

Vigeo Eiris (V.E) awards HYPO NOE Landesbank top score among Austrian banks

Sustainability ratings

- HYPO NOE Landesbank takes top score from V.E in its peergroup¹
- Sustainalytics includes HYPO NOE Landesbank among the top 20% out of 1,025 banks worldwide²
- HYPO NOE Landesbank signs up to klimaaktiv pact as an associate partner and pledges to achieve ambitious climate protection targets by 2030

Top marks from the leading sustainability rating agencies

HYPO NOE Landesbank's strong commitment to sustainability is reflected in its highly positive evaluations from sustainability rating agencies over the years. The bank was awarded Prime status by ISS ESG in 2016 and last year saw its rating improve by another notch to C+. Following an initial full feedback process, HYPO NOE Landesbank now also achieves above-average ratings from the two leading ESG rating agencies Vigeo Eiris (V.E) and Sustainalytics.

In March 2021, HYPO NOE Landesbank was assessed by Vigeo Eiris (V.E), an affiliate of Moody's. V.E awarded HYPO NOE Landesbank 52 points (robust) - this was the top score in Austria in the peer group (comprising nine retail and specialised banks) and the second-highest ranking among the 14 financial institutions that V.E assessed in the country. The bank achieved above-average results in all three of the performance categories analysed by V.E: Environment, Social and Governance.

Sustainalytics, one of the largest providers of second party opinions (SPOs) on sustainability, awarded HYPO NOE Landesbank a score of 22.9 (medium risk). This means the bank is rated among the top 20% of the world's most sustainable banks, and in the top 15% out of the 408 diversified banks in the peer group.

Alongside its very strong ratings from ISS ESG, Sustainalytics and Vigeo Eiris, HYPO NOE Landesbank also has a 'positive BB' sustainability rating from imug, which focuses primarily on the German-speaking countries. HYPO NOE Landesbank holds rfu qualified status, confirming that its bonds meet sustainability criteria. Last year, the Bank also received the DZ Bank sustainability seal of approval.

¹ Peer group: Retail & Specialised Banks | Source: Vigeo Eiris (V.E), March 2021

² Source: Sustainalytics, February 2021

HYPO NOE Landesbank becomes klimaaktiv pact associate partner

Earlier this year, HYPO NOE Landesbank became an associate partner of the klimaaktiv pact - and is thus amongst 11 pioneering, flagship businesses in Austria. By signing up to the pact, these major companies have made a commitment to achieve the ambitious goal of reducing their greenhouse gas emissions by at least 50% (compared with 2005) by 2030. After joining the klimaaktiv pact - an initiative of the Austrian Federal Ministry for Climate Action - the signatories must complete a structured, annual process aimed at optimising their corporate climate-protection plans. Goal attainment is reviewed each year in order to maximise the credibility and transparency of the process, both internally and externally.

Recent ESG ratings of HYPO NOE Landesbank:

ISS ESG	SUSTAINALYTICS	V.E VIGEO EIRIS	IMUG	DZ BANK
SUSTAINABILITY RATING	ESG RISK RATING	SUSTAINABILITY RATING	SUSTAINABILITY RATING	SEAL OF APPROVAL
C+ Status "Prime"	22.9 (Medium Risk)	52 (Robust)	Positive BB	Sustainability seal



Full information on the topic of sustainability is available on our website at www.hyponoe.at.

HYPO NOE Landesbank für Niederösterreich und Wien AG

HYPO NOE Landesbank is the largest and oldest-established of Austria's state mortgage banks¹, and has served as a dependable commercial bank, stable state bank and specialist mortgage bank for more than 130 years. Based on the foundations of its strong position in the capital region of Lower Austria and Vienna, the Bank operates primarily in Austria and Germany, as well as in selected markets in the European Union.

For further information, please contact the Sustainability team:

Claudia Mikes, +43 5 90 910 1536, claudia.mikes@hyponoe.at

Christoph Neubauer, +43 5 90 910 1591, christoph.neubauer@hyponoe.at
nachhaltig@hyponoe.at | www.hyponoe.at

¹ In terms of total assets (2019 consolidated financial statements) and foundation dates