

HYPO NOE publishes third Green Bond Impact and Allocation Report

Highlights of the Green Bond Impact and Allocation Report

- HYPO NOE green buildings are among the top 15% of the most carbon-efficient buildings in Austria
- 94% of the Green Asset Pool makes a significant contribution to climate protection in accordance with the EU Taxonomy Regulation (1st criterion)
- 0.6% of the Green Asset Pool already meets the requirements for EU taxonomy compliance
- The Green Asset Pool is 31,723 t CO₂ more energy efficient than the national benchmark
- HYPO NOE Landesbank's ESG strategy continues to be an integral part of its business strategy

Significant contribution to climate protection

In June 2020, HYPO NOE Landesbank issued its first green bond, a EUR 500 million senior preferred benchmark bond in senior preferred format. This was the first green bond in Austria to be certified with the national eco-label for sustainable investment products (UZ 49). HYPO NOE Landesbank issued further green bonds in 2022 and 2023, also in senior preferred format. The HYPO NOE Green Bond Asset Pool currently totals EUR 1.54 billion and is made up of housing loans, large-scale residential housing and social infrastructure in the areas of health, education and culture, thus reflecting HYPO NOE's core competencies.

With its third successful green bond benchmark issue at the beginning of 2023, HYPO NOE Landesbank once again reached a significant number of investors who are focused on green and sustainable investments. This once again underlines HYPO NOE Group's overall convincing sustainability performance.

Thomas Fendrich

Head of Division Treasury & ALM

The [HYPO NOE Green Bond Impact and Allocation Report](#) is based on the reporting date of 31 March. All properties in the Green Bond Asset Pool are located in Austria and are among the top 15% of the most energy-efficient buildings in Austria.¹ The asset pool mainly contains loans with a remaining term of more than 25 years. A total of 1,346,621 m² of floor space was financed with the Green Bond Asset Pool. The corresponding reduction in CO₂ emissions and energy efficiency compared to the national benchmark amounts to 31,723 tonnes of CO₂.

¹ At least energy efficiency (EPC) class B; only properties built after 1 January 2016;

The Green Bond Asset Pool was reviewed for the first time in the course of the Impact and Allocation Report with regard to the requirements of the EU Taxonomy Regulation. The financing in the asset pool can be assigned to the economic activities 7.1 and 7.7 - 94.1% of the financings meet the requirements for making a significant contribution to climate protection according to the EU taxonomy (1st criterion). Already 0.6% of the allocated asset volume can be described as "aligned" (EU Taxonomy Regulation-compliant).

HYPO NOE's ESG strategy is an integral part of our business strategy. In order to live up to our responsibility as a company, HYPO NOE has committed itself as a klimaaktiv Pakt 2030 partner to reducing its own environmental footprint by 50% by 2030.

Claudia Mikes

Head of Sustainability

ESG strategy an integral part of the business strategy

HYPO NOE has been publishing its [ESG Journal](#), which is based on the guidelines of the Global Reporting Initiative (GRI) and subject to external review, for 10 years now. In its ESG Journal, HYPO NOE reports on its progress along the three pillars of its sustainability strategy. In addition, a double materiality assessment was conducted for the first time in 2023.

Around two-thirds of HYPO NOE's lending now contributes to the Sustainable Development Goals (SDGs) of the United Nations (UN). The range of green customer products was recently expanded to also include a green investment loan. Projects that meet the requirements of the HYPO NOE Green Bond Framework or already comply with EU taxonomy requirements can be financed with this green investment loan. In addition to green current and savings accounts, HYPO NOE's sustainable product offering also includes the green housing loan.

Partner in the klimaaktiv Pakt 2030 initiative since 2021

In addition to anchoring sustainability firmly in its business strategy, HYPO NOE strives to play a showcase and pioneer role setting an example as an organisation in its own right. HYPO NOE has been a klimaaktiv 2030 Pakt partner since 2021. As a klimaaktiv 2030 Pakt partner of the Austrian Federal Ministry for Climate Protection, Environment, Energy, Mobility, Innovation and Technology (BMK), HYPO NOE has committed to reducing its own ecological footprint by 50% by 2030 and to undergo a corresponding annual external monitoring of target achievement.

For further information, please visit en.hyponoe.at.

HYPO NOE Landesbank für Niederösterreich und Wien AG

HYPO NOE Landesbank is the largest and oldest-established Austrian state mortgage bank¹, and has been a reliable commercial bank, stable state bank and specialist mortgage lender for over 130 years. Using its strong position in Lower Austria and Vienna as a springboard, the Bank operates primarily in Austria and Germany, as well as in selected markets elsewhere in the European Union.

For further information, please contact the Investor Relations team:

☎ +43 590 910 4444 investorrelations@hyponoe.at | ir.hyponoe.at/en | en.hyponoe.at/sustainability

¹ In terms of total assets (2021 consolidated financial statements) and foundation dates