

Impact & Allocation Report

Bank Burgenland Green Bond Framework

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Impact & Allocation Report

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Our Contribution to a Sustainable Future

social, economic and environmental responsibility



For us, banking that incorporates ESG factors is the guiding pillar of our daily actions. We regard our responsibility toward our customers, employees, society, and future generations as a fundamental duty. That's why we pay close attention to the environmental and social impacts of our business activities. Because money is not neutral – wherever it is used, it has an effect.



In November 2024, Bank Burgenland finalized its Green Bond Framework, which was positively assessed by the sustainability rating agency ISS-Corporate as part of the Second Party Opinion. As a result, Bank Burgenland meets all the requirements to issue Green Bonds in accordance with the Green Bond Principles (GBP) of the International Capital Market Association (ICMA).

Comprehensive information about our sustainability activities can be found on our website ([Sustainability in the Bank | Bank Burgenland](#)).

Our Contribution to a Sustainable Future

social, economic and environmental responsibility



Sustainability criteria in own investments

ESG guidelines in the financing process/risk management

Exclusion criteria in financing





Support for sustainable projects through the Green Bond Framework

Sustainable management of own buildings and offices

Green Bond Framework

Use of Funds

Bank Burgenland uses the proceeds from the green financial instruments issued under the Green Bond Framework to finance energy-efficient real estate that meets the Bank's classification model ("eligible assets") and contributes to the UN Sustainable Development Goals (SDGs). Eligible assets include energy-efficient new buildings and refurbishments that meet the Bank's selection criteria.

GBP Category & UN SDGs	Selection Criteria
Energy-Efficient Residential Buildings  	<p>New building Residential building single-family house, residential building multi-family house</p> <p><u>Buildings constructed before Dec. 31, 2020:</u> The properties have at least a Class A EPC. Alternatively, the building belongs to the top 15% of the national or regional building stock (compliance with the respective minimum energy standard according to OIB Guideline 6 (OIB-RL6:2007- 2015))</p> <p><u>Buildings constructed after Dec. 31, 2020:</u> The primary energy requirement (PEBn.ern.SK), which defines the overall energy efficiency of the constructed building, is at least 10% below the threshold value specified in the requirements for nearly-zero energy buildings in accordance with OIB Guideline 6, National Plan.</p> <p>Comprehensive thermal refurbishment Residential building single-family house, residential building multi-family house</p> <p>The same criteria apply as for energy-efficient residential buildings.</p> <p><u>Alternative:</u> Thermal refurbishment leads to a reduction in primary energy demand of at least 30%. <u>Note:</u> The energy performance certificates before and after the refurbishment are required for this.</p>
Energy-Efficient Non-Residential Buildings  	<p>New building Office buildings, hotel buildings, sales outlets, event venues</p> <p>The same criteria apply as for energy-efficient residential buildings.</p> <p>Comprehensive thermal refurbishment Bürogebäude, Hotelgebäude, Verkaufsstätten, Veranstaltungsstätten</p> <p>The same criteria apply as for energy-efficient residential buildings.</p>

Green Bond Framework

Process for project evaluation and selection

Classification of Real Estate

Bank Burgenland's classification model for eligible projects is based on the energy performance certificates of the properties, which must meet Bank Burgenland's defined selection criteria and quality features in order to be approved for the Green Pool. The Financing Services and Credit Risk Management departments collect the relevant key performance indicators (KPIs) for the respective assets.

Review and Approval

The final allocation of the financed properties to the Green Pool is made after approval by the Bank's Sustainability Committee. Approval is based on a detailed review of internally defined criteria.

Identification and Reporting

The assets selected for the Green Pool are clearly identified in the core banking system. The selected assets are documented in an allocation overview and continuously monitored.

Bank Burgenland reports to investors annually, until the maturity of the issues, on the allocation of net proceeds from issued green financial instruments and on the environmental impact of the entire Green Pool. The publication as of May 31, 2025 represents the initial release.

Overview Impact & Allocation Report

Green Bond | Green Pool | CO₂ Savings

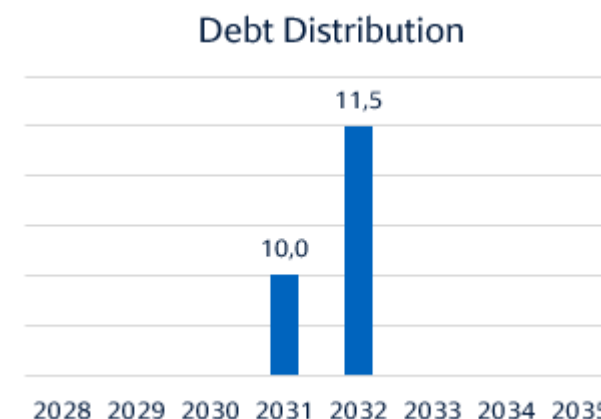


Reporting date 31.05.2025

Green Financial Instruments

Outstanding Green Bonds

- As of May 31, 2025, the volume of outstanding green financial instruments amounted to EUR 21,5 million.
- The first Green Bond of Bank Burgenland was successfully issued on January 22, 2025. Another green bond was placed on April 10, 2025. The format of both bonds is Preferred Senior, and they were issued as private placements.
- The volume of net proceeds from financial instruments that could not be allocated to eligible categories is not applicable, as the Green Pool volume of EUR 108,5 million exceeds the volume of EUR 21,5 million for green financial products.



ISIN	Name	Rank	Effective date	Maturity	Coupon	Currency	Increment	Amount Issued / Outstanding
AT0000A3HSE3	BB 3,365% Senior Preferred Green Bond 25-31	Preferred Senior	30.01.2025	30.01.2031	3,365%	EUR	100.000	10.000.000
AT0000A3L722	BB 3,4% Senior Preferred Green Bond 25-32	Preferred Senior	22.04.2025	22.04.2032	3,400%	EUR	100.000	11.500.000
								21.500.000

Green Pool

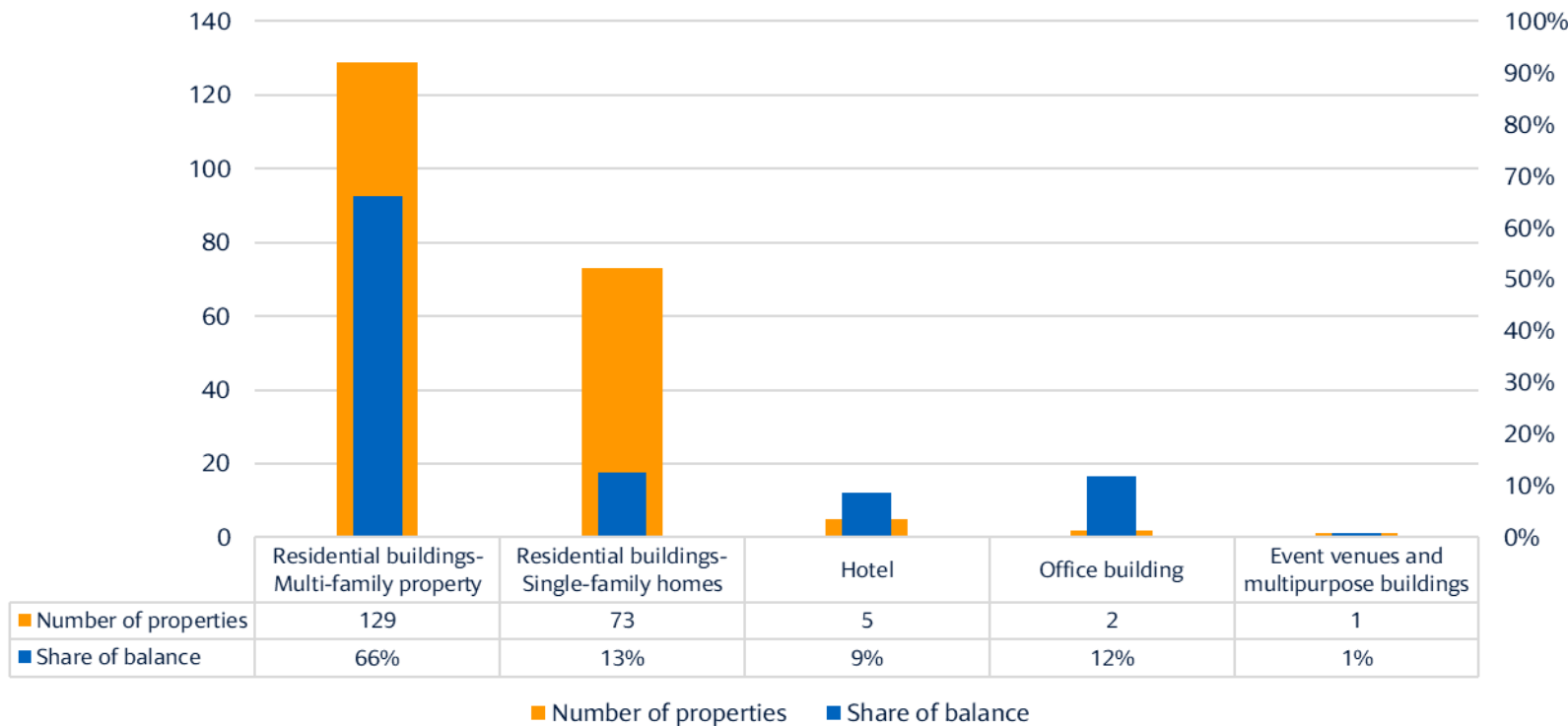
Energy-efficient Real Estate – Use of Funds

- The assets eligible and allocated to Bank Burgenland's Green Pool (energy-efficient real estate financing) amounted to EUR 108,5 million as of May 31, 2025.
- 80% of the volume applies to new building loans, while 20% is allocated to thermal refurbishment.
- 79% of the financed properties are residential buildings, 12% are office buildings, and 9% are hotel buildings.
- 34% of the financing volume is attributed to the “Private Households” sector, 24% to “Real Estate and Housing,” and 17% to “Construction.”
- 52% of the energy-efficient properties are located in Vienna, followed by Burgenland with 31%.
- 100% of the assets are denominated in EUR.
- EUR 2,1 million of the loans mature by 2029. EUR 0,7 million are bullet loans.
- All properties financed with a construction year from 2021 onward are classified as A++ in terms of primary energy demand (PEBn.ern.SK). For properties built prior to 2021, the majority is within energy classes A and B, based on heating demand (HWB).

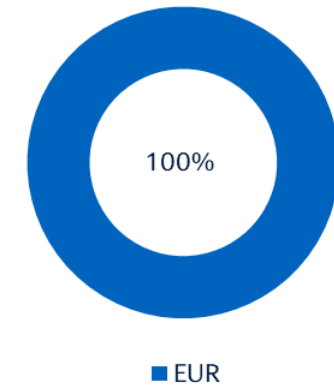
Green Pool

Energy-efficient Real Estate – Use of Funds

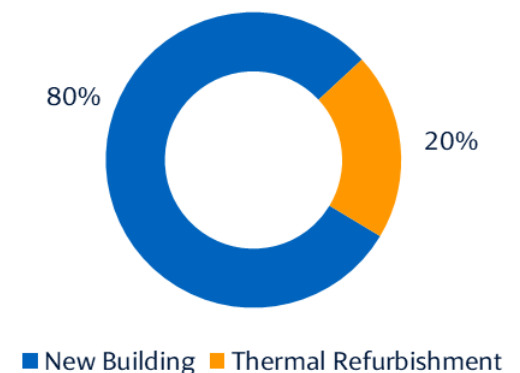
Green Pool - Property Classification



Green Pool - Currency



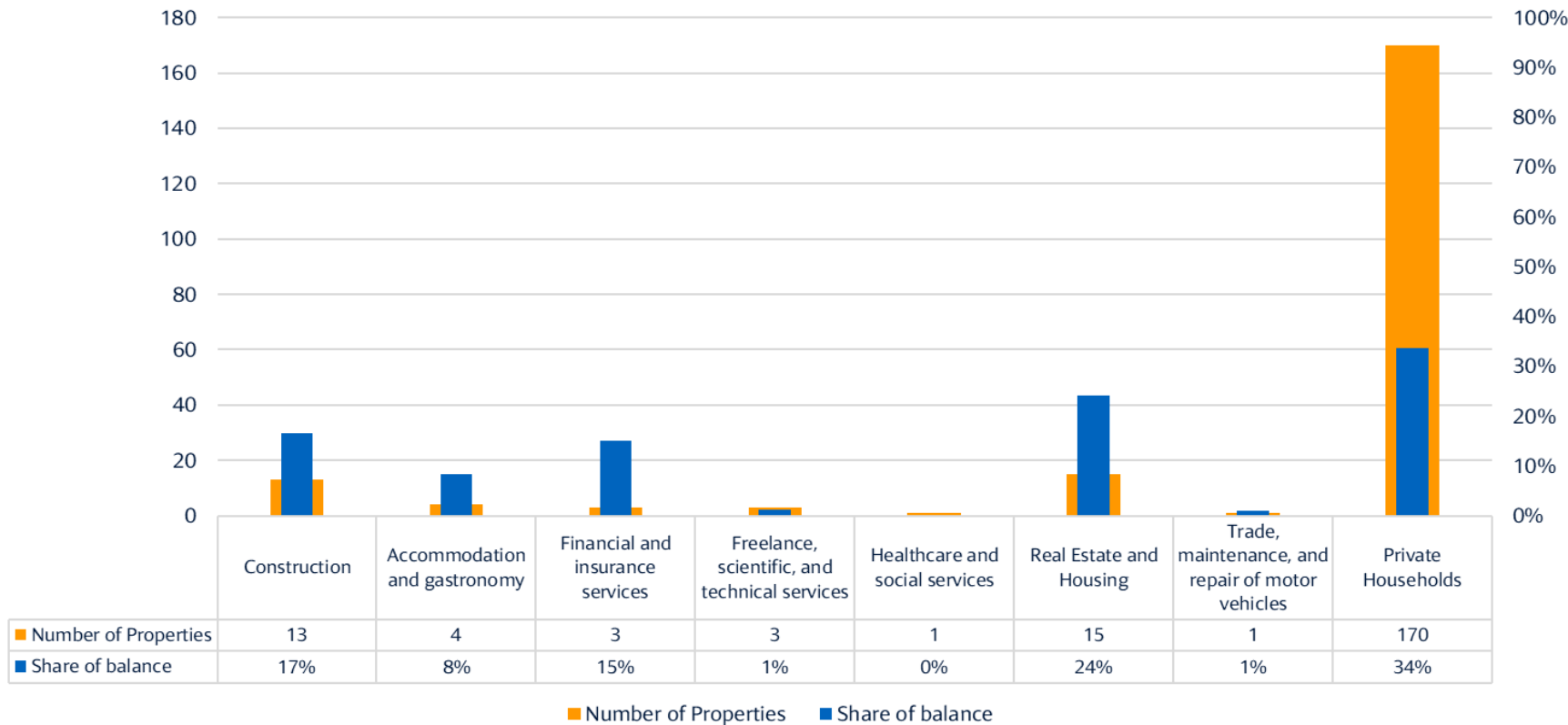
Green Pool -
New Building / Thermal
Refurbishment



Green Pool

Energy-efficient Real Estate – Use of Funds

Green Pool - Sector



Green Pool -
Energy Classes

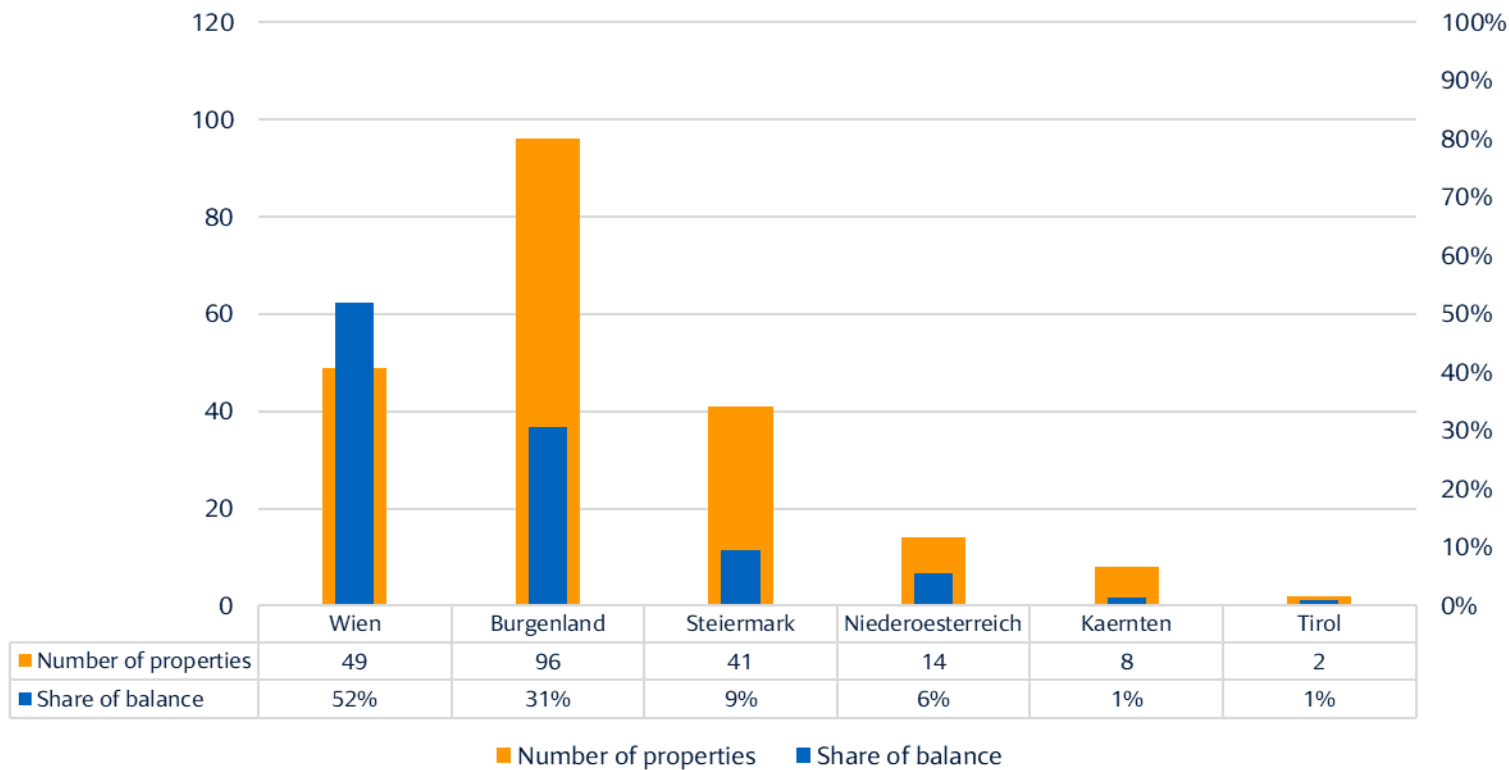
HWB	Share
A+	0%
A	17%
B	45%
C	2%
Total	64%

PEB	Share
A++	36%
Total	36%

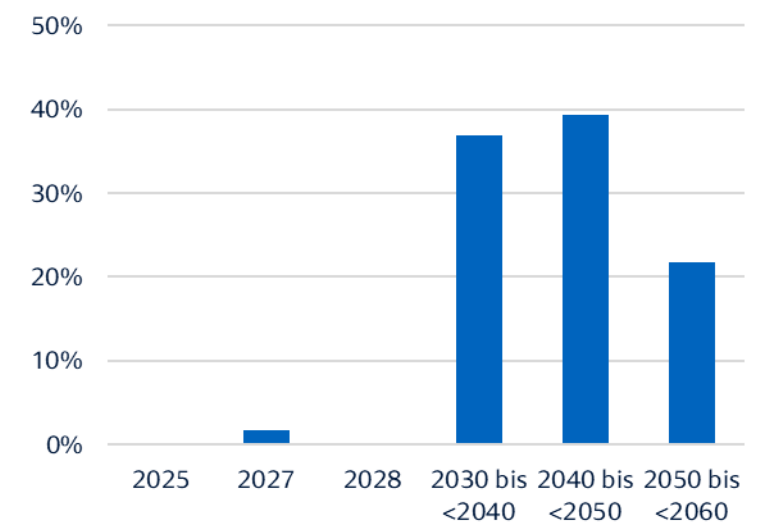
Green Pool

Energy-efficient Real Estate – Use of Funds

Green Pool - Breakdown by domestic regions



Green Pool - Maturities



Impact

Environmental Impact

- The assets eligible and allocated to Bank Burgenland's Green Pool (energy-efficient real estate financing) amounted to EUR 108,5 million as of May 31, 2025.
- The impact measurement shows that the financed properties included in the Green Pool has a significantly positive impact on the environment and is below the average energy consumption for real estate in Austria.
- The CO₂ savings of all energy-efficient financing amounts to 2.297,3 tons annually - a result of the efficient and low-emission construction of the properties in the Green Pool.
- The energy savings (MWh/year) of the energy-efficient real estate amounts to 11.693,6 MWh.
- The total area of financed projects is 55.252,6 m². Based on industry standards and internal assessments, the expected economic life of the financed assets is estimated at an average of approximately 50 years.

Region	Energy Savings [MWh/Year]	CO ₂ Savings [tCO ₂ /Year]	Eligible Gross Floor Area [m ²]
Burgenland	4.736,8	924,7	22.507,0
Wien	4.138,8	801,5	19.978,1
Steiermark	1.924,5	394,0	8.953,3
Niederoesterreich	670,1	133,5	2.776,3
Kaernten	217,0	42,3	1.002,0
Tirol	6,5	1,2	35,9
Total	11.693,6	2.297,3	55.252,6

Impact

The amount of CO₂e saved could be used to ...



drive 11.96 million kilometers in
an average gasoline-powered car,



10,939 trees could store CO₂ over
ten years,



supply 2,042 single-family homes
with electricity for a year.

Source:

Car travel (gasoline)

[Umweltbundesamt Österreich – Emissionsfaktoren Verkehrsmittel](#)

Tree Years

[EEA / Forststudien – durchschnittliche CO₂-Bindung pro Baum](#)

Energy single-family homes

[Eurostat - Stromverbrauch Einfamilienhaus, EU-Strommix](#)

METHODOLOGICAL APPROACH to determining CO₂-Savings

- Determination of energy efficiency per building
If an energy performance certificate is available, the heating energy requirement based on the local climate (HWBSK) or primary energy requirement (PEBn.ern.) must be recorded in accordance with an energy performance certificate for the individual building.
- Selection of an energy reference value per building
The total energy consumption of Austrian households was used to calculate the energy reference buildings.
- Calculation of total energy savings
HWB-Savings bis 2020 [HWB Referenzgebäude -HWB] in (kWh/m²,a) | (kWh/a)
PEB-Savings ab 2021 [PEB Referenzgebäude - PEB] in (kWh/m²,a) | (kWh/a)
- Determination of CO₂-factors based on actual energy source usage.
The actual energy source usage (energy mix) in Austria and the published CO₂ factors of the Federal Environment Agency were used to calculate the CO₂ factors:
<https://secure.umweltbundesamt.at/co2mon/co2mon.html>
[https://www.bmluk.gv.at/dam/jcr:81f399e8-e965-4a16-b118-9402e05778f3/Standardfaktoren Ebene%202a Update 2022 BMK.pdf](https://www.bmluk.gv.at/dam/jcr:81f399e8-e965-4a16-b118-9402e05778f3/Standardfaktoren_Ebene%202a_Update_2022_BMK.pdf)
<https://www.statistik.at/statistiken/energie-und-umwelt/energie/nutzenergieanalyse>
- Calculation of total CO₂ savings
To calculate the specific CO₂ savings, the determined energy savings are multiplied by the calculated CO₂ factor. The total CO₂ savings are determined from the specific CO₂ savings and the gross floor area per residential building.
- Calculation of the attributable CO₂-Emissions of Bank Burgenland
The Bank Burgenland's attributable CO₂ emissions are calculated by multiplying the total CO₂ savings by the Bank Burgenland's share of financing.

Contact, Annual Reports, Yearbooks and Capital Market Presentations

<https://www.bank-bgld.at/de/investor-relations>

Sustainability

<https://www.bank-bgld.at/de/ihre-bank/nachhaltigkeit-esg>

Green Bond Framework | Second Party Opinion | Impact & Allocation Report

<https://www.bank-bgld.at/de/investor-relations/green-bond-framework>

Debt Issuance Programme

<https://www.bank-bgld.at/de/investor-relations/emissionsprospekte>

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