: every three years, a survey on EMAS is sent to the management of the branches. The answers are documented in writing in an Excel file.
- Environmental policy in the document management system: the environmental policy is automatically submitted for update once a year by the Environmental Officer's system and is then forwarded to the Management Board for approval.

External communication

Continuous stakeholder management

“As part of projects and the further development of the sustainability strategy, targeted and regular discussions took place last year with various representatives from the private sector, public institutions and NGOs, with a focus on the topics of decarbonisation and biodiversity. The insights gained from these meetings were documented and will be taken into account in any decisions.”
Annual Financial Report 2024, p 73

Customers, as interested parties, are informed about Oberbank's environmental activities in annual sustainability discussions.

Oberbank is present online on multiple platforms. This includes our own website, the Oberbank customer portal, social media (Facebook, Instagram, LinkedIn, Xing, YouTube, Twitter), newsletters, the Oberbank app and Google My Business.

Direct and indirect environmental aspects

The direct and indirect environmental aspects were examined in detail during a workshop in May 2022, led by KEC (Kanzian Engineering & Consulting GmbH). Participants came from the ISK (EMAS team), ORG (ESG), CIF (corporate customers) and SEK (legal, PR) departments. The aspects are updated annually by the EMAS team.

Direct environmental aspects

Material (use of consumables and operating supplies), use of natural resources and raw materials

The following materials, among others, are used by the company:

* Paper
* Publicity materials/gifts
* Printed materials

The quantities are determined by recording the annual consumption of Bürohandel AG. The printed materials include envelopes, writing paper, folders, notepads, customer folders, banknote ribbons, coin cases, etc.

Use of energy

The following energy sources were used in the company:

Energie source	Use for
Electricity	Electricity
Electricity	Heating
Fuel oil	Heating
Gas	Heating
District heating	Heating
Heat pump	Heating
Diesel	Company vehicles
Electricity	Company vehicles

Water/wastewater, inflows and outflows into bodies of water (including infiltration into groundwater)

Water is used in various ways. Apart from sanitary and drinking water, water is also used in the head office in the canteen and at the washing facility for company vehicles, and in addition, a water treatment plant is installed at the company headquarters. All locations are connected to the local water supply and public sewerage system. Groundwater is also extracted at the company headquarters for cooling and heating purposes. Further groundwater extraction takes place at the Salzburg Alpenstraße branch for cooling and utility water.

Recycling, reuse, transport and disposal of solid and other waste, in particular hazardous waste

The amount of waste generated is recorded based on invoices or estimates. The waste management plan for Oberbank's headquarters, which was drawn up in 2018, was revised in 2025. Waste is handed over to authorised collectors or disposed of at the respective regional waste collection centre.

Soil sealing / biodiversity, use and contamination of soils

The floor space of the company-owned branches was measured using the geoinformation systems of the respective federal states or Austrian Map. Green spaces are only available to a very limited extent (mainly around the car park), so no separate survey of these was carried out.

As it has hardly any green spaces of its own, Oberbank is making a significant contribution to biodiversity with its be(e) green account. Every time an account is opened, a wildflower area is created for bees and pollinating insects. Since the launch of the be(e) green account, 103,700 m² of wildflower areas have already been created (as of 31/12/2024). The wildflower areas are displayed on a map on the website (www.oberbank.at/futterfuerdiebienen).

Additional wildflower areas are also created during the annual Linz Marathon, which Oberbank helps to organise as the main sponsor. For every Oberbank starter, 1 m² of wildflower area is created. This added up to a total of 21,300 m². Overall, Oberbank has therefore invested in the creation of 125,000 m² of wildflower areas as of 31/12/2024.

In addition, the roofs of the Linz headquarters have been planted with greenery and several beehives have been set up on Oberbank's green space.

Emissions into the atmosphere

Emissions into the atmosphere mainly consist of heating requirements and fuel consumption (company vehicles) as well as the need for refrigerants for air conditioning systems. Air travel is only undertaken if it is not possible to travel by train. The data can be found in the input-output table at the end of the environmental statement.

Indirect environmental aspects

Procurement

When selecting suppliers, Oberbank considers environmental impacts to the greatest extent possible (e.g. purchasing recycled paper and paper towels; awarding contracts to regional suppliers where possible, etc.). We use exclusively paper from sustainable forest management, recycled paper and/or CO_2-neutral paper.
In addition to the general Code of Conduct for Employees, Oberbank also has a Code of Conduct for Suppliers and Business Partners, which extends the rules and measures set out in the Code of Conduct to work with external partners. All suppliers of Oberbank AG must comply with these fundamental principles, which include compliance with the law, respect for human rights, various environmental regulations and the prohibition of corruption and bribery.
Since 2019, we have been systematically asking our suppliers to sign this code of conduct in order to guarantee compliance.

Financed emissions

Financed emissions are the most important indirect environmental impact. In contrast to industrial companies, the greatest environmental impact of banks is not through production or their own operations, but through financing and investments. For this reason, Oberbank has joined the PCAF (Partnership for Carbon Accounting Financials) initiative and will measure the greenhouse gas emissions of its financing and investments in future.

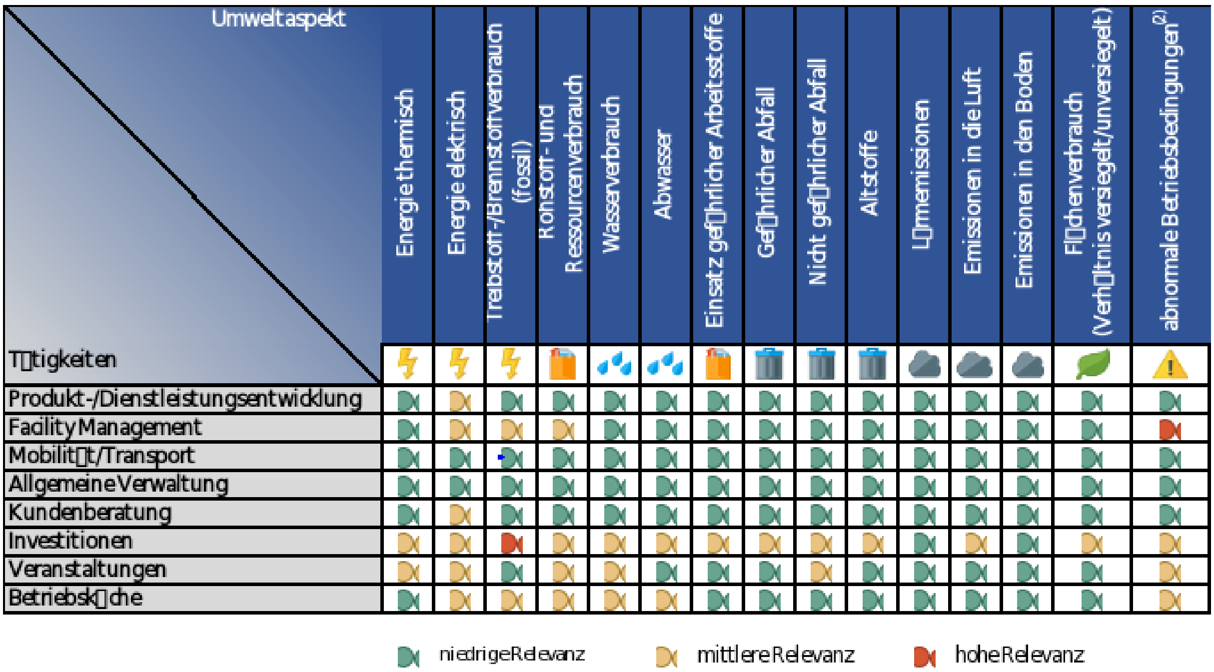
PCAF is a global initiative whose members work together to develop the Global GHG Accounting and Reporting Standard for the financial industry to measure and disclose the greenhouse gas emissions of their loans and investments. In doing so, PCAF members are taking an important step towards evaluating climate-related risks, setting objectives in line with the Paris Agreement, and developing effective strategies for decarbonising our society.

Assessment of environmental aspects

Assessment of the significant environmental aspects relating to activities and processes was based on the following criteria and took into account normal operation, abnormal operation and incidents:

- Potential damage to the environment
- State of the local, regional or global environment
- Probability of occurrence of environmental aspects
- Relevance of activities within the company
- Potential impact on the environment

The following figure shows an excerpt from the environmental assessment.



Sustainable corporate lending

ESG-linked credit and promissory note loans

In 2023, an ESG-linked loan was introduced where **individual sustainability objectives**, such as reducing CO_2 emissions or workplace accidents, are agreed with each company. Alternatively, **sustainability ratings or ESG certificates** from recognised providers may also be used. When the objectives are achieved, the loan interest rate will be adjusted to the benefit of the customers.

In 2024, Oberbank underwrote ESG-linked promissory note loans with a total volume of €21.5 million in the corporate customer segment.

Subsidised lending scheme "OeKB Exportinvestkredit Green"

- Financing options for new or replacement investments by export companies in Austria, provided that these investments reduce environmental impact and make a sustainable contribution to improving the environment.
- Oberbank issued a total of four Exportinvest green loans with a volume of €73.3 million in 2024 (2023: €68.4 million).
- Oberbank has been one of the few Austrian banks to offer its corporate customers customised "green" refinancing from the European Investment Bank (EIB) since 2022.
- This means **low-interest loans and leasing financing for environmentally important investments.**
- Initially, a refinancing volume of €100 million was available.
- A second instalment of €100 million has been available since April 2024.

Sustainability vote in lending to corporate customers

- In autumn 2024, Oberbank introduced the "sustainability vote". This is a key criterion in lending decisions, alongside the customer's credit rating.
- The focus is on decarbonisation and how customers are approaching this issue, and whether financing is contributing positively to the transition and, therefore, to our decarbonisation goals.
- The vote will initially be introduced for all credit decisions subject to supervisory board approval, but will be gradually expanded after an evaluation phase in 2025.

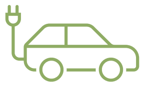
Sustainable retail lending

Housing loans

* Using an assessment methodology developed in collaboration with the consulting firm Drees & Sommer, housing loans in Austria were evaluated for energy efficiency based on the energy performance certificates of the properties.
* Based on this assessment logic, a volume of around €0.927 billion in sustainable housing loans was identified in Austria as at 31/12/2024. This represents a 35.83% share of the total residential construction financing volume in the core market of Austria (2023: €1.034 billion / 39.05%).

Other options for sustainable retail lending

- Subsidised loans: Subsidies for construction, renovation, alternative energies and other subsidies for e.g. noise protection or lift installation
- Housing accounts and financing for renovation measures



be green mobility

The instant personal loan has been available since January 2024. This product, which can be taken out at any Oberbank branch, provides financing for the following: hydrogen cars, electric cars, electric motorcycles, electric bikes, cargo bikes, bicycles and scooters.

be green living

Private real estate loans for renovation, purchase and new construction of properties in Austria have been available to our retail customers since March 2024.

2025 overview: be green energy

Private real estate loans for the installation of renewable energy in private homes, e.g. the installation of new PV systems, collectors, ecological heating and water treatment systems, will be introduced in 2025.

Sustainable products

For private customers in Austria

be(e) green account (current account), be(e) green student account, be green bonus savings account

- For the projects financed by means of these deposits, economic, environmental and social criteria are taken into account.
- Awarded the Austrian Ecolabel for sustainable financial products
- Every time someone opens an Oberbank be(e) green current account or be(e) green student account, they are helping to preserve the bee population by enabling us to create large wildflower areas.

Austrian Ecolabel for sustainable financial products

The Austrian Ecolabel was awarded by the Federal Ministry for Climate Protection, Environment, Energy, Mobility, Infrastructure and Technology (BMK) for the products be(e) green current account, be green bonus savings account, be green savings account, be(e) green account VKK, be(e) green student account, be(e) green business account and be green fixed-rate savings account, because the projects financed by current and savings deposits take into account not only economic but also ecological and social criteria.

The Ecolabel guarantees that these criteria and their implementation are suitable for selecting appropriate projects. This has been verified by an independent body. The award of the Ecolabel does not represent an economic evaluation and does not allow any conclusions to be drawn about the future performance of the financial products.

For corporate customers

Investment subsidies for sustainable projects

Building on its many years of experience, Oberbank offers its customers a wide range of support for environmentally relevant investments beyond the scope of traditional investments. Depending on the programme, low-interest subsidised loans, promotional guarantees, subsidised equity capital or non-repayable grants may be made available.

be green invest loan/leasing

In order to support corporate customers in financing their sustainable investments, a special low-interest loan product was launched in the fourth quarter of 2024 to finance investments and projects in accordance with the Oberbank Sustainable Lending Framework. This includes the following investments, for example:

- Switching energy supply to renewable electricity or green hydrogen
- Sustainable road or rail logistics
- Recycling projects and circular economy
- Energy-saving replacement machines
- Research projects on the decarbonisation of products and processes

Sustainability discussion and in-depth sustainability discussion

Since 2022, Oberbank has been offering its corporate customers sustainability consultations, during which Oberbank discusses the topic of sustainability (environmental, social and governance issues) with its corporate customers. Sustainability managers from the Corporate & International Finance department are available to discuss further topics and will be invited to participate as required.

Sustainability check for businesses

In collaboration with the consulting firm Terra Institute, Oberbank is offering all interested companies (customers and non-customers) a free sustainability check to assess their current status and provide tips on ESG issues: www.oberbank.at/nachhaltigkeits-check

For securities customers

Our sustainable investments also generate sustained earnings

- We offer a number of options for investing in sustainable products.
- This is based on a clearly structured **ESG analysis process** that takes into account exclusion criteria, MSCI ESG ratings and regulatory requirements, as well as sustainable product characteristics. Detailed information on this can be found in the integrated sustainability statement on the Oberbank website at https://www.oberbank.at/nachhaltigkeit.
- Our carefully selected range (of shares, bonds and funds) includes both our own products and those of other providers.
- **Sustainable funds**
    - Following consultation with 3 Banken Generali, numerous funds have been assessed in accordance with the ESG analysis process, e.g. Oberbank Vermögensmanagement nachhaltig, Oberbank Premium Strategie ausgewogen nachhaltig, 3 Banken Nachhaltigkeitsfonds, 3 Banken Mensch & Umwelt Aktienfonds and 3 Banken Mensch & Umwelt Mischfonds.
    - In 2024, the product range was expanded to include the first Article 9 product within the meaning of the Disclosure Regulation (EU) 2019/2088 (SFDR) with the 3 Banken Verantwortung & Zukunft equity fund.
- **Sustainable asset management**

  Individual portfolio management (iPM) sustainable and asset management funds – Oberbank Premium Strategy balanced sustainable and Oberbank Asset Management sustainable – offer customised investments with a focus on sustainability.

Sustainable event area at Oberbank

Since 2023, the Oberbank Donauforum event centre has been awarded the Austrian Ecolabel as a “Green Location”.

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

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

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

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

Green Event: Linz Marathon

The Linz Marathon 2024 was organised in accordance with the criteria of the Austrian Ecolabel. The Green Event award represents a milestone in the company's productive efforts to embrace sustainability. As the main sponsor, Oberbank is also contributing to the expansion of wildflower areas in Upper Austria with the marathon. For every Oberbank starter, 1 m² of wildflower area is created. In total, Oberbank colleagues have already covered 21,300 m². (As of 31 December 2024)

Canteen

On 1 January 2025, the deposit bottle system was implemented in the Oberbank canteen.

All deposit bottles sold at the snack counter can also be returned there and collected in bags. These bags are collected by ARA, checked and then returned to the canteen.

For many years now, Oberbank Kulinarium has focused particularly on the regional origin of its food. With milk, eggs, bread, fruit, vegetables, meat and sausage, most of the suppliers come from Upper Austria. It also focuses on the use of seasonal foods. The organic range is being expanded constantly. For example, since 2022 organic quality rice products and unfilled pasta have also been cooked and served. At the entrance to the food service area, a list of the twelve organic food delivery companies is displayed.

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

Since summer 2024, surplus portions have been served to employees every afternoon, for a small fee. To avoid generating additional waste, colleagues bring their own boxes to transport it.

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

Sustainable mobility

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

Expansion of e-mobility in the Oberbank vehicle fleet

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

In most branches or subsidiaries electric charging stations will be installed - to the extent that this is technically and operationally possible.

Employee mobility

In 2023 and 2024, an employee survey about commutes and business trips was conducted. The emissions caused by business travel and commuting are presented in the Sustainability Report 2024 from p. 138 onwards.

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

Input-output balance

The collection of data is the first step towards defining measures that mean improvements for the environment. This is among other things also the goal of the input-output balance. With a comparison of the individual years, and by referring to a comparative figure, all locations in Austria can be compared more easily. The goal is to improve data quality.

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

*Change in number of employees due to new calculation: Oberbank AG Austria + Oberbank Leasing + BOV + IMMO + OSG + Workers Austria + Workers BOV, resulting in various increases in the data.
** a new method of evaluating residual waste collection was introduced with the 2024 data collection. The data is based on the company headquarters' residual waste disposal, which is then allocated to the branches according to the number of employees. And more paper was disposed of due to the 2024 digitisation efforts at Austrian branches.
*** Electricity procured from third parties + PV own consumption + mobility electricity (external) + OBK server share

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

[3]The aircraft kilometres were calculated using Google Maps. When calculating the rail kilometres, only kilometres booked centrally by one Austrian railway company (ÖBB) could be calculated retrospectively. All employees can book company pool cars. There is one electric pool car in Salzburg and one hybrid car each in Wels and at the head office in Linz.

[4]The data was calculated purely based on invoices in 2024. (Water was measured in 2022 and 2023, resulting in the difference compared to 2024). Wastewater data was not collected. It is assumed that the wastewater volumes correspond to the volumes of fresh water used.

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

[6]The emissions data is from the Sustainability Report and was calculated by an external partner. To ensure that the CO_2 figures are consistent with those in the Sustainability Report, they were taken from the energy consumption overview provided by this external partner. However, 3 Banken IT was allocated on a pro rata basis. Conversion factors: Gas = 0.201, oil = 0.271, district heating according to research in accordance with OIB guidelines, refrigerants according to refrigerant and refill volume

[7]In 2024, technical defects led to increased emissions of refrigerants. The leaks have been repaired. Ongoing modernisation of air conditioning systems means that more environmentally friendly refrigerants are being used.

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

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

[C] These data have been collected by STIWA on the basis of the EEffG, and an additional breakdown of mobility by fuel and electricity has been added. This ensures conformity with the standardised short report. The data have only been collected from 2023, as the EEffG was only passed that year. This figure only relates to external electricity (e.g. vehicle charging at an external seminar).

[D] These CO_2 values for 2023 have been checked by STIWA to ensure that they are consistent with the data reported in accordance with the Energy Efficiency Act.

[E] The allocation per employee is not specified, as only owned branches are listed here and therefore an allocation to all employees is not appropriate.

[F] With the exception of Bischofshofen, all branches with oil heating have been converted to district heating. As a result, oil consumption has fallen sharply compared to last year.

	Absolute values			Key indicators		
	2022	2023	2024	2022	2023	2024
Number of persons	**1,720**	**1,742**	**1,916**			
Materials [A]	Sheets/qty	Sheets/qt	Sheets/qty	per person	per person	per person
Paper	7,689,000	6,723,000	7,603,750	4470.35	3859.36	3,968.55
Toner	953	845	1,362	0.55	0.49	0.71
Printed materials **	5,090,218	4,300,153	5,271,232	2959.43	2,468.51	2,751.16
Energy [2]	kWh	kWh	kWh	kWh/P	kWh/P	kWh/P
Electricity consumption of all properties ***		8,492,180	8,989,094		4874.96	4,691.59
Renewable energy generation			125,278			
*of which is fed in			60,301			31.47
Gas	2,914,436	2,434,673	1,865,288	1694.44	1397.63	973.53
Oil [F]	206,447	205,297	25,163	120.03	117.85	13.13
District heating	4,443,375	3,729,472	3,752,857	2583.36	2140.91	1,958.69
Mobility, fuel		1,731,658	1,381,842			721.21
Environmental energy (heating energy from wells)		1,569,533	1,808,273			943.78
Mobility [3]	km	km	km	km/P	km/P	km/P
Cars + trucks	2,980,258	3,189,832	3,525,081	1732.71	1831.13	1839.81
Aircraft	52,142	121,687	97,046	30.32	69.85	50.65
Rail	219,536	333,257	333,383	127.64	191.31	174.00
Water / wastewater [4]	m^3	m^3	m^3	m^3/P	m^3/P	m^3/P
(sanitary)	17,409	16,962	23,809	1012.00	974.00	12.43
Well water (central)	619,773	634,643	636,857			
Waste [5]	kg	kg	kg**	kg/P	kg/P	kg/P
Residual waste	205,484	214,329	124,524	119.47	123.04	64.99
Paper	187,619	118,463	175,709	109.08	68.00	91.71
Other	25,748	26,482	14,855	14.97	15.20	7.75
Hazardous waste	not relevant					0
Land consumption [E]	m^2	m^2	m^2	m^2/P	m^2/P	m^2/P
Head office/owned branches	33,955	33,955	31,637			
Direct emissions [6]	kg	kg	kg [D]	kg/P	kg/P	kg/P
CO_2 electricity	0	0	0	0	0	0
CO_2 natural gas	626,724	608,797	374,923	364.37	349.48	195.68
CO_2 oil [B]	63,999	63,642	6,819	37.21	36.53	3.56
CO_2 district heating	356,571	325,203	197,160	207.31	186.68	102.90
CO_2 refrigerants [7]	71,894	75,028	274,406	41.8	43.07	143.22
CO_2 transport	472,336	459,846	366,962	274.61	263.98	191.53

***Total electricity consumption consists of:	kWh	kWh	kWh	kWh/P	kWh/P	kWh/P
Electricity consumption of properties including heat pumps	9,065,592	8,019,006	8,345,911	5270.69	4603.33	4,355.90
PV own consumption			60,301			31.47
Mobility, electricity (external) [C]		97,974	207,197			108.14
Oberbank AG server share		375,200	375,600			196.03

Heating Heat pump Power consumption	1,314,750	979,940	799,338	764.39	562.54	417.19

Environmental targets with actions

Direct environmental aspects targets

Target: Reduce carbon footprint per employee (whole Oberbank Group)

- **by 31/12/2025 Reduction of CO2 footprint per employee to less than 1 tonne/employee –** already achieved in 2024 (0.86 tonnes)
- **by 31/12/2050 Achieve net-zero based on SBTi** in Scope 1 and Scope 2 (GHG reduction). The 2030 strategy outlines an ambitious roadmap for decarbonisation, underpinned by measures such as those described in the objectives. The aim is to support the achievement of the 1.5 degree target set out in the Paris Agreement.
- At a financial institution, a large proportion of **emissions fall under Scope 3.15 (financed emissions)**, which is why Oberbank is also pursuing an ambitious decarbonisation roadmap in this area.

Actions:

- **Expansion of e-mobility in the vehicle fleet**

Since late 2022, Oberbank has been gradually converting its service vehicles to electric vehicles.

- **Target: Conversion of 75% of vehicles to electric cars by 2030 across the entire Group.**

  In branches or subsidiaries where electric cars are already in use as service vehicles, e-charging stations are being installed where possible. By the end of 2024, Oberbank AG had installed a total of 51 electric vehicle charging stations across the entire Group, with 35 electric vehicle charging stations to be installed in Austria by the end of July 2025.

- **Switching from fuel oil and natural gas to district heating or heat pump**

Waste objective 2025: Improve waste separation

Actions:

- The waste separation system, including instructions, which was already introduced at the company's headquarters in 2023, was also rolled out to all branches in Austria in 2024.
- In 2025, the system will also be offered to all German branches. Due to differences in legislation between German states, individual solutions are sometimes necessary.

Ongoing objectives:

Target: Enhanced employee awareness

Actions:

- **Inside News:** up-to-date information on the “Inside” intranet
- The **email address obk.umwelt@oberbank.at** is the point of contact for colleagues' ideas and suggestions.
- **Environmental audit/internal audits:** during internal audits, management and employees' focus on operational environmental protection is reviewed and ideas from the sales department are taken on board.
- A **feedback button** has been installed on the employee platform “INSIDE”. This has been very well received. More than 2,000 messages have already been sent.

Materials target: Reduce paper usage

Paper consumption is to be reduced by 32%, compared to the base year 2019, by the end of 2025. This target was met in 2023.

Actions:

- **Digitalisation campaign:**

  In 2024, we implemented a new and modern design concept for our branches. The “branches of the future” not only meet the current requirements of customers and employees for a modern bank, but also the challenges of digitalisation. Oberbank also uses digital elements in a targeted manner to communicate with customers and employees and save paper.

Target: Improve energy management

Actions:

- **Further installation of PV systems**

  Where technically feasible, PV systems are installed at branches owned by Oberbank, or where branches are leased, permission is sought from the owner.
- **Save electricity:**

  The cornerstones of energy saving have been specified and will continue to be implemented (e.g. 22 degrees in the office; automatically switching off computers and advertising displays on an evening).

  Recently introduced automated meter reading requests via email make it easier to record electricity data.
- **Interwatt database:**

  In 2024, a new database for energy management was installed, with which electricity consumption can be monitored in real time. In August 2025, heating data was also added. This will enable faster and more accurate consumption control.
- **Proper ventilation:** the simplest way to cool a space in an environmentally friendly way is to open the windows in the morning to allow cross ventilation.

Indirect environmental aspects targets

Targets for 2025: Sustainable corporate lending

In order to focus on projects that comply with the Oberbank Sustainable Lending Framework, the following targets were set for all Oberbank markets in 2024:

- **New business with corporate customers** (according to Oberbank Sustainable Lending Framework)[1]
  - Target for 2024: €319 million
  - Status as at 31/12/2024: €323 million (101.20% target achievement)
  - Target for 2025: Despite the continued challenging economic environment, the target for sustainable corporate financing for 2025 has been increased to €366 million.
- **Sustainability discussions**
  - Target for all markets in 2024: 9,286 sustainability discussions
  - Sustainability discussions completed in all markets in 2024: 8,344 (89.9% target achievement). Due to strong customer interest, sustainability discussions were held with 2,812 additional customers for whom no targets had been set.
  - Due to the lower impact of regulatory requirements, the small corporates customer segment was excluded and the target for 2025 was adjusted to 5,629 sustainability discussions.
- **Energy performance certificate quota**
  - As part of the decarbonisation of the real estate portfolio, a target has been set for 2025 for obtaining energy performance certificates (proportion of energy performance certificates obtained for new real estate financing):
    - AT market: 60.00%
    - DE market: 40.00%
  - Oberbank intends to implement this measure across all its markets and will roll it out gradually in line with technical capabilities, experience and market specifics.

[1] New business is based on the approved commitment. Only the amount utilised is included in the balance for the Sustainable Lending Framework key figures.

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

ISS ESG corporate rating

Oberbank was awarded “Prime Status” by ISS ESG[2] and received a rating of C+. The rating was last updated in 2023. According to ISS ESG, Oberbank AG is one of the **TOP 10** out of approximately 280 rated banks in the public and regional banks sector (as of 28/12/2023). It also achieved the highest transparency rating from ISS ESG: “**very high** (80-100%)”.

MSCI ESG rating

MSCI ESG Research is one of the largest providers of ESG ratings internationally. The aim of the MSCI ESG Rating is to reflect the resilience of a company to long-term ESG risks. Key issues in the areas of environment, social and governance are assessed on a scale from AAA to CCC based on the company's business model.
In 2024, Oberbank received an MSCI ESG rating of **AA**. Following the upgrade from A to AA in 2023, Oberbank ranks among the global leaders.

CDP rating

The CDP rating is considered the gold standard for environmental transparency among listed companies. Scores are given on a scale from A to F. Oberbank AG has once again achieved an excellent result in 2024: **a rating of B-.**

The former Carbon Disclosure Project (CDP) is a non-profit organisation. Founded in 2000, it operates the world's largest international platform and database for the disclosure of company-relevant environmental and climate data (e.g., greenhouse gas emissions, climate risks, reduction targets). The data collected enables investors, businesses and governments to make informed decisions to minimise environmental risks.

[2] https://www.issgovernance.com/esg/ratings

GREEN BRANDS

The GREEN BRANDS organisation is an international, independent and autonomous brand evaluation organisation that awards the GREEN BRANDS quality seal in international cooperation with independent institutions and companies involved in environmental protection, climate protection and sustainability. The GREEN BRANDS quality seal is a registered and protected EU certification mark for environmental sustainability with an independent, transparent and neutral testing procedure.

Oberbank was awarded the **Green Brand Austria 2024/2025** for its sustainability efforts.

Pro-Ethik-Siegel

Oberbank was awarded the **Pro-Ethik-Siegel** by the Austrian Advertising Council and, in accordance with the Code of Ethics of the Austrian Advertising Industry, undertakes to comply with certain quality criteria that go beyond the legal requirements. This confirms Oberbank's commitment to responsible marketing.

Memberships and industry initiatives

UN Global Compact

The United Nations Global Compact is the world's largest initiative for corporate social responsibility (CSR) and sustainable development. Oberbank is committed to participating in the industry initiative to support the 10 Universal Principles relating to human rights, labour standards, environmental protection and the fight against corruption, as well as the 17 Sustainable Development Goals. Oberbank's objectives are outlined in Chapter Key sustainability issues and Sustainable Development Goals, page 9.

respACT

The Austrian Business Council for Sustainable Development is a corporate platform for responsible business practices and is therefore an important hub between international sustainability organisations, public institutions and companies.

ÖGUT

The Austrian Society for Environment and Technology is an independent non-profit organisation that has been promoting sustainable economic and social development for more than 30 years.

PCAF

Partnership for Carbon Accounting Financials is a global initiative whose members work together to develop the Global GHG Accounting and Reporting Standard for the financial industry to measure and disclose the greenhouse gas emissions of their loans and investments.

TCFD

The Task Force on Climate-related Financial Disclosures develops recommendations for climate-related disclosures in the financial sector to promote transparency and industry-wide comparable, high-quality reporting on information in the areas of governance, strategy, risk management, metrics and targets.

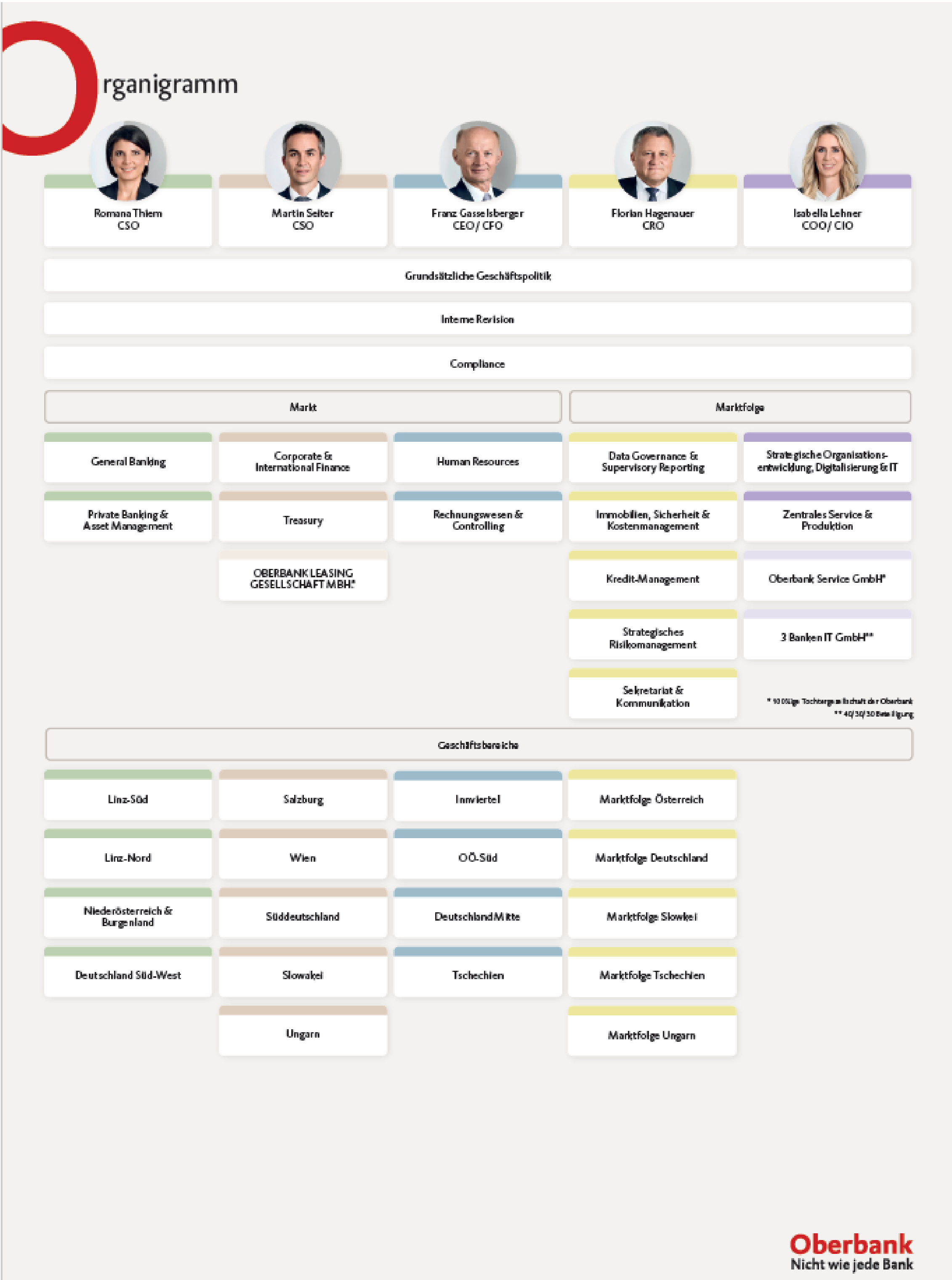
Preview 2026

- **Automation of notice management system**

  In future, the contents, requirements and deadlines of the notices will be recorded in the Piff system. The automated notification of all deadlines is intended to facilitate and ensure compliance with all obligations arising from the decision.
- **Inclusion of EMAS in all job descriptions**

  Compliance with environmental policy and internal environmental guidelines should be emphasised by including a clause in every job description. Additionally, a reference to EMAS will be incorporated into the service instructions.

Annex 1: Organisation chart



The EMAS team is part of the Real Estate, Safety & Security and Cost Management department.

Annex 2: Branches in Austria as at 30/06/2025

Branch	Addresses and telephone numbers
Headquarters (incl. all subsidiaries in-house)	Untere Donaulände 24-36 4020 Linz
Linz Donaulände	Untere Donaulände 36 4020 Linz
Linz Landstraße	Landstraße 37 4020 Linz
Braunau	Stadtplatz 40 5280 Braunau
Ried	Friedrich-Thurner-Str. 9 4910 Ried im Innkreis
Salzburg-Alpenstraße	Alpenstrasse 98 5020 Salzburg
St. Pölten	Linzer Tor 1 3100 St. Pölten
Wels Ringstraße	Ringstrasse 37 4600 Wels
Gmunden	Esplanade 24 4810 Gmunden
Wien Schwarzenbergplatz	Schwarzenbergplatz 5 1030 Wien
Eferding	Stadtplatz 32 4070 Eferding
Freistadt	Linzer Straße 4 4240 Freistadt
Gallneukirchen	Hauptstraße 4 4210 Gallneukirchen
Leonding	Mayrhansenstraße 13 4060 Leonding
Linz Dornach	Altenberger Straße 9 4040 Linz
Linz Harbach	Leonfeldner Straße 75a 4040 Linz
Linz Stadthafen	Industriezeile 56 4020 Linz
Linz Urfahr	Hinsenkampplatz 1 4040 Linz
Ottensheim	Hostauerstraße 87 4100 Ottensheim
Perg	Herrenstraße 14 4320 Perg
Rohrbach	Stadtplatz 16 4150 Rohrbach
Enns	Hauptplatz 9 4470 Enns
Linz Kleinmünchen	Wiener Straße 382 4030 Linz
Linz Neue Heimat	Wegscheider Straße 1-3 4020 Linz
Linz Spallerhof Bindermichl	Einsteinstraße 5 4020 Linz

Linz Weissenwolffstraße	Weißenwolffstraße 1 4020 Linz
Linz Wiener Straße	Wiener Straße 32 4020 Linz
Steyr Stadtplatz	Stadtplatz 25 4400 Steyr
Steyr Tabor	Ennser Straße 29 4400 Steyr
Traun	Linzer Straße 12 4050 Traun
Altheim	Stadtplatz 14 4950 Altheim
Mattighofen	Stadtplatz 16 5230 Mattighofen
Schärding	Silberzeile 12 4780 Schärding
Gastein	Kurgartenstraße 27 5630 Bad Hofgastein
Hallein	Robertplatz 4 5400 Hallein
Mondsee	Rainerstraße 14 5310 Mondsee
Saalfelden	Leoganger Straße 9 5760 Saalfelden
Salzburg-Alter Markt	Alter Markt 4 5020 Salzburg
Salzburg-Liefering	Münchner Bundesstraße 106 5020 Salzburg
Salzburg-Maxglan	Neutorstraße 52 5020 Salzburg
Salzburg-Schallmoos	Sterneckstraße 55 5020 Salzburg
Salzburg-Südtirolerplatz	Fredinand-Porsche-Strasse 10 5020 Salzburg
Seekirchen	Bahnhofstraße 1 5201 Seekirchen
Amstetten	Hauptplatz 1 3300 Amstetten
Eisenstadt	Esterhazyplatz 6 a 7000 Eisenstadt
Krems	Sparkassengasse 6 3500 Krems
Tulln	Hauptplatz 9, 3430 Tulln
Waidhofen	Unterer Stadtplatz 17 3340 Waidhofen/Ybbs
Wiener Neustadt	Wiener Straße 25 2700 Wiener Neustadt
Zwettl	Kuenringer Straße 3 3910 Zwettl
Grieskirchen	Pühringerplatz 3 4710 Grieskirchen
Kirchdorf	Bahnhofstraße 9 4560 Kirchdorf
Kremsmünster	Marktplatz 26 4550 Kremsmünster

Marchtrenk	Linzer Straße 30 4614 Marchtrenk
Wels Nord	Oberfeldstraße 91 4600 Wels
Wels West	Bauernstraße 1, WDZ 9 4600 Wels
Attnang-Puchheim	Dr. Karl-Renner-Platz 2 4800 Attnang-Puchheim
Bad Aussee	Parkgasse 155 8990 Bad Aussee
Bad Ischl	Kaiser-Franz-Josef-Str. 4 4820 Bad Ischl
Ebensee	Alte Saline 9 4802 Ebensee
Laakirchen	Gmundner Straße 10 4663 Laakirchen
Lenzing	Atterseestraße 20 4860 Lenzing
Schwanenstadt	Huberstraße 1 4690 Schwanenstadt
Vöcklabruck	Stadtplatz 31 – 33 4840 Vöcklabruck
Baden	Beethovengasse 4-6 2500 Baden b. Wien
Klosterneuburg	Kierlinger Straße 1 3400 Klosterneuburg
Korneuburg	Hauptplatz 21 2100 Korneuburg
Mödling	Hauptstraße 33 2340 Mödling
Perchtoldsdorf	Wiener Gasse 12 2380 Perchtoldsdorf
Schwechat	Franz Schubert-Str. 2a 2320 Schwechat
Wien Alsergrund	Porzellangasse 25 1090 Wien
Wien Donauspital	Zschokkegasse 140 1220 Wien
Wien Donaustadt	Wagramer Straße 124 1220 Wien
Wien Döbling	Gatterburggasse 23 1190 Wien
Wien Favoriten	Sonnwendgasse 13 1100 Wien
Wien Floridsdorf	Brünner Straße 42 1210 Wien
Wien Hernals	Hernalser Hauptstraße 114 1170 Wien
Wien Hietzing	Lainzer Straße 151 1130 Wien
Wien Penzing	Linzer Straße 413 1140 Wien
Wien Josefstadt	Josefstädter Straße 28 1080 Wien
Wien Landstraße	Landstraßer Hauptstraße 114 1030 Wien

Wien Leopoldstadt	Taborstraße 11a 1020 Wien
Wien Liesing	Lehmanngasse 9 1230 Wien
Wien Meidling	Meidlinger Hauptstrasse 33-35 1120 Wien
Wien Neubau	Neubaugasse 28-30 1070 Wien
Wien Schottengasse	Schottengasse 2 1010 Wien
Wien Süd	Laxenburger Straße 244 1230 Wien
Wien Währing	Gersthofer Straße 10 1180 Wien
Wien Wieden	Rilkeplatz 8 1040 Wien
Wien Wienerberg	Wienerbergstraße 9 1100 Wien
Wolkersdorf	Wienerstraße 5 2120Wolkersdorf

Annex 3: Declaration on validity

Gültigkeitserklärung

Der leitende und zeichnungsberechtigte EMAS-Umweltgutachter
Ing. Johann Schröpfer
der Umweltgutachterorganisation

TÜV SÜD Landesgesellschaft Österreich GmbH,
Franz-Grill-Straße 1, Arsenal, Objekt 207, 1030 Wien
(Registrierungsnummer AT-V-0003)

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

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

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

Mit der Unterzeichnung dieser Erklärung wird bestätigt, dass

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

Die Umweltgutachterorganisation **TÜV SÜD Landesgesellschaft Österreich GmbH** ist per Bescheid durch das Bundesministerium für Klimaschutz, Umwelt, Energie, Mobilität, Innovation und Technologie für den NACE-Code 64.19 (2025) zugelassen.

Wien, am 15.12.2025

Landesgesellschaft
Österreich

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

Die nächste Validierung der (aktualisierten) Umwelterklärung erfolgt 2026.