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Sustainability Update 2017: HYPO NOE Group consistently pursues sustainability activities

- Financing with social added value: EUR 750mn invested in cooperative housing construction
- Sustainable financing cycle: Deposits from regional savings book expanded to EUR 89.5mn
- Intensified climate protection, corporate health care and further education management

Integrated sustainability strategy clearly anchored in the business model

The Sustainability Update 2017 is based on the globally recognized guidelines of the Global Reporting Initiative (GRI). Building on the consolidated non-financial statement as part of the Annual Report 2017, the update provides specific information on the sustainable development of the HYPO NOE Group. The three main pillars of the Group-wide sustainability strategy include the financing of projects with social added value, the active reduction of the own ecological footprint, and a comprehensive corporate health and training management for employees.

Ethical business principles ensure sustainability in the core business

The low-risk business model of the HYPO NOE Group focuses on social infrastructure, especially in the areas of housing, health and education. Both funding and investment are subject to clear ethical guidelines and business principles, which were further tightened in 2017. In particular, cooperative housing construction has a clear focus on sustainability: in this area, in which affordable, sustainably designed and predominantly subsidized apartments are being built, EUR 750mn are currently invested. At the same time, the volume of sustainable deposits from the "HYPO Lower Austria Regional Savings Book" increased by 17 percent year-on-year to EUR 89.5mn. The funds raised in this way are again being allocated to housing projects in Lower Austria and Vienna in accordance with the principle "money from the region for the region".

Climate protection as a permanent task, employee support as a matter of course

In the area of climate protection and energy policy, the measures successfully initiated are being gradually implemented. HYPO NOE Landesbank converted all its locations to 100 percent renewable electricity. Furthermore, there will also be a step-by-step conversion of the vehicle fleet to low-emission vehicles and e-cars. In the underground garage of the Group headquarters in St. Pölten, five new rapid charging stations for e-cars were put into operation. The measures taken in the field of mobility resulted in a CO₂ reduction of 24 tonnes. Overall, the HYPO NOE Group was able to reduce its CO₂ emissions by more than 100 tonnes in the same period.

The basis for the corporate health care and further education management of the HYPO NOE Group is a constructive working atmosphere with a high degree of personal responsibility and flexibility. All employees have access to a free "Employee Assistance Service", which includes anonymous coaching for professional and private issues. Sports medicine examinations and, optionally, heart rate variability measurements are also offered. A total of 1982 days of training measures in 2017 underline the active promotion of employees in the HYPO NOE Group.

Sustainability ratings: HYPO NOE Landesbank is among the best in the industry

The comprehensive sustainability program has been reflected for years in the above-average positive sustainability ratings. The "Prime" status of the leading sustainability rating agency oekom research shows an extraordinary commitment in environmental and social affairs. The renowned sustainability rating agency imug recently confirmed HYPO NOE Landesbank's solid sustainability ratings, but the "rfu Qualified" status also confirms that the Bank's bonds meet sustainable criteria. Only the best businesses are included in rfu's bond universes.

Kind regards
The Investor Relations team

HYPO NOE Landesbank für Niederösterreich und Wien AG

Wipplingerstraße 2-4
1010 Vienna | Austria
mailto: investorrelations@hyponoe.at
www.hyponoe.at

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