Disclosure

Wüstenrot Credit Institution Group

In accordance with CRR III

2025

Bausparkasse Wüstenrot Aktiengesellschaft

Information on Publication

At the outset, it is noted that the institution is classified as an “other” institution within the meaning of Article 433c of the Capital Requirements Regulation (CRR) and has not issued any securities admitted to trading on a regulated market. In accordance with Article 433c(2) CRR, the institution applies the principle of proportionality and fulfils its disclosure obligations accordingly. Consequently, certain disclosure elements and template sections have been omitted where they are not considered material, relevant or applicable to the institution’s size, complexity and risk profile

With this document, Bausparkasse Wüstenrot Aktiengesellschaft fulfils its disclosure obligations in accordance with Part Eight of the Capital Requirements Regulation (CRR, EU Regulation No. 575/2013). Pursuant to Article 11 of the CRR, Bausparkasse Wüstenrot Aktiengesellschaft is subject to the provisions of the CRR not only as an individual credit institution but also on a consolidated group basis.

Material changes compared to previous disclosures

Compared to the Pillar III disclosures of the previous reporting period, the institution has identified the following material changes. These changes are primarily driven by regulatory developments under CRR III and by enhanced supervisory and disclosure expectations.

New disclosures

- First-time inclusion of ESG-related disclosures pursuant to Article 449a CRR.
  The current disclosure introduces comprehensive qualitative and quantitative information on environmental, social and governance (ESG) risks, including newly applicable templates such as the Green Asset Ratio (GAR) and the Banking Book Taxonomy Alignment Ratio (BTAR), which were not part of the previous disclosure period.
- First-time disclosure pursuant to Article 449b CRR.
  In accordance with the new CRR III requirements, a dedicated disclosure on aggregate exposures to shadow banking entities has

been included. As of the disclosure reference date, no such direct or indirect exposures have been identified.

Extended and refined disclosures

- Qualitative risk management disclosures have been expanded and further structured.
  In several areas, in particular under Article 435 CRR, existing qualitative disclosures have been refined and reorganised to reflect the CRR III framework and updated EBA supervisory expectations. These changes aim to enhance clarity, transparency and consistency of the disclosed information, without changing the underlying risk profile or risk management approach of the institution.

Formal and editorial changes

- Alignment with the legal CRR citation structure.
  References to disclosure requirements have been aligned with the legally binding article–paragraph–point structure of the CRR (e.g. Article 435(1)(a), (e) and (f) CRR), replacing non-legal shorthand references previously derived from ITS labelling.
- Editorial and structural refinements.
  Additional editorial and formatting adjustments have been implemented to improve readability, internal consistency and coherence across the disclosure document. These changes do not affect the substance of the information provided.

No other material changes compared to the previous Pillar III disclosure have been identified. In particular, there have been no fundamental changes to the institution's business model, risk profile or risk strategy during the reporting period.

Bausparkasse Wüstenrot Aktiengesellschaft has chosen the internet as the medium for the publication of its disclosures (www.wuestenrot.at). The disclosure report, as the main document, is published once a year in conjunction with the publication of the annual financial statements of

Bausparkasse Wüstenrot Aktiengesellschaft. Compared to the Pillar III disclosures of previous reporting periods, no fundamental changes in the institution’s business model or risk profile occurred. The present disclosure primarily reflects regulatory-driven adjustments, in particular the first-time application of CRR III disclosure requirements, an extension of ESG-related disclosures pursuant to Article 449a CRR, and the inclusion of a dedicated disclosure under Article 449b CRR. In addition, editorial and structural refinements were made to enhance consistency and transparency. In this context, references to CRR disclosure requirements have been aligned with the legal structure of the CRR; disclosures are presented using the legally correct Article–paragraph–point structure (e.g. Article 435(1)(a), (e) and (f) CRR), rather than non-legal shorthand article designations.

The information provided is based on the regulations applicable at the time of publication of this document and is prepared on a consolidated basis for the CI group of Bausparkasse Wüstenrot Aktiengesellschaft.

In this report, references by Bausparkasse Wüstenrot Aktiengesellschaft relate to the CI group of Bausparkasse Wüstenrot Aktiengesellschaft, unless the reference explicitly relates solely to Bausparkasse Wüstenrot Aktiengesellschaft as an individual entity.

The Head of Group Risk Data and Regulatory Reporting has confirmed that internal policies and controls are in place and are complied with in order to ensure that Bausparkasse Wüstenrot Aktiengesellschaft meets its disclosure obligations at the consolidated level in accordance with Part Eight of the CRR.

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Publisher

Group Regulatory Reporting (Editorial Team), supported by Active Credit Management, Balance Sheet Risk Management, Banking and Financial Institution Subsidiaries, Capital Market Activities, Fund Financing and Alternative Investments, Group Capital Management, Group Collateral Management and Central Credit Control, Group Consolidation, Group ESG and Sustainability Management, Group IRB Coordination, Group Human Resources, Culture and Organization, Group Special Risk Management, Group Supervisory Affairs and Regulatory Governance, Integrated Risk Management, Market Risk Management, Operational Risk Controlling, Remuneration and Recognition Strategy, and Supply Chain Finance.

Supervisory Authorities

As a credit institution, Bausparkasse Wüstenrot Aktiengesellschaft is subject to supervision by the Austrian Federal Ministry of Finance, the European Central Bank (ECB), the Austrian National Bank (OeNB) and the Financial Market Authority (FMA), and is required to comply with the relevant statutory provisions, in particular the EU Regulations (CRR), the Austrian Banking Act (BWG) and the Austrian Securities Supervision Act (WAG).

Disclaimer

members of the management body and employees. Other parties are not affected by these rules and are neither authorized nor obliged by them. No claims or other rights may be derived or asserted against Bausparkasse Wüstenrot Aktiengesellschaft or the companies of the Wüstenrot Credit Institution Group, or their members of the management body or employees, out of or in connection with this report; any liability of these companies, members of the management body and employees arising out of or in connection with this report is excluded.

This report has been prepared with the greatest possible care, and the data has been reviewed with the greatest possible diligence. Nevertheless, rounding, transfer, typesetting and printing errors cannot be excluded. Rounding differences may occur when aggregated rounded amounts and percentages are added. This report is subject to substantive Austrian law. The court with exclusive jurisdiction for the resolution of any disputes arising out of or in connection with this report is the competent court in the City of Salzburg (Austria).

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Article 435(1) - Institution risk management approach

Table EU OVA

Legal basis	Row number	Qualitative information - Free format	
Point (f) of Article 435(1) CRR	(a)	Disclosure of concise risk statement approved by the management body	Wüstenrot provides solutions for secure savings and financing. Its business model is based on accepting deposits and granting loans. The associated risks are assumed only to the extent required by the business model and are systematically identified, managed and covered by adequate own funds. These activities are underpinned by the risk management principles that are embedded in the organisation and in core processes. Within the CI group, the overall risk assessment for the economic risk-bearing capacity calculation comprises the following risk categories: • Credit risk • Market risk • Liquidity risk • Operational risk • Equity investment risk (for Wüstenrot Bausparkasse AG) • Other and strategic risks

			The risk-bearing capacity framework is designed to ensure the continued viability even under adverse market conditions. Risks are steered through an internal limit system and defined risk tolerances. A capital buffer is determined annually based on scenario analyses and serves to constrain overall risk tolerance. Retail funding through building-savings deposits is complemented by Wüstenrot Bank AG via current accounts, savings accounts and term deposits. Funding diversification is further supported by: • Capital market issuances (existing Debt Issuance Program) • Institutional term deposits • Interbank repos • Intragroup liquidity • Central bank liquidity This diversified funding structure limits refinancing concentration risk. The regulatory liquidity ratios consistently indicate adequate buffers above the minimum requirements. The risk management process also takes potential contagion effects arising from intragroup transactions into account. It is based on the annual risk inventory, under which financial and non-financial risks are

			consistently identified, assessed and documented in a risk map. Risk-bearing capacity is determined regularly at all relevant levels (financial conglomerate, CI group, BWAG and Bank). Intragroup transactions are treated as external risks at solo level and are fully reflected at consolidated level. Such transactions are governed by clearly defined rules for decision-making. Financial risks are managed through limits at both overall bank level and the level of individual risk types. These limits are set annually as part of the capital allocation process, approved by the management body and monitored on an ongoing basis. In the event of limit breaches, clearly defined escalation procedures apply. During the financial year, risk-bearing capacity and an adequate liquidity position were ensured. No risks were identified that would have materially endangered the stability.
Point (b) of Article 435(1) CRR	(b)	Information on the risk governance structure for each type of risk	The management body of Wüstenrot Wohnungswirtschaft regGenmbH provides risk oversight within the risk follow-up control process, i.e. it formally acknowledges and records risk reporting and ensures that risk information is duly considered in decision-making.

			The management bodies of the individual entities are responsible for establishing and maintaining an effective risk management system that enables the identification, assessment, monitoring and control of all material risks. They regularly review the effectiveness of the internal control framework and ensure that deficiencies are addressed in a timely manner, including controls embedded in the risk-management system. The Group Risk Board provides a forum for coordination, consultation and alignment on risk-relevant topics within Wüstenrot. Risk management is organised along two main areas: Financial Risk Management and Non-Financial Risk & Regulatory Compliance. The Financial Risk Management unit is responsible for the identification, quantification and ongoing monitoring of financial risks. Operational risk management is embedded within the Non-Financial Risk & Regulatory Compliance unit, which acts as the second line function to strengthen risk awareness across all business units to ensure early identification as well as effective management and transparency over non-financial risks.

			Entities not managed centrally handle operational risks locally in line with group requirements, compliance with which is reviewed regularly as well as if required ad hoc by central risk management and internal audit. Following the conversion of the Slovak building savings bank into a branch, further integration into group-wide steering has been implemented, including closer coordination between operating units and the local second line and the inclusion of the responsible branch risk manager in the Group Risk Board.
Point (e) of Article 435(1) CRR	(c)	Declaration approved by the management body on the adequacy of the risk management arrangements.	The management body has assessed and approved the adequacy of the risk management arrangements based on regular reporting, in particular the Group Risk Report, and confirms that they are appropriate for the nature, scale and complexity of the Wüstenrot's activities. The risk management system and related processes comply with applicable regulatory requirements, in particular the Austrian Banking Act (BWG), the relevant regulations and guidance of the Financial Market Authority (FMA), and the guidelines of the European Banking Authority (EBA). Institution-specific characteristics – such as the building-society business model with a focus on retail clients and the CI group's structure as a financial conglomerate with a shareholding in Wüstenrot

			Versicherungs-AG – are appropriately reflected. The risks inherent in the business model have been identified, assessed and quantified and are covered by adequate own funds. Forward-looking funding plans and sufficient liquidity reserves are maintained to ensure that future liquidity needs can be met. Model uncertainties are addressed within the risk-bearing capacity assessment through a general risk buffer. In addition, an internal control system (ICS) provides further safeguards; its implementation and effectiveness are subject to continuous review. Based on the information available, the management body considers the risk management arrangements to be adequate and fit for purpose.
Point (c) of Article 435(1) CRR	(d)	Disclosure on the scope and nature of risk disclosure and/or measurement systems.	Risk reporting is centralised in the Risk Controlling & Reporting unit and covers all material financial risks as well as risk-bearing capacity at both solo and CI group level. Risk measurement is based on approved methodologies and key risk indicators, complemented by limit monitoring and stress testing within ICAAP/ILAAP. Reporting is provided monthly to the management bodies of the CI group entities and quarterly to the management bodies of Wüstenrot Wohnungswirtschaft regGenmbH and the Supervisory Boards via the Group Risk Report. In addition,

			non-financial risk topics - including but not limited to traditional operational risks, technology risks, compliance-related matters, legal risks, and information relating to the internal controls system - are reported up to Supervisory Board level. Risk information is communicated in a tiered manner to ensure that the supervisory board, management body and operational management receive timely and decision-relevant risk information.
Point (c) of Article 435(1) CRR	(e)	Disclose information on the main features of risk disclosure and measurement systems.	Risk reporting is conducted via standardised reporting channels and clearly defined processes. The results are consolidated on a monthly basis in the Group Risk Report, which provides an overview of risk positions, available risk coverage and the outcomes of limit monitoring and stress testing for ICAAP and ILAAP purposes. The report is submitted to the management body on a monthly basis and to the Supervisory Board on a quarterly basis. In addition, reporting on non-financial risks is conducted on a quarterly basis through the Non-Financial Risk Report and annually through a comprehensive risk inventory report. Furthermore, specific non-financial risk topics - such as technology risk, compliance-related matters, legal risk, and

			information on control effectiveness - are reported up to the Supervisory Board at appropriate intervals. Centralised risk controlling and reporting ensure that risk information is provided in a timely, complete and reliable manner.

Point (a) of Article 435(1) CRR	(f)	Strategies and processes to manage risks for each separate category of risk.	Wüstenrot's risk strategy is reviewed at least annually by the Strategic Risk Management & Governance department, in coordination with the Actuarial Function & Risk Management of WVAG, to ensure continued adequacy and relevance and is updated where required. The risk strategy is approved by the management bodies of Bausparkasse Wüstenrot AG, Wüstenrot Versicherungs-AG and Wüstenrot Bank AG. Its objective is to embed risk awareness across the organisation and to ensure a group-wide, consistent understanding of corporate objectives and risk appetite as the basis for risk-related decision-making. The management of risks is guided by their materiality. A consistent group-wide assessment is ensured through an institutionalised annual risk inventory, which distinguishes methodologically and procedurally between financial and non-financial

			risks. This is a key step in the risk management cycle, as only risks that have been identified can be measured, monitored and actively managed. For the CI group, the economic risk-bearing capacity calculation covers credit, market, liquidity, operational and equity investment risk, as well as other and strategic risks and a general risk buffer. Credit Risk Credit Risk – Customer Business The objective of credit risk management is to maintain a sound risk profile and an appropriate average credit quality over the medium to long term. Credit-risk steering is supported by a structured credit-approval process with dual control by front-office and back-office functions, ongoing monitoring of exposures including limit surveillance, and an effective collections and recovery framework. Credit Risk – Investment Portfolio The risk-policy objective is to ensure adequate credit quality of the investment portfolio and an appropriate diversification of credit-risk concentrations, taking regulatory and internal requirements into account. Credit-risk steering is based on a structured

			investment process and a consistent, risk-based limit framework for money-market and capital-market activities. Market Risk The strategic objective is to maintain a stable market-risk profile over the medium to long term while generating a risk-adequate interest margin. Market-risk steering is conducted through a limit framework that covers overall-bank interest-rate risk and credit-spread risk in the investment portfolio. Liquidity Risk Given the liquidity requirements inherent in the building-savings and banking business, precautionary measures ensure prudent liquidity management. The strategic objectives of liquidity risk management are: • Ensuring sufficient liquidity • Meeting ongoing obligations in line with legal and internal requirements • Ensuring adequate fungibility—i.e., the ability to trade investments at market-consistent prices at any time, including under stress scenarios • Avoiding high refinancing costs

			To achieve these objectives, the investment policy and the strategic and tactical asset allocation are defined with due regard to expected future liquidity needs. Ongoing limit monitoring ensures that sufficient liquidity is maintained, including under stress scenarios. Operational Risk The objective of operational risk management is to control operational risks at an appropriate level in line with the institution's business objectives. A key focus is placed on strengthening risk awareness across all business units to ensure early identification as well as effective and efficient management of operational risks. Operational risk management is embedded in the group-wide non-financial risk framework and is based on a systematic and regular review of the operational risk map, central recording and analysis of loss events, and the derivation and implementation of appropriate mitigation measures. Governance and reporting structures ensure regular reporting on operational risks to the relevant risk management committees, the management bodies, and the Supervisory Board. The framework is closely integrated with the internal control system (ICS):

			risk-based controls, in particular key controls, are centrally defined and managed, and their effectiveness is continuously monitored. Deficiencies in key controls are subject to a defined escalation process up to management body level; the adequacy of key controls is assessed annually by the second line and considered in reviews performed by the third line. Equity Investment Risk Equity investment risk is managed within the internal limit framework. The integration of subsidiaries into the group's risk management processes supports consistent monitoring and prudent steering of this risk. Other and Strategic Risks Other and strategic risks are identified and assessed as part of the annual risk inventory and are reflected in the risk-bearing capacity assessment, where relevant. General Risk Buffer This category comprises a general buffer for model uncertainty.

			Methods This section outlines the key methodologies applied for the economic and normative risk-bearing capacity calculations, overall-bank stress testing and the recovery plan. Economic Risk-Bearing Capacity Calculation Under the economic perspective, risks are quantified at a 99.9% confidence level. The assessment is based on a one-year risk horizon (250 business days). A traffic-light based limit framework is in place at both aggregated and individual risk-type level to support effective management of capital utilisation. The methodologies used to quantify the individual risk types are set out below. Credit Risk Customer Business Risk quantification is performed using the Gordy model. Securities and Derivatives / Money-Market Risk quantification is performed using the Gordy model.

			Market Risk Credit Spread Risk Credit-spread risk in the investment portfolio is quantified using a Value-at-Risk (VaR) model based on Monte Carlo simulation. Spread risk arising from derivative positions is treated as credit valuation adjustment (CVA) risk and is quantified separately, including the effects of collateralisation. Interest-Rate Risk For BWAG and the Bank, interest-rate risk is quantified for the economic risk-bearing capacity assessment using a VaR model based on Monte Carlo simulation. The interest-rate VaR captures exposures from both the investment portfolio and the customer portfolio. For the Slovak building-savings subsidiary, interest-rate risk is assessed using the IRRBB outlier test. FX Risk For BWAG and the Bank, foreign-exchange risk is quantified, where applicable, using a historical VaR approach for positions in the investment portfolio.

			Liquidity Risk In the economic risk-bearing capacity model for BWAG and the Bank, liquidity risk reflects potential increases in refinancing costs, for example for roll-over financing or to close liquidity gaps. Over the one-year risk horizon, liquidity risk is modelled as additional refinancing costs. The liquidity gap over a two-year horizon serves as the exposure measure for the calculation of potential cost increases. For the Slovak building savings subsidiary, liquidity risk is quantified based on a bank run scenario, from which the liquidity shortfall requiring coverage is derived. Stress scenarios are also determined in line with the requirements of the KI-RMV. The point at which the liquidity position shifts from a surplus to a shortfall defines the survival horizon (time-to-wall), which is subject to a limit. Operational Risk To ensure adequate capital backing for operational risk under Pillar I, quantification is carried out according to the Standardized Approach based on the Business Indicator Component (BIC). In the

			economic perspective (99.9% confidence level) at the CI group level, the Pillar I capital requirement is used as the baseline. An additional buffer is applied to cover certain risks. In the normative perspective, stress scenarios assume increased expenses or provisions for loss events. Additionally, the medium-term planning includes a general OpRisk buffer based on the loss-event database. Equity Investment Risk At CI group level, equity investment risk for WVAG is quantified using the Gordy model. Other and Strategic Risks This category comprises strategic and reputational risk. Buffers are applied to reflect the uncertainty associated with these risks. General Risk Buffer This category comprises a general buffer for model uncertainty.

			Normative Risk-Bearing Capacity Calculation In addition to the economic (present-value) perspective, a normative perspective is applied. This is a scenario-based risk-bearing capacity assessment using a profit-and-loss perspective. It comprises a multi-year, forward-looking analysis of key regulatory ratios and applies internal scenarios and models to forecast relevant inputs under different development paths. The normative perspective builds on the multi-year capital plan (base scenario based on medium-term planning) and is complemented by adverse scenarios focusing on regulatory capital and liquidity metrics. For both the base case and the adverse scenarios, internal minimum thresholds are defined above the applicable regulatory minima. Overall-Bank Stress Test The objective of stress testing is to ensure that risk-bearing capacity remains adequate even under adverse market conditions. The stress-testing framework is based on scenarios of a severe macroeconomic downturn and an idiosyncratic loss-of-confidence event. The overall-bank stress

			tests cover risks in the investment and credit portfolios as well as equity investment risk. Methodologically, the impact of stressed risk-factor assumptions on economic risk-coverage capacity and risk potentials is analysed to assess whether sufficient coverage remains available in stressed conditions. In the economic stress tests, an adverse overall-bank scenario is simulated, using the base case from the economic risk-bearing capacity model at the 99.9% confidence level as the starting point. As the stress assumptions further amplify the base-case risk-factor values, a conservative modelling approach is applied. Recovery Plan Scenarios In addition to the overall-bank stress test, recovery plan scenarios are applied that are calibrated to trigger a recovery situation. The scenarios reflect the key risk drivers and are designed to assess the feasibility and effectiveness of recovery options under stylised stress conditions.
Points (a) and (d) of Article 435(1) CRR	(g)	Information on the strategies and processes to manage, hedge and	The risk management processes are derived from the risk strategy and are embedded in the Internal Capital Adequacy Assessment Process (ICAAP) and

		mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants.	the Internal Liquidity Adequacy Assessment Process (ILAAP). Risk steering is based on a harmonised internal limit framework with predefined early warning thresholds (yellow traffic light indicators) and clearly defined escalation procedures. This is complemented by regular scenario analyses and stress tests to assess the resilience under adverse market conditions. To mitigate and hedge specific risk types, a range of risk mitigation instruments are applied. In mortgage-backed residential financing, credit risk is reduced through robust collateral requirements. Market and interest rate risks may be hedged using derivatives in accordance with the risk strategy and internal governance requirements. Refinancing and liquidity risks are mitigated through diversified funding sources and secured access to central bank liquidity facilities. The effectiveness of risk mitigation and hedging measures is monitored on an ongoing basis through systematic limit monitoring, model back testing and comprehensive reporting to the management body and the supervisory board via the Group Risk Report. In addition, Internal Audit regularly assesses the adequacy and effectiveness of the related processes

			and controls. Where necessary, strategies, methodologies and measures are adjusted to ensure their continued effectiveness.

Article 435(1) - General qualitative information about credit risk

Table EU CRA

(a)	In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution's credit risk profile.	Wüstenrot provides solutions for secure savings and financing. Its business model is characterised by the acceptance of customer deposits and the granting of loans and credit facilities. As a result, the credit-risk profile is dominated by (i) granular retail customer lending, which is predominantly collateralised, and (ii) issuer and counterparty credit risk arising from a conservatively managed liquidity portfolio. The associated risks are assumed only to the extent required by the business model, are systematically identified, monitored and managed, and are covered by adequate internal capital. These principles are embedded in the organisational structure and risk management processes. Credit Risk – Customer Business The objective is to maintain a sound risk profile and appropriate average credit quality over the medium to long term. Customer lending is primarily retail in nature and largely secured, resulting in a diversified and granular portfolio; main risk drivers are borrower affordability and collateral values. Key credit risk management instruments include: • a structured and standardised credit-approval process with dual approval by front-office and back-office functions, • ongoing monitoring of exposures, including limit surveillance, and

		• a robust collections and recovery framework. These measures support the early identification of deteriorating credit quality and enable effective steering of the customer-lending portfolio. Credit Risk – Investment Portfolio The investment portfolio is primarily managed for liquidity purposes and is therefore invested conservatively. Accordingly, credit risk mainly reflects issuer and counterparty risk and is managed with a focus on adequate credit quality and diversification. Credit-risk steering is based on: • a formalised and regulated investment process, and • a risk-based limit framework covering both money-market and capital-market exposures. This approach supports prudent risk taking and alignment with regulatory expectations and internal risk-tolerance levels. Equity Investment Risk While not part of the credit-risk profile, equity investment risk mainly arises from the shareholding of Bausparkasse Wüstenrot AG in Wüstenrot Versicherungs-AG. The integration of subsidiaries into the risk management framework ensures transparent monitoring and prudent steering of equity holdings. Regular assessments ensure that potential adverse impacts are captured in the ICAAP and adequately covered by internal capital.

(b)	When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits.	Credit Risk Management Policy and Limit Setting The credit risk management policy is derived from the risk strategy and the Risk Appetite Framework (RAF). It is based on clearly defined roles, decision rights and control requirements, including strict functional segregation and a dual control principle (front office / back office) to ensure independent risk assessment and compliance with governance requirements. Criteria and Approach for Policy and Limit Setting The definition of the credit risk policy and related limits is based on: • the approved risk appetite and risk-bearing capacity (ICAAP), • capital allocation and overall capital adequacy, • portfolio quality objectives, • regulatory requirements, and • the effectiveness of credit risk mitigation techniques (in particular collateral). Limit Framework Credit risk is managed through a multi-tier limit framework covering both customer lending and the investment portfolio: • Capital limits: Ensure adequate capitalisation and coverage of credit risk at CI group and entity level. • Operational limits: Safeguard portfolio quality and limit concentrations (e.g. by counterparty, product, collateral).

		Limits are approved by the management body, monitored on an ongoing basis and subject to defined escalation procedures. Risk Mitigation and Monitoring The limit framework is complemented by credit risk mitigation measures (in particular collateral requirements and the credit policy) as well as early warning processes. Limits are evaluated at least annually by the independent risk management function.
(c)	When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function.	Credit risk management and control is organised along a clear split between the first line (risk taking) and the second line (independent risk control). For customer lending, credit decisions follow a dual-control set-up with strict segregation between front office (origination and initial credit assessment) and back office (independent credit assessment and challenge/confirmation as part of the approval process). For investment activities, segregation of duties is ensured through defined decision-making authorities and independent review in line with the investment policy and materiality thresholds, including a second vote where required. Financial risk management acts as the independent second line credit risk control function. It owns the credit risk framework (policies, methodologies and limits), monitors portfolio and concentration developments and limit utilisation, and triggers escalation in case of limit breaches or material deterioration in credit quality. Credit risk information is consolidated in the Group Risk Report and provided to the management body and, where relevant, to supervisory board level.

(d)	When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions.	The risk-taking business units involved in credit origination (first line) are responsible for originating and managing exposures in line with the approved credit and investment policies. Financial risk management provides independent second line oversight and challenge by setting the credit-risk framework (policies, methodologies and limits), monitoring limit utilisation and portfolio developments and escalating breaches or material credit-quality deterioration. Compliance acts as an independent second line function to ensure that credit processes and activities comply with applicable laws, regulations and internal rules, and provides guidance on regulatory requirements. Internal Audit provides independent third-line assurance by reviewing the effectiveness of credit-risk governance, controls and compliance processes and by tracking remediation of findings.

Article 435(1) - Qualitative disclosure requirements related to market risk

Table EU MRA

(a)	**Points (a) and (d) of Article 435 (1) CRR** A description of the institution's strategies and processes to manage market risk and a description of the institution's policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges.	Market Risk Management and Hedging Framework Market risk is managed within a CI group-wide framework aligned with the risk strategy and Risk Appetite Framework (RAF), which define risk tolerance levels and binding limits. The objective is to maintain market risk exposures within the approved risk appetite and risk-bearing capacity. Strategies and Processes Market risk management follows a structured process: • Identification and measurement: All relevant exposures are identified and quantified using key metrics such as ΔEVE and ΔNII, including assessment under regulatory IRRBB scenarios. • Steering and limitation: A hierarchical limit system, linked to investment guidelines, ensures controlled exposures under both normal and stressed conditions. • Monitoring and reporting: Market risk is continuously monitored by the independent risk management function, with regular reporting to the ALM Committee (ALCO) and the management body.

		Hedging and Risk Mitigation Market risk is mitigated through: • conservative balance sheet management and diversification, • investment guidelines (including issuer and concentration limits), and • derivative instruments used strictly for hedging purposes (in particular IRRBB), with no speculative use. Monitoring of Hedge Effectiveness The effectiveness of hedging measures is reviewed on a regular basis by risk management in cooperation with the accounting function. This includes: • ongoing limit monitoring and scenario analysis, • regular reassessment and adjustment of hedging strategies where necessary, • integration into regular risk reporting and ALCO discussions.

Article 435(1) - Qualitative information on operational risk

Table EU ORA

Article 446(1)(a) and Article 435(1)(a) CRR	(a)	Disclosure of the risk management objectives and policies	The objective of operational risk management is to control operational risks at an appropriate level in line with the institution’s business objectives. The guidelines for managing operational risk are implemented by two organisational units, so that the risk is considered both as a financial risk and as a non-financial risk. To manage operational risk as a financial risk under Pillar I, the standardised approach in accordance with the CRR is applied. To manage operational risk as a financial risk under Pillar II, the capital requirement in the economic perspective (99.9% confidence level) at the level of the CI group is set equal to the Pillar I requirement. For the IT risks of Wüstenrot Technology GmbH (WTEC), an additional buffer is applied to the operational-risk amount. In the BANK, additional specific operational risks arise, in particular in the

			area of payment services and due to centrally outsourced services (e.g. operation of the core banking system). For these operational risks in the BANK, an additional risk buffer is included in the risk quantification. To manage operational risk as a non-financial risk, a framework for the management of non-financial risks is established in the Wüstenrot Credit Institution Group. A key focus of this framework is to strengthen risk awareness across all business units to ensure early identification as well as effective and efficient management of operational risks. It is based on a systematic and regular review of the operational risk map, central recording and analysis of loss events, and the derivation and implementation of appropriate mitigation measures. Governance and reporting structures ensure regular reporting on operational risks to the relevant risk management committees, the management body, and the supervisory board. The framework is

			closely integrated with the internal control system (ICS): risk-based controls, in particular key controls, are centrally defined and managed, and their effectiveness is continuously monitored. Deficiencies in key controls are subject to a defined escalation process up to management body level; the adequacy of key controls is assessed annually by the second line and considered in reviews performed by the third line.

Article 435(2) - Disclosure on governance arrangements

Table EU OVB

<table>
<tr>
<td>Point (a) of Article 435(2) CRR</td>
<td>(a)</td>
<td>The number of directorships held by members of the management body.</td>
<td>
<table>
<tr><th></th><th>Board Mandate*)</th><th>Company</th><th>Supervisory Board Mandates*)</th></tr>
<tr><td>Dr. Stephan Koren</td><td>1</td><td>Wüstenrot Wohnungswirtschaft registrierte Genossenschaft mit beschränkter Haftung, Salzburg</td><td>0</td></tr>
<tr><td>Mag. Martin Grüll</td><td>1</td><td>Wüstenrot Wohnungswirtschaft registrierte Genossenschaft mit beschränkter Haftung, Salzburg</td><td>0</td></tr>
<tr><td>Dr. Susanne Riess-Hahn</td><td>1</td><td>Bausparkasse Wüstenrot Aktiengesellschaft, Salzburg</td><td>0</td></tr>
<tr><td>Mag. Gregor Hofstätter Pobst</td><td>1</td><td>Bausparkasse Wüstenrot Aktiengesellschaft, Salzburg; Wüstenrot Bank AG, Wien</td><td>0</td></tr>
<tr><td>Wolfgang Hanzl</td><td>1</td><td>Bausparkasse Wüstenrot Aktiengesellschaft, Salzburg; Wüstenrot Bank AG, Wien</td><td>0</td></tr>
<tr><td>DI Dr. Peter Steinbauer</td><td>1</td><td>Wüstenrot Bank AG, Wien</td><td>0</td></tr>
</table>
* a privileged aggregation is carried out within the Wüstenrot Group in accordance with Section 5 (1) Z9 lit a) and Section 28a (5) Z 5 BW
Number of Members of the Supervisory Board **)
<table>
<tr><td>Wüstenrot Wohnungswirtschaft registrierte Genossenschaft mit beschränkter Haftung, Salzburg</td><td>7</td></tr>
<tr><td>Bausparkasse Wüstenrot Aktiengesellschaft, Salzburg</td><td>5 + 3 AN- Representative</td></tr>
<tr><td>Wüstenrot Bank AG, Wien</td><td>5</td></tr>
</table>
** The number of mandates held by members of the management bodies is regularly queried and reviewed. This ensures that the maximum permissible number of mandates is complied with. A specific list at the level of the individual members of the bodies appears to be useful for the Management Board, but not for the Supervisory Board. The recipient of the information only needs to know that the members of the supervisory body have sufficient time to perform their duties. Further information is therefore not considered material within the meaning of Article 432(1) CRR, so that publication of this information is waived.
</td>
</tr>
<tr>
<td>Point (b) of Article 435(2) CRR</td>
<td>(b)</td>
<td>Information regarding the recruitment policy for the selection of members of the management body</td>
<td>Wüstenrot has a Fit & Proper Policy, which was adopted by the management body and the Supervisory Board. In accordance with the legal requirements and the FMA circular on the suitability assessment of managing</td>
</tr>
</table>

		and their actual knowledge, skills and expertise.	directors, supervisory board members and holders of key functions, this policy describes the professional and personal requirements for members of the management body and the Supervisory Board. The Fit & Proper Policy also includes a description of the procedure that ensures the assessment of suitability in the case of an appointment as well as the ongoing evaluation.
Point (c) of Article 435(2) CRR	(c)	Information on the diversity policy with regard of the members of the management body.	When appointing members of the management body and the supervisory board, particular attention is paid to ensuring a broad and well-balanced combination of skills, attributes and competencies. The objective is to bring together diverse perspectives and professional experiences, thereby supporting independent judgement as well as efficient, sound and balanced decision-making within both governance bodies. Furthermore, the organisation actively implements measures to ensure appropriate gender representation within the management body and the supervisory board. In the course of selecting individual members, factors such as educational background, professional and industry experience, gender, age and cultural background are assessed in order to ensure an adequate level of diversity and to meet the

			requirements for a well-structured and effective governance body.

Article 437(a) - Composition of regulatory own funds

Template EU CC1

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Common Equity Tier 1 (CET1) capital: instruments and reserves		
1	Capital instruments and the related share premium accounts	18.169.803,19	(a)
	of which: Instrument type 1	18.169.803,19	(a)
	of which: Instrument type 2	0,00	
	of which: Instrument type 3	0,00	
2	Retained earnings	126.775.981,40	(b)
3	Accumulated other comprehensive income (and other reserves)	698.347.402,62	(c)
EU-3a	Funds for general banking risk	0,00	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0,00	
5	Minority interests (amount allowed in consolidated CET1)	52.443.977,42	(d)
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0,00	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**895.737.164,63**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	0,00	
8	Intangible assets (net of related tax liability) (negative amount)	-16.316.270,51	(e)
9	Not applicable	0,00	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0,00	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0,00	
12	Negative amounts resulting from the calculation of expected loss amounts	0,00	
13	Any increase in equity that results from securitised assets (negative amount)	0,00	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,00	
15	Defined-benefit pension fund assets (negative amount)	0,00	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0,00	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00	
20	Not applicable	0,00	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0,00	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,00	
EU-20c	of which: securitisation positions (negative amount)	0,00	
EU-20d	of which: free deliveries (negative amount)	0,00	

21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0,00	
22	Amount exceeding the 17,65% threshold (negative amount)	0,00	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0,00	
24	Not applicable	0,00	
25	of which: deferred tax assets arising from temporary differences	0,00	
EU-25a	Losses for the current financial year (negative amount)	0,00	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0,00	
26	Not applicable	-16.316.270,51	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	879.420.894,12	
27a	Other regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-16.316.270,51	(e)
29	Common Equity Tier 1 (CET1) capital	879.420.894,12	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0,00	
31	of which: classified as equity under applicable accounting standards	0,00	
32	of which: classified as liabilities under applicable accounting standards	0,00	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0,00	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0,00	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0,00	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	12.156.749,71	(f)
35	of which: instruments issued by subsidiaries subject to phase out	0,00	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	12.156.749,71	(f)
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0,00	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00	

40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,00	
41	Not applicable	0,00	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0,00	
42a	Other regulatory adjustments to AT1 capital	0,00	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0,00	
44	Additional Tier 1 (AT1) capital	12.156.749,71	(f)
45	Tier 1 capital (T1 = CET1 + AT1)	891.577.643,83	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	0,00	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0,00	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0,00	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0,00	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	16.208.999,62	(g)
49	of which: instruments issued by subsidiaries subject to phase out	0,00	
50	Credit risk adjustments	0,00	
51	Tier 2 (T2) capital before regulatory adjustments	16.208.999,62	(g)
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,00	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,00	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,00	
54a	Not applicable	0,00	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,00	
56	Not applicable	0,00	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,00	
EU-56b	Other regulatory adjustments to T2 capital	0,00	
57	Total regulatory adjustments to Tier 2 (T2) capital	0,00	
58	Tier 2 (T2) capital	16.208.999,62	(g)
59	Total capital (TC = T1 + T2)	907.786.643,45	
60	Total Risk exposure amount	2.958.293.686,29	

Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	29,73%	
62	Tier 1 capital	30,14%	
63	Total capital	30,69%	
64	Institution CET1 overall capital requirements	8,41%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	0,06%	
67	of which: systemic risk buffer requirement	0,00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,00%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	25,23%	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0,00	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	466.422.989,24	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	18.998.630,34	(h)
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0,00	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0,00	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0,00	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0,00	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	0,00	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0,00	
82	Current cap on AT1 instruments subject to phase out arrangements	0,00	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0,00	
84	Current cap on T2 instruments subject to phase out arrangements	0,00	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0,00	

Article 437(a) - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Template EU CC2

		a	b	c
		Balance sheet in published/audited financial statements	In supervisory scope of consolidation	Cross reference
		At the end of the period	At the end of the period	
	Assets – Breakdown by asset classes as included in the published/audited financial statements			
1	Cash and balances at central bank	35.294.379,36	35.294.379,36	
2	Debt securities issued by public authorities eligible for refinancing	467.018.386,35	467.018.386,35	
3	Receivables from credit institutions	178.627.082,33	178.627.082,33	
4	Loans to customers	528.014,43	528.014,43	
5	Mortgage loans	5.052.161.058,55	5.052.161.058,55	
6	Other loans	279.757.348,14	279.757.348,14	
7	Debt securities and other fixed-income securities	649.324.046,27	649.324.046,27	
8	Shares and other variable-yield securities	60.420.037,80	60.420.037,80	
9	Participations	3.126,43	3.126,43	
10	Shares in affiliated companies and participations	466.422.989,23	466.422.989,23	
11	Intangible assets	21.189.961,70	21.189.961,70	(e)
12	Tangible assets	9.392.622,94	9.392.622,94	
13	Other assets	24.760.020,69	24.760.020,69	
14	Deferred tax assets	18.998.630,34	18.998.630,34	(h)
15	Prepayments and accrued income	67.190.604,95	67.190.604,95	
	Total assets	**7.331.088.309,51**	**7.331.088.309,51**	
	Liabilities – Breakdown by liability classes as included in the published/audited financial statements			
1	Liabilities to credit institutions	84.639.178,11	84.639.178,11	
2	Liabilities to customers	4.245.127.597,61	4.245.127.597,61	
3	Securitized liabilities	1.800.580.066,14	1.800.580.066,14	
4	Other liabilities	35.158.328,63	35.158.328,63	
5	Accrued expenses and deferred income	10.646.491,61	10.646.491,61	
6	Provisions	76.776.418,80	76.776.418,80	
7	Fund for building society saving protection	0	0	
8	Subordinated liabilities	2.768.965,94	2.768.965,94	
9	Supplementary capital in accordance with Part Two, Title I, Chapter 4 of Regulation (EU) No 575/2013	0	0	(g)
10	Participatory capital	0	0	
	Total liabilities	**6.255.697.046,84**	**6.255.697.046,84**	
	Eigenkapital			
1	Subscribed capital	16.946.195,52	16.946.195,52	(a)
2	Capital reserves	2.365.007,55	2.365.007,55	(a)
3	Revenue reserves	700.621.906,25	700.621.906,25	(c)
4	Balance sheet profit	172.029.633,80	172.029.633,80	(b)
5	Non-controlling interests	183.428.519,55	183.428.519,55	(d), (f)
	Total equity	**1.075.391.262,67**	**1.075.391.262,67**	

Article 438(a) CRR and Article 438(c) CRR - ICAAP information

Table EU OVC

Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital	Economic and normative perspectives are applied to assess the adequacy of internal capital: The economic perspective corresponds to an internally defined risk-bearing capacity assessment based on an economic model. It provides a point-in-time comparison of economic risk-coverage capacity and quantified risks and includes a present-value view of capital and risks as well as a point-in-time liquidity view taking future cash flows into account. Risks are assessed at a 99.9% confidence level and are fully covered by available risk-coverage capacity. Capital limits are defined for overall risk coverage and for each material risk type within the CI group, including predefined early-warning thresholds. In addition, annual economic risk planning (based on annual capital planning) demonstrates sufficient internal capital over a three-year horizon in line with medium-term planning assumptions. The normative perspective assesses risk-bearing capacity on the basis of regulatory metrics over a three-year horizon. It analyses the development of the economic

			situation and key regulatory ratios under base-case assumptions and under stress. The results indicate adequate own funds in both the base case and the adverse scenario. In the adverse scenario, material risks are stressed, in particular: credit risk in the customer business (higher risk provisions), credit and spread risk in the investment portfolio (issuer defaults and valuation adjustments), the absence of dividend payments from the insurance subsidiary, and interest-rate risk reflected in reduced net interest income. The economic risk-bearing capacity assessment is performed quarterly, while the normative assessment is performed annually. Reporting to the management body and the supervisory board is provided via the Group Risk Report.

Article 438(c) CRR - Performing and non-performing exposures and related provisions

Template EU CR1

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	35.294.379,36			0,00			0,00			0,00				0,00	0,00
010	Loans and advances	5.531.811.523,35			71.307.686,37			-60.036.837,46			-23.776.551,74				4.400.567.356,34	43.415.829,08
020	*Central banks*	*0,00*			0,00			0,00			0,00				0,00	0,00
030	*General governments*	*0,00*			0,00			0,00			0,00				0,00	0,00
040	*Credit institutions*	*173.622.013,84*			0,00			0,00			0,00				0,00	0,00
050	*Other financial corporations*	*26.963.725,52*			0,00			0,00			0,00				0,00	0,00
060	*Non-financial corporations*	*225.290.306,11*			0,00			-874.072,64			0,00				215.704.072,43	0,00
070	*Of which SMEs*	*60.416.702,43*			0,00			-276.859,78			0,00				58.594.516,60	0,00
080	*Households*	*5.105.935.477,88*			71.307.686,37			-59.162.764,82			-23.776.551,74				4.184.863.283,91	43.415.829,08
090	Debt securities	1.121.347.501,11			0,00			0,00			0,00				0,00	0,00
100	*Central banks*	*0,00*			0,00			0,00			0,00				0,00	0,00
110	*General governments*	*377.690.811,14*			0,00			0,00			0,00				0,00	0,00
120	*Credit institutions*	*717.879.917,07*			0,00			0,00			0,00				0,00	0,00
130	*Other financial corporations*	*19.789.274,43*			0,00			0,00			0,00				0,00	0,00
140	*Non-financial corporations*	*5.987.498,47*			0,00			0,00			0,00				0,00	0,00
150	Off-balance-sheet exposures	***130.735.263,99***			***243.236,72***			***0,00***			***0,00***				***0,00***	***0,00***
160	*Central banks*	***0,00***			***0,00***			***0,00***			***0,00***				***0,00***	***0,00***
170	*General governments*	***0,00***			***0,00***			***0,00***			***0,00***				***0,00***	***0,00***
180	*Credit institutions*	***1.000,00***			***0,00***			***0,00***			***0,00***				***0,00***	***0,00***
190	*Other financial corporations*	***0,00***			***0,00***			***0,00***			***0,00***				***0,00***	***0,00***
200	*Non-financial corporations*	***867.308,00***			***0,00***			***0,00***			***0,00***				***0,00***	***0,00***
210	*Households*	***129.866.955,99***			***243.236,72***			***0,00***			***0,00***				***0,00***	***0,00***
220	***Total***	***6.819.188.667,81***			***71.550.923,09***			***0,00***			***0,00***				***0,00***	***0,00***

Article 438(d) and Article 447 - Overview of total risk exposure amounts

Template EU OV1

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	2.674.248.655,89	3.056.148.025,11	213.939.892,47
2	Of which the standardised approach	2.674.248.655,89	3.056.148.025,11	213.939.892,47
3	Of which the Foundation IRB (F-IRB) approach	0,00	0,00	0,00
4	Of which slotting approach	0,00	0,00	0,00
EU 4a	Of which equities under the simple risk weighted approach	0,00	0,00	0,00
5	Of which the Advanced IRB (A-IRB) approach	0,00	0,00	0,00
6	Counterparty credit risk - CCR	3.763.273,53	5.024.856,34	301.061,88
7	Of which the standardised approach	2.678.731,78	3.916.496,92	214.298,54
8	Of which internal model method (IMM)	0,00	0,00	0,00
EU 8a	Of which exposures to a CCP	1.084.541,75	1.108.359,42	86.763,34
9	Of which other CCR	0,00	0,00	0,00
10	Credit valuation adjustments risk - CVA risk	2.578.115,25	5.772.663,85	206.249,22
EU 10a	Of which the standardised approach (SA)	0,00	0,00	0,00
EU 10b	Of which the basic approach (F-BA and R-BA)	2.578.115,25	5.772.663,85	206.249,22
EU 10c	Of which the simplified approach	0,00	0,00	0,00
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	0,00	0,00	0,00
16	Securitisation exposures in the non-trading book (after the cap)	0,00	0,00	0,00
17	Of which SEC-IRBA approach	0,00	0,00	0,00
18	Of which SEC-ERBA (including IAA)	0,00	0,00	0,00
19	Of which SEC-SA approach	0,00	0,00	0,00
EU 19a	Of which 1250% / deduction	0,00	0,00	0,00
20	Position, foreign exchange and commodities risks (Market risk)	0,00	0,00	0,00
21	Of which the Alternative standardised approach (A-SA)	0,00	0,00	0,00
EU 21a	Of which the Simplified standardised approach (S-SA)	0,00	0,00	0,00
22	Of which Alternative Internal Model Approach (A-IMA)	0,00	0,00	0,00
EU 22a	Large exposures	0,00	0,00	0,00
23	Reclassifications between the trading and non-trading books	0,00	0,00	0,00
24	Operational risk	277.703.641,62	258.447.832,39	22.216.291,33
EU 24a	Exposures to crypto-assets	0,00	0,00	0,00
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	0,00	0,00	0,00
26	Output floor applied (%)	0,00	0,00	
27	Floor adjustment (before application of transitional cap)	0,00	0,00	
28	Floor adjustment (after application of transitional cap)	0,00	0,00	
29	**Total**	**2.958.293.686,29**	**3.325.393.377,69**	**236.663.494,90**

Article 438(d) and Article 447 - Key metrics template

Template EU KM1

		a	e
		T	T-4
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	879.420.894,12	837.037.351,19
2	Tier 1 capital	891.577.643,83	852.430.322,16
3	Total capital	907.786.643,45	874.668.266,62
	Risk-weighted exposure amounts		
4	Total risk exposure amount	2.958.293.686,29	3.330.057.682,11
4a	Total risk exposure pre-floor	2.958.293.686,29	3.330.057.682,11
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	29,73%	25,14%
5a	Not applicable		
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	29,73%	25,14%
6	Tier 1 ratio (%)	30,14%	25,60%
6a	Not applicable		
6b	Tier 1 ratio considering unfloored TREA (%)	30,14%	25,60%
7	Total capital ratio (%)	30,69%	26,27%
7a	Not applicable		
7b	Total capital ratio considering unfloored TREA (%)	30,69%	26,27%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,40%	3,00%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,35%	1,63%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,80%	2,18%
EU 7g	Total SREP own funds requirements (%)	10,40%	11,00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)		

	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)		
8	Capital conservation buffer (%)	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-
9	Institution specific countercyclical capital buffer (%)	0,06%	0,12%
EU 9a	Systemic risk buffer (%)	-	-
10	Global Systemically Important Institution buffer (%)	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-
11	Combined buffer requirement (%)	2,56%	2,62%
EU 11a	Overall capital requirements (%)	12,96%	13,62%
12	CET1 available after meeting the total SREP own funds requirements (%)	65,02%	56,24%
	Leverage ratio		
13	Total exposure measure	7.608.089.128,74	7.738.742.576,52
14	Leverage ratio (%)	11,61%	11,02%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)		
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00	0,00
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00	0,00
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)		
EU 14d	Leverage ratio buffer requirement (%)	0,00	0,00
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	949.369.548,24	852.401.472,35
EU 16a	Cash outflows - Total weighted value	273.133.487,47	301.809.826,58
EU 16b	Cash inflows - Total weighted value	144.763.066,47	85.605.791,99
16	Total net cash outflows (adjusted value)	128.370.421,00	216.204.034,59
17	Liquidity coverage ratio (%)	739,55%	394,26%
	Net Stable Funding Ratio		
18	Total available stable funding	6.111.332.267,20	6.153.327.749,05
19	Total required stable funding	4.600.344.176,13	4.405.305.473,48
20	NSFR ratio (%)	132,85%	139,68%

Article 438(d) - Credit valuation adjustment risk under the Reduced Basic Approach (R-BA)

Template EU CVA 1

		a	b
		Components of Own Funds Requirements	Own funds requirements
1	Aggregation of systematic components of CVA risk	47.436.550.327,77	
2	Aggregation of idiosyncratic components of CVA risk	53.246.856.378,48	
3	Total		206.249,22

Article 438(d) - Operational risk own funds requirements and risk exposure amounts

Template EU OR3

		a
1	Business Indicator Component (BIC)	185.135.761,07
EU 1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	-
2	Not applicable	
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	22.216.291,33
4	Operational Risk Exposure Amounts (REA)	277.703.641,62

Article 438(da) CRR – Disclosure Not Applicable Due to Exclusive Use of the Standardised Approach

A disclosure pursuant to Article 438, point (da), CRR is not applicable to the Wüstenrot Credit Institution Group.
The Wüstenrot Credit Institution Group exclusively applies the Standardised Approach for credit risk and does not use any internal approaches or models, in particular no IRB approach (neither Foundation nor Advanced), no internal models pursuant to Article 221 CRR (netting agreements), no internal models for securitisation risk (SEC-IRBA (Articles 258 to 260 CRR), Internal Assessment Approach (Articles 265 and 266 CRR)), and no internal model approaches for market risk pursuant to Articles 283 to 294 CRR and Articles 362 to 377 CRR.
Consequently, no calculation of the total risk exposure amount applying the output floor pursuant to Article 92(4) CRR is performed.

Article 442(c) - Performing and non-performing exposures and related provisions

Template EU CR1

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	35.294.379,36			0,00			0,00			0,00				0,00	0,00
010	Loans and advances	5.531.811.523,35			71.307.686,37			-60.036.837,46			-23.776.551,74				4.400.567.356,34	43.415.829,08
020	Central banks	0,00			0,00			0,00			0,00				0,00	0,00
030	General governments	0,00			0,00			0,00			0,00				0,00	0,00
040	Credit institutions	173.622.013,84			0,00			0,00			0,00				0,00	0,00
050	Other financial corporations	26.963.725,52			0,00			0,00			0,00				0,00	0,00
060	Non-financial corporations	225.290.306,11			0,00			-874.072,64			0,00				215.704.072,43	0,00
070	Of which SMEs	60.416.702,43			0,00			-276.859,78			0,00				58.594.516,60	0,00
080	Households	5.105.935.477,88			71.307.686,37			-59.162.764,82			-23.776.551,74				4.184.863.283,91	43.415.829,08
090	Debt securities	1.121.347.501,11			0,00			0,00			0,00				0,00	0,00
100	Central banks	0,00			0,00			0,00			0,00				0,00	0,00
110	General governments	377.690.811,14			0,00			0,00			0,00				0,00	0,00
120	Credit institutions	717.879.917,07			0,00			0,00			0,00				0,00	0,00
130	Other financial corporations	19.789.274,43			0,00			0,00			0,00				0,00	0,00
140	Non-financial corporations	5.987.498,47			0,00			0,00			0,00				0,00	0,00
150	Off-balance-sheet exposures	130.735.263,99			243.236,72			0,00			0,00				0,00	0,00
160	Central banks	0,00			0,00			0,00			0,00				0,00	0,00
170	General governments	0,00			0,00			0,00			0,00				0,00	0,00
180	Credit institutions	1.000,00			0,00			0,00			0,00				0,00	0,00
190	Other financial corporations	0,00			0,00			0,00			0,00				0,00	0,00
200	Non-financial corporations	867.308,00			0,00			0,00			0,00				0,00	0,00
210	Households	129.866.955,99			243.236,72			0,00			0,00				0,00	0,00
220	Total	6.819.188.667,81			71.550.923,09			0,00			0,00				0,00	0,00

Article 442(d) - Maturity of exposures

Template EU CR1-A

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	518.679,54	95.754.835,32	61.050.940,07	5.361.981.365,59	0,00	5.519.305.820,52
2	Debt securities	0,00	64.252.479,81	573.279.372,15	483.815.649,15	0,00	1.121.347.501,11
3	*Total*	518.679,54	160.007.315,13	634.330.312,22	5.845.797.014,74	0,00	6.640.653.321,63

Article 449a - Qualitative information on Environmental risk

Table 1

Business strategy and processes		
(a)	Institution's business strategy to integrate environmental factors and risks, considering the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning	Wüstenrot's business strategy and medium-term planning provide the framework for setting business objectives for the CI group and its entities. Within the annual planning cycle, expected revenues and costs are assessed and key external drivers—such as macroeconomic conditions, regulatory developments and, where relevant, environmental factors—are considered. As part of planning, the institution also assesses the expected fulfilment of key prudential requirements, in particular capital and liquidity. For ESG risks, an annual materiality assessment is performed. Environmental and other ESG risk factors are reflected in the risk inventory and are considered in both the economic and normative ICAAP perspectives using forward-looking analyses (stress testing) to identify potential vulnerabilities and impacts. Both the lending guidelines (mortgage-backed residential financing for retail customers; no traditional corporate financing) and the investment guidelines for securities are designed to identify, consider and mitigate ESG risks. ESG key risk indicators and the utilisation of ESG limits are monitored and reported monthly to the management body

		and quarterly to the supervisory board as part of the regular risk reporting process.
(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes	Forward-looking information (e.g. climate scenarios) is used to further develop the risk management framework and related steering measures. For the customer business (mortgage-backed residential financing for retail customers; no traditional corporate financing) and for the investment portfolio, ESG limits have been approved by the management body. Performance against these limits is monitored and reported as part of the regular risk reporting process. Customer business Loan portfolio: The volume of collateral properties located in hazard zones and flood zones is subject to limits. New business: Environmental and natural hazard risks are considered in the credit approval process; for properties with elevated hazard exposure, more conservative lending criteria apply (including stricter collateral valuation and lower loan-to-value limits). Energy efficiency of collateral is considered via operating costs in the household calculation and thus in the creditworthiness assessment. Investments New investments: Limits for direct investments are defined

		based on ESG ratings and financed emissions; exclusion criteria apply in addition.
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	There are currently no specific investment objectives that target the taxonomy alignment of investments. Environmental objectives are taken into account within the investment process through the ESG Policy, but they are not explicitly targeted.

(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	Environmental risk is integrated into the institution's regular origination, review and monitoring processes. Customer business: During credit assessment, customers are engaged through targeted information and documentation requests (e.g. energy-efficiency information and, where relevant, evidence on natural-hazard exposure of the collateral) to support risk identification and mitigation. Investments: Engagement is defined in the ESG Investment Policy. As a fixed income investor with a focus on SSA issuers the CI group does not hold any voting rights in order to influence an investee's practices. For corporate bond investments, issuers are expected to meet defined ESG requirements as part of the investment framework. Where issuers do not adequately fulfil these criteria, expectations are communicated accordingly. In cases where a portfolio issuer exhibits a significant and sustained deterioration in

		ESG-factors, this may ultimately result in the reduction or divestment of the respective position.
Governance		
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	The management body is responsible for setting and approving the environmental risk management framework, including objectives, strategy, policies and risk-appetite elements (e.g. limits), and for overseeing their implementation. It ensures that the relevant environmental-risk transmission channels are addressed — in particular physical risks (e.g. natural hazards affecting collateral and operations) and transition risks (e.g. regulatory and market changes) — and that responsibilities are embedded in the institution's governance and control arrangements. The management body receives regular reporting on environmental-risk indicators and limit utilisation and ensures that predefined escalation procedures are applied in the event of breaches or material developments.
(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organizational structure both within business lines and internal control functions	The management body integrates environmental factors and risks into planning, ICAAP/ILAAP and risk steering using stress tests. Organizational responsibilities are embedded across business lines and control functions via the ESG Board and ESG Management, supported by a three-lines-of-defense model and an ICS that documents, tests and continuously improves key controls.

(g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	Measures to manage environmental factors and risks are embedded in the internal governance arrangements through defined committees, responsibilities and reporting lines. The management body is supported by the ESG Board (as the central forum for coordination, consultation and alignment) and by the Group Risk Board for cross-entity risk matters. Responsibilities are allocated in line with the three-lines-of-defence model: business units implement agreed measures within day-to-day processes (e.g. credit approval, collateral and portfolio management); independent control functions (Risk Management/Compliance) define and monitor environmental-risk indicators and limits and provide oversight and challenge; Internal Audit provides independent assurance on the adequacy and effectiveness of the control framework. A feedback loop from risk management to the management body is ensured through regular reporting and escalation: environmental-risk indicators, limit utilisation and material developments — covering key transmission channels — are reported in the Group Risk Report.
(h)	Lines of reporting and frequency of reporting relating to environmental risk	Environmental-risk reporting is consolidated by Risk Controlling & Reporting and included in the Group Risk Report. It is provided monthly to the management body and quarterly to the supervisory boards; ad-hoc escalation applies for material developments.

(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	Wüstenrot ensures the alignment of its remuneration policy with environmental risk objectives by integrating sustainability criteria into performance assessments for management and key staff. This approach prevents incentives for excessive risk-taking, ensuring that compensation practices support the institution's long-term ESG strategy and risk appetite. The remuneration policy takes sustainability risks into account, particularly regarding the qualitative target aspects of Board compensation. It is designed to ensure that no incentives are created for taking excessive sustainability risks. All employees, management, and board members align their actions with the principles of the Code of Conduct, which supports a culture of compliance and integrity essential for managing ESG risks. One element within the remuneration system concerns the development of a decarbonization roadmap for the group. Another element is the active management of the app-usage rate among customers for their products. This measure aims to promote the increased use of digital processes and may indirectly contribute to a reduction in paper consumption. The remuneration policy is reviewed annually by the internal audit function to ensure ongoing compliance with group guidelines and regulatory requirements. Additionally, the

		Compensation Committee or Supervisory Board reviews the achievement of targets and determines variable compensation based on these aligned goals.
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	Environmental factors and risks are integrated into the risk framework across short-, medium- and long-term horizons. Short-term impacts are captured through ongoing risk identification and monitoring, including environmental risk indicators and escalation where thresholds are breached. In addition, short-, medium- and long-term impacts are assessed through forward-looking analyses, including climate and environmental stress testing, to identify potential vulnerabilities.
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	The framework for environmental risk management is based on the definitions and requirements set out in EBA/GL/2025/01 and the FMA Guideline on the management of sustainability risks. Both qualitative assessments (e.g., sector-based risk analyses, heatmaps) and quantitative methods (e.g., stress tests) are used. The scenarios are aligned with internationally recognised reference pathways. Integration into the risk management framework is carried out in accordance with the principles laid down in the risk management guidelines of the FMA and the OeNB.

(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	For the customer business, environmental sensitivity is assessed at origination and on an ongoing basis using data on the collateral (e.g. location-based hazard and flood exposure) and, where available, energy-efficiency information. These data points are incorporated into the credit process (incl. collateral valuation and loan-to-value considerations) and are aggregated at portfolio level to monitor concentrations and trends. For the investment portfolio, environmental sensitivity is monitored using issuer- and portfolio-level information (e.g. ESG ratings, emissions and sector/portfolio composition) to identify exposures potentially affected by transition drivers. The measurement framework combines qualitative mapping (e.g. sector/portfolio screening and heatmaps) with quantitative forward-looking analyses (e.g. stress testing) to assess potential impacts. ESG KRIs and, where applicable, limits are reported through the regular risk-reporting process.
(m)	Activities, commitments and exposures contributing to mitigate environmental risks	Environmental-risk mitigation is supported through lending and investment practices. In mortgage lending, collateral-based hazard and flood considerations, conservative lending parameters for higher-risk properties and portfolio limits reduce physical-risk exposure; energy-efficiency information is considered where available. In investments, ESG criteria, exclusion rules and

		Board-approved limits (based on ESG ratings and financed-emissions indicators) support the mitigation of transition and physical risk.
(n)	Implementation of tools for identification, measurement and management of environmental risks	Environmental-risk factors are embedded in key processes and supporting systems, notably through (i) the systematic capture and use of energy-efficiency information for collateral (where available) within credit assessment and portfolio monitoring, and (ii) location-based data to assess natural-hazard exposure of collateral for risk identification and steering. With forward-looking stress testing potential impacts on capital and liquidity metrics are analysed. Governance and integration tools include an annual ESG materiality assessment to ensure consistent identification and documentation of ESG risk drivers, as well as a dedicated framework of ESG limits and key risk indicators (KRIs). The output of these tools is integrated into regular risk reporting.
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	The outcomes of the environmental-risk tools currently applied (in particular stress testing within ICAAP and ILAAP, supported by ESG KRIs and limit monitoring) indicate that, based on the available information and current portfolio characteristics, the direct impact of environmental risks on the capital and liquidity risk profile is contained. Under the scenarios considered, the internal capital position remains within the defined risk-tolerance levels and no material

		deterioration of liquidity buffers is observed in the ILAAP metrics. This assessment is supported by the conservative business model (mortgage-backed residential retail lending in Austria; no traditional corporate financing) and a conservative securities investment approach. Results are monitored and reflected in regular governance: environmental-risk indicators and ESG limit utilisation are reported via the Group Risk Report to the management body (monthly) and the supervisory board (quarterly), and escalation is triggered in case of material changes or threshold breaches.
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	Customer Business: • Physical hazard zones for collateral properties with high portfolio coverage (yellow/red hazard zones, flood zones) • Energy performance certificate data, especially for new business; for the existing portfolio, initiatives have been launched to improve the portfolio coverage Investments: • MSCI ESG ratings • Emissions
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	Environmental risk is addressed in the limit framework through Board-approved ESG limits for the mortgage portfolio and the investment portfolio. In the customer business, limits constrain concentrations of collateral with

		elevated hazard exposure (e.g. flood / natural-hazard zones) and are complemented by stricter underwriting parameters for higher-risk properties. In the investment portfolio, limits for direct investments are defined using external ESG indicators (e.g. ratings and financed-emissions metrics) and are complemented by exclusion criteria. Limit utilisation is monitored on an ongoing basis and reported via the Group Risk Report (monthly to the management body and quarterly to the supervisory board). The framework applies a traffic-light logic with predefined early-warning thresholds.
(r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	Environmental risks are not managed as a separate risk type; they are treated as drivers that can affect the established prudential risk categories through relevant transmission channels, in particular physical and transition risks. The linkages are assessed as part of the annual materiality assessment and are reflected in the risk inventory and related risk management measures. Credit risk: Physical risks (e.g. floods or other natural hazards) may reduce borrowers' repayment capacity and impair collateral values; transition risks (e.g. regulatory and market changes) may affect credit quality via higher operating costs. Additionally, collateral values may also be negatively affected depending on the modernization status

		of the property. With regards to physical risks, regional concentration of collateral values in areas impacted by natural hazards may constitute a concentration risk. Physical Risk may also negatively impact production facilities and supply chains which may affect the values of securities held. Crisis relief measures can lead to an increase in sovereign debt with potential negative influence on the ratings of sovereign bonds. Transition risks may compromise business models of corporates, particularly with respect to energy-intensive industries, which may become overburdened by running or transformation costs. Regarding credit risk for securities, exposure concentration in individual issuers or sectors affected by the above-mentioned transmission channels may contribute to concentration risks. Liquidity and funding risk: Environmental events or transition-related shocks can contribute to market disruptions, affecting the liquidity and valuation of securities and, indirectly, funding costs. Market risk: Transition dynamics may increase spread and price volatility, especially for issuers exposed to transition risk; physical risks can also affect valuations through issuer specific impacts.

		Operational and reputational risk: Physical events may cause business disruption (e.g. outages of premises or critical service providers), while increasing regulation can raise compliance and process risk; inadequate consideration of ESG matters may lead to reputational impacts.

Article 449a - Qualitative information on social risk

Table 2

Business strategy and processes		
(a)	Adjustment of the institution's business strategy to integrate social factors and risks considering the impact of social risk on the institution's business environment, business model, strategy and financial planning	The institution considers relevant social factors and risks as part of its broader business strategy. Social developments and regulatory expectations are reviewed for their potential impact on the business environment and strategic priorities. Where applicable, these insights inform the calibration of policies and operational measures. In customer-facing activities, social factors are primarily addressed through product governance and customer-centric processes (such as complaint handling and service quality standards) to help mitigate conduct and reputational risks. Additionally, social considerations related to the securities portfolio are taken into account during issuer assessments, including the

		application of minimum ESG ratings and exclusion criteria where feasible.
(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	Social risks are addressed within the respective domains of the business strategy. Short-term objectives focus on safe conduct and customer outcomes (e.g. complaints handling or service-quality standards). Medium-term objectives are incorporated into the annual planning cycle and the medium-term plan, including product governance requirements and workforce/operational resilience topics. Long-term objectives consider structural developments (e.g. demographic trends and regulatory expectations).
(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	For the customer business, social considerations are embedded in the advisory and credit origination process. Affordability is assessed and documented to ensure that customers can sustainably service their obligations based on verified income and expenditure information. In addition, the intended use of proceeds is assessed as part of the credit application and financing is generally provided for clearly defined retail housing purposes (e.g. acquisition, refurbishment or creation of residential property). Customer identification and the completeness and plausibility of supporting documentation are verified in accordance with the established onboarding and credit approval procedures.

		Engagement for investments in financial instruments is defined in the ESG Investment Policy. As a fixed income investor with a focus on SSA issuers the CI group does not hold any voting rights in order to influence an investee's practices. For corporate bond investments, issuers are expected to meet defined ESG requirements as part of the investment framework. Where issuers do not adequately fulfil these criteria, expectations are communicated accordingly. In cases where a portfolio issuer exhibits a significant and sustained deterioration in ESG-factors, this may ultimately result in the reduction or divestment of the respective position.
Governance		
(d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:	The management body is responsible for setting and approving the social risk management framework. It oversees the implementation of these requirements through governance and reporting, ensuring that social risk drivers linked to counterparties' approaches (e.g. human rights and other socially harmful activities) are appropriately considered in the institution's decision processes, in particular for investments. The is supported by the ESG governance set-up (including the ESG Board) and receives regular reporting on the application of minimum standards and exclusion criteria by the ESG investment policy.

(i)	Activities towards the community and society	Wüstenrot is intensifying its engagement in the social sphere. The focus is on long-term partnerships, such as with the Stiftung Kindertraum and the association RollOn. In addition, we place great emphasis on regional support initiatives that are closely connected to the needs of our customers. In doing so, we consider, support, and promote the engagement and concerns of our customers. Our sales organization purposefully relies on maintaining close relationships with our customers—particularly given that, with our product portfolio, we also fulfil a broader societal responsibility.
(ii)	Employee relationships and labour standards	We place great importance on fair and responsible working conditions and ensure that labour law and social standards are reflected in our internal policies and HR processes. This includes, in particular: • compliance with labour law requirements, collective bargaining agreements, and internal policies on fair working conditions. • equal treatment and non-discrimination within our HR policies, supported by corresponding internal guidelines. • health and safety measures aimed at ensuring the security and well-being of employees.

		• training and development initiatives that promote the continuous professional and personal development of employees. • dialogue and participation structures, such as performance reviews and institutionalized employee representation. These aspects form an integral part of the Bank's HR and governance structures and are implemented through established organizational processes. All relevant labour law regulations are observed and complied with.
(iii)	Customer Protection and product responsibility	Wüstenrot ensures the protection of customers throughout the entire product and service lifecycle. The technology-supported and product-neutral 360° advisory approach guarantees that customers always receive need-based recommendations. In the insurance business, the legally required "wishes and needs" test additionally ensures that only suitable products are offered. The protection of personal data follows the highest security and compliance standards, and customers receive support whenever needed in using our services. A structured, multi-level complaints procedure is available, including an independent second review based on the four-eyes principle.
(iv)	Human rights	In the context of investments, social risks are addressed through the ESG Investment Policy. Investments in

		companies that violate recognized frameworks and standards (including the UN Global Compact, the International Labour Organization, and the OECD Guidelines for Multinational Enterprises) are therefore excluded. The defined exclusion criteria for direct investments include, among other things, human rights violations and exclude investments in affected counterparties.
(e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body	Measures to manage social factors and risks are embedded in the internal governance arrangements through defined committees, responsibilities and reporting lines. The management body is supported by the ESG Board (coordination and alignment on ESG matters) and the Group Risk Board for cross-entity risk topics.
(f)	Lines of reporting and frequency of reporting relating to social risk	Social-risk reporting of the applicable business units follows defined reporting lines within the reporting framework. ESG-ratings are consolidated by the risk management function and included in the Group Risk Report, which is provided monthly to the management body and quarterly to the supervisory board (including relevant committees, where applicable).

(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	The Bank's remuneration policy is designed to promote responsible and compliant behaviour and to avoid improper incentives that could lead to social risks. For variable remuneration, qualitative criteria are as important as quantitative targets—particularly compliance with regulatory requirements, internal guidelines, and customer satisfaction. The remuneration systems are reviewed regularly as part of the established governance and control processes.
Risk management		
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	The framework for social risk management is based on the definitions and requirements set out in EBA/GL/2025/01 and the FMA guideline on the management of sustainability risks. The methods applied include, in particular, qualitative assessments (e.g. ESG ratings of investments). An ESG investment policy has been defined including limits for ESG ratings and exclusion criteria.
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) are sensitive to social risk, covering relevant transmission channels	In the customer business, social-risk aspects are addressed primarily through product governance, affordability and vulnerability considerations within origination and servicing, and the monitoring of customer-related indicators (e.g. complaints). The credit process includes documentation and verification steps that support responsible lending practices and help manage potential conduct and reputational

		impacts. In the investment portfolio, social-risk sensitivity is considered using available issuer information (e.g. ESG ratings) and is reflected in minimum standards and exclusion criteria as set out in the applicable investment policy.
(j)	Activities, commitments and assets contributing to mitigate social risk	Wüstenrot mitigates social risk primarily through its business practices, governance commitments and investment assets. In the customer business, social risk is addressed through responsible lending standards and product governance. In the investment portfolio, social considerations are integrated via the ESG Investment Policy, including minimum standards, exclusion criteria for socially harmful activities. These measures aim to reduce conduct, reputational and counterparty-related social risks and to support a resilient risk profile.
(k)	Implementation of tools for identification and management of social risk	Social risk considerations are incorporated on a risk-based basis. In the customer business, social risk is addressed through responsible lending standards and product governance. For investment activities, the ESG Investment Policy provides the overarching framework by integrating social criteria into issuer assessment and ongoing monitoring, including management body-approved limits for direct investments based on ESG ratings and defined exclusion criteria.

(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	For social risk, the institution applies minimum standards, exclusion criteria and tolerance thresholds as part of its ESG investment policy. The management body has approved ESG limits for direct investments based on ESG ratings complemented by exclusion criteria for socially harmful activities; compliance with the defined minimum criteria is a prerequisite for entering into new exposures. Limit utilisation and breaches are monitored via the Group Risk Report (monthly to the management body and quarterly to the Supervisory Board). Breaches of limits trigger predefined escalation to the management Body.
(m)	Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	Social risks are not managed as a separate risk type; they are treated as drivers that can affect the established prudential risk categories via relevant transmission channels. Potential transmission channels include: Credit risk: Deteriorating social conditions (e.g. unemployment) can weaken repayment capacity; for investments, issuer controversies (e.g. human-rights or labour-standard breaches) can increase default risk and credit spreads. Liquidity and funding risk: Social events or controversies can trigger market disruptions, reducing market liquidity of certain securities and potentially increasing funding costs.

		Market risk: Repricing driven by reputational concerns, litigation or regulatory action can increase spread and price volatility, especially for affected issuers. Operational and reputational risk: Breaches of labour/social requirements (including discrimination or data-protection incidents) can lead to losses and disruption, while inadequate customer-treatment and conduct practices can cause reputational impacts and supervisory scrutiny.

Article 449a - Qualitative information on Governance risk

Table 3

Governance		
(a)	Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	The institution considers counterparties' governance performance as part of the investment decision process and ongoing monitoring by using ESG ratings. The ESG Board provides coordination and challenge, while the ESG Management function acts as the central point of contact.
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	Wüstenrot assesses the role of the counterparty's highest governance body in non-financial reporting based on external ESG ratings and the corresponding ESG rating reports from renowned ESG rating providers, which incorporate an evaluation of governance structures, oversight responsibilities, and non-financial reporting practices within their methodologies.
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	Due to the Bank's business model, the material exposures primarily relate to retail customers. Governance-related factors in the sense of corporate-level governance structures are therefore only partially applicable and are considered for investments through the consideration of ESG-ratings.

(i)	Ethical considerations	Ethical aspects are considered as part of compliance, integrity, and anti-money-laundering reviews, particularly regarding compliance with legal requirements and the prevention of abusive or unlawful business practices. For investments, ethical aspects are assessed based on defined exclusion criteria, external ESG ratings, and the corresponding underlying ESG rating reports.
(ii)	Strategy and risk management	Since the counterparties consist predominantly of retail customers, no assessment of corporate strategies or formal risk management structures is carried out. For non-retail investment counterparties, strategy and risk management are assessed based on external ESG ratings and the corresponding underlying ESG rating reports.
(iii)	Inclusiveness	Aspects of diversity or organizational involvement are generally not applicable to retail customers and are therefore not assessed separately. For non-retail investment counterparties, inclusiveness is assessed based on external ESG ratings and the corresponding underlying ESG rating reports.
(iv)	Transparency	Transparency aspects are considered as part of the regulatory identification and disclosure requirements applied throughout the customer relationship. For non-retail investment counterparties, transparency is assessed based on external ESG ratings and the corresponding underlying ESG rating reports.

(v)	Management of conflict of interest	Potential conflicts of interest are addressed through internal policies and processes designed to prevent conflicts of interest. For non-retail investment counterparties, the management of conflicts of interest is assessed based on external ESG ratings and the corresponding underlying ESG rating reports.
(vi)	Internal communication on critical concerns	Notifications of critical issues are handled through the Bank's established compliance and internal reporting processes. For non-retail investment counterparties, the assessment of internal communication on critical concerns is conducted using external ESG ratings and the corresponding underlying ESG rating reports.
Risk management		
(d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:	Given the business model (mortgage-backed retail residential financing; no traditional corporate financing), counterparty governance risk is primarily relevant for securities investments. Counterparties' governance performance is therefore integrated into the investment risk management arrangements through the ESG investment policy, including the use of ESG-ratings and the application of minimum standards.
(i)	Ethical considerations	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent

		identification and mitigation of ESG risks in the investment portfolio.
(ii)	Strategy and risk management	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent identification and mitigation of ESG risks in the investment portfolio.
(iii)	Inclusiveness	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent identification and mitigation of ESG risks in the investment portfolio.
(iv)	Transparency	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent identification and mitigation of ESG risks in the investment portfolio.
(v)	Management of conflict of interest	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent identification and mitigation of ESG risks in the investment portfolio.
(vi)	Internal communication on critical concerns	The ESG investment policy comprises defined minimum standards and Board-approved limits for direct investments based on ESG ratings. This supports the consistent

		identification and mitigation of ESG risks in the investment portfolio.

Article 449a - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Template 1

	Sector/subsector	Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated		
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures
1	**Exposures towards sectors that highly contribute to climate change***	241,16	-	-	-	-	-	-	-
2	**A - Agriculture, forestry and fishing**	-	-	-	-	-	-	-	-
3	**B - Mining and quarrying**	-	-	-	-	-	-	-	-
4	B.05 - Mining of coal and lignite	-	-	-	-	-	-	-	-
5	B.06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-
6	B.07 - Mining of metal ores	-	-	-	-	-	-	-	-
7	B.08 - Other mining and quarrying	-	-	-	-	-	-	-	-
8	B.09 - Mining support service activities	-	-	-	-	-	-	-	-
9	**C - Manufacturing**	3,28	-	-	-	-	-	-	-
10	C.10 - Manufacture of food products	-	-	-	-	-	-	-	-
11	C.11 - Manufacture of beverages	-	-	-	-	-	-	-	-
12	C.12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-
13	C.13 - Manufacture of textiles	-	-	-	-	-	-	-	-
14	C.14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-
15	C.15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture;	-	-	-	-	-	-	-	-
17	C.17 - Manufacture of pulp, paper and paperboard	-	-	-	-	-	-	-	-
18	C.18 - Printing and service activities related to printing	-	-	-	-	-	-	-	-
19	C.19 - Manufacture of coke oven products	-	-	-	-	-	-	-	-
20	C.20 - Production of chemicals	-	-	-	-	-	-	-	-
21	C.21 - Manufacture of pharmaceutical preparations	3,28	-	-	-	-	-	-	-
22	C.22 - Manufacture of rubber products	-	-	-	-	-	-	-	-
23	C.23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-
24	C.24 - Manufacture of basic metals	-	-	-	-	-	-	-	-
25	C.25 - Manufacture of fabricated metal products, except machine	-	-	-	-	-	-	-	-
26	C.26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-
27	C.27 - Manufacture of electrical equipment	-	-	-	-	-	-	-	-
28	C.28 - Manufacture of machinery and equipment n.e.c.	-	-	-	-	-	-	-	-
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-
30	C.30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-
31	C.31 - Manufacture of furniture	-	-	-	-	-	-	-	-
32	C.32 - Other manufacturing	-	-	-	-	-	-	-	-
33	C.33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-
34	**D - Electricity, gas, steam and air conditioning supply**	-	-	-	-	-	-	-	-
35	D35.1 - Electric power generation, transmission and distribution	-	-	-	-	-	-	-	-
36	D35.11 - Production of electricity	-	-	-	-	-	-	-	-
37	D35.2 - Manufacture of gas; distribution of gaseous fuels	-	-	-	-	-	-	-	-
38	D35.3 - Steam and air conditioning supply	-	-	-	-	-	-	-	-
39	**E - Water supply; sewerage, waste management and remediation ac**	-	-	-	-	-	-	-	-
40	**F - Construction**	-	-	-	-	-	-	-	-
41	F.41 - Construction of buildings	-	-	-	-	-	-	-	-
42	F.42 - Civil engineering	-	-	-	-	-	-	-	-
43	F.43 - Specialised construction activities	-	-	-	-	-	-	-	-
44	**G - Wholesale and retail trade; repair of motor vehicles and motorcy**	-	-	-	-	-	-	-	-
45	**H - Transportation and storage**	2,71	-	-	-	-	-	-	-
46	H.49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-
47	H.50 - Water transport	-	-	-	-	-	-	-	-
48	H.51 - Air transport	-	-	-	-	-	-	-	-
49	H.52 - Warehousing and support activities for transportation	2,71	-	-	-	-	-	-	-
50	H.53 - Postal and courier activities	-	-	-	-	-	-	-	-
51	**I - Accommodation and food service activities**	-	-	-	-	-	-	-	-
52	**M - Real estate activities**	235,17	-	-	-	-	-	-	-
53	**Exposures towards sectors other than those that highly contribute to climate change***	8,63	-	-	-	-	-	-	-
54	**L - Financial and insurance activities**	2,03	-	-	-	-	-	-	-
55	**Exposures to other sectors (NACE Codes J, K, N-V)**	6,60	-	-	-	-	-	-	-
56	**TOTAL**	249,78	-	-	-	-	-	-	-

* In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

	Sector/subsector	GHG financed emissions							
			Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	Exposures towards sectors that highly contribute to climate change*	2.705,67	347,62	-	5,24	21,66	185,54	28,71	15,29
2	A - Agriculture, forestry and fishing	-	-		-	-	-	-	
3	B - Mining and quarrying	-	-		-	-	-	-	
4	B.05 - Mining of coal and lignite	-	-		-	-	-	-	
5	B.06 - Extraction of crude petroleum and natural gas	-	-		-	-	-	-	
6	B.07 - Mining of metal ores	-	-		-	-	-	-	
7	B.08 - Other mining and quarrying	-	-		-	-	-	-	
8	B.09 - Mining support service activities	-	-		-	-	-	-	
9	C - Manufacturing	236,17	229,26	-	-	3,28	-	-	7,20
10	C.10 - Manufacture of food products	-	-		-	-	-	-	
11	C.11 - Manufacture of beverages	-	-		-	-	-	-	
12	C.12 - Manufacture of tobacco products	-	-		-	-	-	-	
13	C.13 - Manufacture of textiles	-	-		-	-	-	-	
14	C.14 - Manufacture of wearing apparel	-	-		-	-	-	-	
15	C.15 - Manufacture of leather and related products	-	-		-	-	-	-	
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture;	-	-		-	-	-	-	
17	C.17 - Manufacture of pulp, paper and paperboard	-	-		-	-	-	-	
18	C.18 - Printing and service activities related to printing	-	-		-	-	-	-	
19	C.19 - Manufacture of coke oven products	-	-		-	-	-	-	
20	C.20 - Production of chemicals	-	-		-	-	-	-	
21	C.21 - Manufacture of pharmaceutical preparations	236,17	229,26	-	-	3,28	-	-	7,20
22	C.22 - Manufacture of rubber products	-	-		-	-	-	-	
23	C.23 - Manufacture of other non-metallic mineral products	-	-		-	-	-	-	
24	C.24 - Manufacture of basic metals	-	-		-	-	-	-	
25	C.25 - Manufacture of fabricated metal products, except machine	-	-		-	-	-	-	
26	C.26 - Manufacture of computer, electronic and optical products	-	-		-	-	-	-	
27	C.27 - Manufacture of electrical equipment	-	-		-	-	-	-	
28	C.28 - Manufacture of machinery and equipment n.e.c.	-	-		-	-	-	-	
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-		-	-	-	-	
30	C.30 - Manufacture of other transport equipment	-	-		-	-	-	-	
31	C.31 - Manufacture of furniture	-	-		-	-	-	-	
32	C.32 - Other manufacturing	-	-		-	-	-	-	
33	C.33 - Repair and installation of machinery and equipment	-	-		-	-	-	-	
34	D - Electricity, gas, steam and air conditioning supply	-	-		-	-	-	-	
35	D35.1 - Electric power generation, transmission and distribution	-	-		-	-	-	-	
36	D35.11 - Production of electricity	-	-		-	-	-	-	
37	D35.2 - Manufacture of gas; distribution of gaseous fuels	-	-		-	-	-	-	
38	D35.3 - Steam and air conditioning supply	-	-		-	-	-	-	
39	E - Water supply; sewerage, waste management and remediation ac	-	-		-	-	-	-	
40	F - Construction	-	-		-	-	-	-	
41	F.41 - Construction of buildings	-	-		-	-	-	-	
42	F.42 - Civil engineering	-	-		-	-	-	-	
43	F.43 - Specialised construction activities	-	-		-	-	-	-	
44	G - Wholesale and retail trade; repair of motor vehicles and motorcy	-	-		-	-	-	-	
45	H - Transportation and storage	124,42	118,31	-	-	-	2,71	-	10,10
46	H.49 - Land transport and transport via pipelines	-	-		-	-	-	-	
47	H.50 - Water transport	-	-		-	-	-	-	
48	H.51 - Air transport	-	-		-	-	-	-	
49	H.52 - Warehousing and support activities for transportation	124,42	118,31	-	-	-	2,71	-	10,10
50	H.53 - Postal and courier activities	-	-		-	-	-	-	
51	I - Accommodation and food service activities	-	-		-	-	-	-	
52	M - Real estate activities	2.345,07	0,04	-	5,24	18,39	182,83	28,71	15,47
53	Exposures towards sectors other than those that highly contribute to climate change*				7,61	-	1,02	-	1,89
54	L - Financial and insurance activities				1,01	-	1,02	-	8,06
55	Exposures to other sectors (NACE Codes J, K, N-V)				6,60	-	-	-	-
56	TOTAL	2.705,67	347,62	-	12,85	21,66	186,56	28,71	14,83

Article 449a - Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

Template 2

	Counterparty sector	Total gross carrying amount amount (in MEUR)														
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	5.004,37	275,95	2.324,34	2.297,37	46,51	26,94	33,26	277,32	225,76	92,85	58,75	47,95	32,26	80,09	4.189,38	100,00%
2	Of which Loans collateralised by commercial immovable property	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
3	Of which Loans collateralised by residential immovable property	5.004,37	275,95	2.324,34	2.297,37	46,51	26,94	33,26	277,32	225,76	92,85	58,75	47,95	32,26	80,09	4.189,38	100,00%
4	Of which Collateral obtained by taking possession:	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00%
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	4.189,38	0,00	2.054,54	2.134,84	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.189,38	100,00%
6	**Total non-EU area**	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
7	Of which Loans collateralised by commercial immovable property	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
8	Of which Loans collateralised by residential immovable property	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
9	Of which Collateral obtained by taking possession:	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	0,00	0,00	0,00	0,00	0,00	0,00	0,00								0,00	

Article 449a - Banking book - Climate change transition risk: Alignment metrics

Template 3

	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	C 27	0				
2		C 27.12	0				
3		C 33.14	0				
4		D 35	0				
5		D 35.1	0				
6		D 35.11	0				
7		D 35.13	0				
8		D 35.14	0				
9		D 35.15	0				
10		F 43.21	0				
11	Fossil fuel combustion	B 09.1	0				
12		B 09.10	0				
13		C 19.2	0				
14		C 19.20	0				
15		C 20.14	0				
16		D 35.2	0				
17		D 35.21	0				
18		D 35.22	0				
19		D 35.23	0				
20		G 46.12	0				
21		G 46.81	0				
22		B 06	0				
23		B 06.1	0				
24		B 06.10	0				
25		B 06.2	0				
26		B 06.20	0				
27		B 08	0				
28		B 09	0				
29	Automotive	C 28.15	0				
30		C 29	0				
31		C 29.1	0				
32		C 29.10	0				
33		C 29.2	0				
34		C 29.20	0				
35		C 29.3	0				
36		C 29.32	0				
37	Aviation	C 30.31	0				
38		C 33.16	0				
39		H 51.1	0				
40		H 51.10	0				
41		H 51.2	0				
42		H 51.21	0				
43		H 52.23	0				

	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
44	Maritime transport	C 30.1	0				
45		C 30.11	0				
46		C 30.12	0				
47		C 33.15	0				
48		H 50	0				
49		H 50.1	0				
50		H 50.10	0				
51		H 50.2	0				
52		H 50.20	0				
53		H 52.22	0				
54		H 52.24	0				
55		H 52.26	0				
56	Cement, clinker and lime production	C 23.5	0				
57		C 23.51	0				
58		C 23.52	0				
59		C 23.6	0				
60		C 23.61	0				
61		C 23.63	0				
62		C 23.64	0				
63		B 08.11	0				
64		B 08.9	0				
65	Iron and steel, coke, and metal ore production	C 24	0				
66		C 24.1	0				
67		C 24.10	0				
68		C 24.2	0				
69		C 24.20	0				
70		C 24.34	0				
71		C 24.4	0				
72		C 24.42	0				
73		C 24.44	0				
74		C 24.45	0				
75		C 24.5	0				
76		C 24.51	0				
77		C 24.52	0				
78		C 25	0				
79		C 25.1	0				
80		C 25.11	0				
81		G 46.82	0				
82		B 05	0				
83		B 05.1	0				
84		B 05.10	0				
85		B 05.2	0				
86		B 05.20	0				
87		B 07	0				
88		B 07.2	0				
89		B 07.29	0				
90	Chemicals						
91	... potential additions relavant to the business model of the institution						

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

IEA sector	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the tempalte	*sector*	*code*	
Maritime transport	*shipping*	*301*	Average tonnes of CO2 per passenger-km Average gCO_2/MJ and Average share of high carbon technologies (ICE).
Maritime transport	*shipping*	*3011*	
Maritime transport	*shipping*	*3012*	
Maritime transport	*shipping*	*3315*	
Maritime transport	*shipping*	*50*	
Maritime transport	*shipping*	*501*	
Maritime transport	*shipping*	*5010*	
Maritime transport	*shipping*	*502*	
Maritime transport	*shipping*	*5020*	
Maritime transport	*shipping*	*5222*	
Maritime transport	*shipping*	*5224*	
Maritime transport	*shipping*	*5229*	
Power	*power*	*27*	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
Power	*power*	*2712*	
Power	*power*	*3314*	
Power	*power*	*35*	
Power	*power*	*351*	
Power	*power*	*3511*	
Power	*power*	*3512*	
Power	*power*	*3513*	
Power	*power*	*3514*	
Power	*power*	*4321*	
Fossil fuel combustion	*oil and gas*	*91*	Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	*oil and gas*	*910*	
Fossil fuel combustion	*oil and gas*	*192*	
Fossil fuel combustion	*oil and gas*	*1920*	
Fossil fuel combustion	*oil and gas*	*2014*	
Fossil fuel combustion	*oil and gas*	*352*	
Fossil fuel combustion	*oil and gas*	*3521*	
Fossil fuel combustion	*oil and gas*	*3522*	
Fossil fuel combustion	*oil and gas*	*3523*	
Fossil fuel combustion	*oil and gas*	*4612*	
Fossil fuel combustion	*oil and gas*	*4671*	
Fossil fuel combustion	*oil and gas*	*6*	
Fossil fuel combustion	*oil and gas*	*61*	
Fossil fuel combustion	*oil and gas*	*610*	
Fossil fuel combustion	*oil and gas*	*62*	
Fossil fuel combustion	*oil and gas*	*620*	

* List of NACE sectors to be considered

IEA sector	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the tempalte	*sector*	*code*	
Iron and steel, coke, and metal ore production	*steel*	*24*	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	*steel*	*241*	
Iron and steel, coke, and metal ore production	*steel*	*2410*	
Iron and steel, coke, and metal ore production	*steel*	*242*	
Iron and steel, coke, and metal ore production	*steel*	*2420*	
Iron and steel, coke, and metal ore production	*steel*	*2434*	
Iron and steel, coke, and metal ore production	*steel*	*244*	
Iron and steel, coke, and metal ore production	*steel*	*2442*	
Iron and steel, coke, and metal ore production	*steel*	*2444*	
Iron and steel, coke, and metal ore production	*steel*	*2445*	
Iron and steel, coke, and metal ore production	*steel*	*245*	
Iron and steel, coke, and metal ore production	*steel*	*2451*	
Iron and steel, coke, and metal ore production	*steel*	*2452*	
Iron and steel, coke, and metal ore production	*steel*	*25*	
Iron and steel, coke, and metal ore production	*steel*	*251*	
Iron and steel, coke, and metal ore production	*steel*	*2511*	
Iron and steel, coke, and metal ore production	*steel*	*4672*	
Iron and steel, coke, and metal ore production	*coal*	*5*	
Iron and steel, coke, and metal ore production	*coal*	*51*	
Iron and steel, coke, and metal ore production	*coal*	*510*	
Iron and steel, coke, and metal ore production	*coal*	*52*	
Iron and steel, coke, and metal ore production	*coal*	*520*	
Iron and steel, coke, and metal ore production	*steel*	*7*	
Iron and steel, coke, and metal ore production	*steel*	*72*	
Iron and steel, coke, and metal ore production	*steel*	*729*	
Fossil fuel combustion	*coal*	*8*	Average tons pf CO2 per GJ. and
Fossil fuel combustion	*coal*	*9*	
Cement, clinker and lime production	*cement*	*235*	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
Cement, clinker and lime production	*cement*	*2351*	
Cement, clinker and lime production	*cement*	*2352*	
Cement, clinker and lime production	*cement*	*236*	
Cement, clinker and lime production	*cement*	*2361*	
Cement, clinker and lime production	*cement*	*2363*	
Cement, clinker and lime production	*cement*	*2364*	
Cement, clinker and lime production	*cement*	*811*	
Cement, clinker and lime production	*cement*	*89*	
aviation	*aviation*	*3030*	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
aviation	*aviation*	*3316*	
aviation	*aviation*	*511*	
aviation	*aviation*	*5110*	
aviation	*aviation*	*512*	
aviation	*aviation*	*5121*	
aviation	*aviation*	*5223*	
automotive	*automotive*	*2815*	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
automotive	*automotive*	*29*	
automotive	*automotive*	*291*	
automotive	*automotive*	*2910*	
automotive	*automotive*	*292*	
automotive	*automotive*	*2920*	
automotive	*automotive*	*293*	
automotive	*automotive*	*2932*	

Article 449a - Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

Template 4

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	0	0%	0		0

*For counterparties among the top 20 carbon emitting companies in the world

Article 449a - Banking book - Climate change physical risk: Exposures subject to physical risk

Template 5

Variable: Geographical area subject to climate change physical risk - acute and chronic events	Gross carrying amount (Mln EUR)													
		of which exposures sensitive to impact from climate change physical events												
		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk		
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
AUT														
A - Agriculture, forestry and fishing	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
B - Mining and quarrying	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
C - Manufacturing	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
D - Electricity, gas, steam and air conditioning supply	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
E - Water supply; sewerage, waste management and remediation activiti	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
F - Construction	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
H - Transportation and storage	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
M - Real estate activities	235,17	1,07	1,45	22,06	9,17	15,70	0,00	33,76	0,00	0,00	0,00	0,00	0,00	0,00
Loans collateralised by residential immovable property	5.004,37	11,68	34,79	180,72	664,42	24,30	0,00	891,61	0,00	0,00	12,30	0,00	0,00	0,00
Loans collateralised by commercial immovable property	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Repossessed collaterals	0,00	0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

Article 449a - Summary of GAR KPIs

Template 6

	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	2,63%	0,00%	2,63%	95,14%
GAR flow	1,40%	0,00%	1,40%	86,04%

* % of assets covered by the KPI over banks´ total assets

Article 449a - Mitigating actions: Assets for the calculation of GAR

Template 7

	Million EUR	Total gross carrying amount	Disclosure reference date T: KPIs on stock – Climate Change Mitigation (CCM): Of which towards taxonomy relevant sectors (Taxonomy-eligible)	CCM: Of which environmentally sustainable (Taxonomy-aligned)	CCM: Of which specialised lending	CCM: Of which transitional	CCM: Of which enabling	Climate Change Adaptation (CCA): Of which towards taxonomy relevant sectors (Taxonomy-eligible)	CCA: Of which environmentally sustainable (Taxonomy-aligned)	CCA: Of which specialised lending	CCA: Of which adaptation	CCA: Of which enabling	TOTAL (CCM + CCA): Of which towards taxonomy relevant sectors (Taxonomy-eligible)	TOTAL: Of which environmentally sustainable (Taxonomy-aligned)	TOTAL: Of which specialised lending	TOTAL: Of which transitional/ adaptation	TOTAL: Of which enabling
	GAR - Covered assets in both numerator and denominator																
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	5.898,22	5.350,90	183,76	160,12	0,61	6,16	0,19	0,02	0,00	0,02	0,00	5.351,09	183,78	160,12	0,62	6,16
2	**Financial corporations**	939,39	491,61	23,64	0,00	0,61	6,16	0,19	0,02	0,00	0,02	0,00	491,80	23,66	0,00	0,62	6,16
3	Credit institutions	494,76	157,69	18,64	0,00	0,61	4,06	0,19	0,01	0,00	0,01	0,00	157,88	18,66	0,00	0,62	4,06
4	Loans and advances	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
5	Debt securities, including UoP	494,76	157,69	18,64	0,00	0,61	4,06	0,19	0,01	0,00	0,01	0,00	157,88	18,66	0,00	0,62	4,06
6	Equity instruments	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00
7	Other financial corporations	444,63	333,92	5,00	0,00	0,00	2,09	0,00	0,00	0,00	0,00	0,00	333,92	5,00	0,00	0,00	2,09
8	of which investment firms	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
9	Loans and advances	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
10	Debt securities, including UoP	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
11	Equity instruments	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00
12	of which management companies	1,53	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
13	Loans and advances	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
14	Debt securities, including UoP	1,53	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
15	Equity instruments	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00
16	of which insurance undertakings	443,10	333,92	5,00	0,00	0,00	2,09	0,00	0,00	0,00	0,00	0,00	333,92	5,00	0,00	0,00	2,09
17	Loans and advances	20,59	15,52	0,23	0,00	0,00	0,10	0,00	0,00	0,00	0,00	0,00	15,52	0,23	0,00	0,00	0,10
18	Debt securities, including UoP	64,49	48,60	0,73	0,00	0,00	0,30	0,00	0,00	0,00	0,00	0,00	48,60	0,73	0,00	0,00	0,30
19	Equity instruments	358,02	269,81	4,04		0,00	1,69	0,00	0,00		0,00	0,00	269,81	4,04		0,00	1,69
20	**Non-financial corporations (subject to NFRD disclosure obligations)**	3,72	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
21	Loans and advances	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
22	Debt securities, including UoP	3,72	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
23	Equity instruments	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00	0,00	0,00		0,00	0,00
24	**Households**	4.859,29	4.859,29	160,12	160,12	0,00	0,00						4.859,29	160,12	160,12	0,00	0,00
25	of which loans collateralised by residential immovable property	4.826,84	4.826,84	160,12	160,12	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.826,84	160,12	160,12	0,00	0,00
26	of which building renovation loans	458,33	458,33	0,00	0,00	0,00	0,00						458,33	0,00	0,00	0,00	0,00
27	of which motor vehicle loans	0,00	0,00	0,00	0,00	0,00	0,00						0,00	0,00	0,00	0,00	0,00
28	**Local governments financing**	95,81	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
29	Housing financing	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
30	Other local governments financing	95,81	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
31	Collateral obtained by taking possession: residential and	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
32	TOTAL GAR ASSETS	5.898,22	5.350,90	183,76	160,12	0,61	6,16	0,19	0,02	0,00	0,02	0,00	5.351,09	183,78	160,12	0,62	6,16
	Assets excluded from the numerator for GAR calculation (covered in the																
34	**EU Non-financial corporations (not subject to NFRD disclosure obligations)**	241,77															
35	Loans and advances	235,17															
36	Debt securities	0,00															
37	Equity instruments	6,60															
38	**Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)**	4,29															
39	Loans and advances	0,00															
40	Debt securities	4,29															
41	Equity instruments	0,00															
42	Derivatives	0,00															
43	On demand interbank loans	165,81															
44	Cash and cash-related assets	20,15															
45	Other assets (e.g. Goodwill, commodities etc.)	644,70															
46	TOTAL ASSETS IN THE DENOMINATOR (GAR)	6.974,94															
	Other assets excluded from both the numerator and denominator for GAR calculation																
48	Sovereigns	337,93															
49	Central banks exposure	18,22															
50	Trading book	0,00															
51	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	356,15															
52	TOTAL ASSETS	7.331,09															

Article 449a - GAR (%)

Template 8

	% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on stock															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
		Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
			Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
				Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling	
1	GAR	76,72%	2,63%	2,30%	0,01%	0,09%	0,00%	0,00%	0,00%	0,00%	0,00%	76,72%	2,63%	2,30%	0,01%	0,09%	95,14%
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	90,72%	3,12%	2,71%	0,01%	0,10%	0,00%	0,00%	0,00%	0,00%	0,00%	90,72%	3,12%	2,71%	0,01%	0,10%	80,45%
3	**Financial corporations**	52,33%	2,52%	0,00%	0,06%	0,66%	0,02%	0,00%	0,00%	0,00%	0,00%	52,35%	2,52%	0,00%	0,07%	0,66%	12,81%
4	Credit institutions	31,87%	3,77%	0,00%	0,12%	0,82%	0,04%	0,00%	0,00%	0,00%	0,00%	31,91%	3,77%	0,00%	0,13%	0,82%	6,75%
5	Other financial corporations	75,10%	1,12%	0,00%	0,00%	0,47%	0,00%	0,00%	0,00%	0,00%	0,00%	75,10%	1,12%	0,00%	0,00%	0,47%	6,06%
6	of which investment firms	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
7	of which management companies	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,02%
8	of which insurance undertakings	75,36%	1,13%	0,00%	0,00%	0,47%	0,00%	0,00%	0,00%	0,00%	0,00%	75,36%	1,13%	0,00%	0,00%	0,47%	6,04%
9	**Non-financial corporations (subject to NFRD disclosure obligations)**	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,05%
10	**Households**	100,00%	3,30%	3,30%	0,00%	0,00%						100,00%	3,30%	3,30%	0,00%	0,00%	66,28%
11	of which loans collateralised by residential immovable property	100,00%	3,32%	3,32%	0,00%	0,00%						100,00%	3,32%	3,32%	0,00%	0,00%	65,84%
12	of which building renovation loans	100,00%	0,00%	0,00%	0,00%	0,00%						100,00%	0,00%	0,00%	0,00%	0,00%	6,25%
13	of which motor vehicle loans	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	**Local governments financing**	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	1,31%
15	Housing financing	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
16	Other local governments financing	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1,31%
17	Collateral obtained by taking possession: residential and commercial immovable properties	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

		Disclosure reference date T: KPIs on flows															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
		Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of total new assets covered
			Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
	% (compared to total covered assets in the denominator)			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling	
1	GAR	10,63%	1,40%	0,51%	0,02%	0,31%	0,01%	0,00%	0,00%	0,00%	0,00%	10,64%	1,40%	0,51%	0,02%	0,31%	14,89%
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	15,77%	2,07%	0,76%	0,03%	0,46%	0,01%	0,00%	0,00%	0,00%	0,00%	15,79%	2,08%	0,76%	0,03%	0,46%	57,97%
3	**Financial corporations**	12,98%	2,08%	0,00%	0,05%	0,73%	0,02%	0,00%	0,00%	0,00%	0,00%	13,00%	2,08%	0,00%	0,05%	0,73%	36,61%
4	Credit institutions	13,11%	2,10%	0,00%	0,05%	0,74%	0,02%	0,00%	0,00%	0,00%	0,00%	13,13%	2,10%	0,00%	0,05%	0,74%	36,25%
5	Other financial corporations	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,36%
6	of which investment firms	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
7	of which management companies	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,36%
8	of which insurance undertakings	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
9	**Non-financial corporations (subject to NFRD disclosure obligations)**	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,00%	0,00%	0,00%	0,00%	0,64%
10	**Households**	21,20%	2,14%	2,14%	0,00%	0,00%						21,20%	2,14%	2,14%	0,00%	0,00%	20,72%
11	of which loans collateralised by residential immovable property	100,00%	15,78%	15,78%	0,00%	0,00%						100,00%	15,78%	15,78%	0,00%	0,00%	2,81%
12	of which building renovation loans	100,00%	0,00%	0,00%	0,00%	0,00%						100,00%	0,00%	0,00%	0,00%	0,00%	2,03%
13	of which motor vehicle loans	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
14	**Local governments financing**	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
15	Housing financing	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
16	Other local governments financing	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
17	Collateral obtained by taking possession: residential and commercial immovable properties	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

Article 449a - Mitigating actions: BTAR

Template 9

Template 9.1 - Mitigating actions: Assets for the calculation of BTAR

Million EUR	Total gross carrying amount	Disclosure reference date T: KPIs on stock														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			
				Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/ adaptation	Of which enabling
Total GAR Assets	5.898,22	5.350,90	183,76	160,12	0,61	6,16	0,19	0,02	0,00	0,02	0,00	5.351,09	183,78	160,12	0,62	6,16
Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR																
EU Non-financial corporations (not subject to NFRD disclosure obligations)	241,77	235,17	12,92	12,92	0,00	0,00	0,00	0,00	0,00	0,00	0,00	235,17	12,92	12,92	0,00	0,00
Loans and advances	235,17	235,17	12,92	12,92	0,00	0,00	0,00	0,00	0,00	0,00	0,00	235,17	12,92	12,92	0,00	0,00
of which loans collateralised by commercial immovable property	0,00	0,00	0,00	0,00	0,00	0,00						0,00	0,00	0,00	0,00	0,00
of which building renovation loans	3,36	3,36	0,00	0,00	0,00	0,00						3,36	0,00	0,00	0,00	0,00
Debt securities	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Equity instruments	6,60	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	4,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Loans and advances	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Debt securities	4,29	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Equity instruments	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
TOTAL BTAR ASSETS	6.144,28	5.586,07	196,67	173,04	0,61	6,16	0,19	0,02	0,00	0,02	0,00	5.586,26	196,69	173,04	0,62	6,16
Assets excluded from the numerator of BTAR (covered in the denominator)																
Derivatives	0,00															
On demand interbank loans	165,81															
Cash and cash-related assets	20,15															
Other assets (e.g. Goodwill, commodities etc.)	644,70															
TOTAL ASSETS IN THE DENOMINATOR	6.974,94															
Other assets excluded from both the numerator and denominator for BTAR calculation																
TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	356,15															
TOTAL ASSETS	7.331,09															

Template 9.2 - BTAR %

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on stock															
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
		Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional /	Of which enabling	
BTAR	80,09%	2,82%	2,48%	0,01%	0,09%	0,00%	0,00%	0,00%	0,00%	0,00%	80,09%	2,82%	2,48%	0,01%	0,09%	83,81%
GAR	76,72%	2,63%	2,30%	0,01%	0,09%	0,00%	0,00%	0,00%	0,00%	0,00%	76,72%	2,63%	2,30%	0,01%	0,09%	80,45%
EU Non-financial corporations not subject to NFRD disclosure obligations	3,37%	0,19%	0,19%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	3,37%	0,19%	0,19%	0,00%	0,00%	3,30%
of which loans collateralised by commercial	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
of which building renovation loans	0,05%	0,00%	0,00%	0,00%	0,00%						0,05%	0,00%	0,00%	0,00%	0,00%	0,05%
Non-EU country counterparties not subject to NFRD disclosure obligations	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,06%

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on flows															
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of total new assets covered
		Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional / adaptation	Of which enabling	
BTAR	10,64%	1,41%	0,52%	0,02%	0,31%	0,01%	0,00%	0,00%	0,00%	0,00%	10,64%	1,41%	0,52%	0,02%	0,31%	57,97%
GAR	10,63%	1,40%	0,51%	0,02%	0,31%	0,01%	0,00%	0,00%	0,00%	0,00%	10,64%	1,40%	0,51%	0,02%	0,31%	57,97%
EU Non-financial corporations not subject to NFRD disclosure obligations	0,01%	0,01%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,01%	0,01%	0,01%	0,00%	0,00%	0,01%
of which loans collateralised by commercial	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
of which building renovation loans	0,00%	0,00%	0,00%	0,00%	0,00%						0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
Non-EU country counterparties not subject to NFRD disclosure obligations	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,06%

Template 9.3 - Summary table - BTAR %

	KPI			% coverage (over total assets)
	Climate change mitigation (CCM)	Climate change adaptation (CCA)	Total (CCM + CCA)	
BTAR stock	2,82%	0,00%	2,82%	83,81%
BTAR flow	1,41%	0,00%	1,41%	57,97%

Article 449a - Other climate change mitigating actions that are not covered in the EU Taxonomy

Template 10

	a	b	c	d	e	f
	Type of financial instrument	Type of counterparty	Gross carrying amount (million EUR)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
1	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
2		Non-financial corporations				
3		Of which Loans collateralised by commercial immovable property				
4		Households				
5		Of which Loans collateralised by residential immovable property				
6		Of which building renovation loans				
7		Other counterparties				
8	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
9		Non-financial corporations				
10		Of which Loans collateralised by commercial immovable property				
11		Households				
12		Of which Loans collateralised by residential immovable property				
13		Of which building renovation loans				
14		Other counterparties				

Article 449b - Disclosure of aggregate exposures to shadow banking entities

As of the disclosure reference date, the institution has not identified any direct or indirect exposures to shadow banking entities as defined in Article 449b of Regulation (EU) No 575/2013 (CRR).

The identification and classification of shadow banking entities are performed in accordance with the applicable regulatory provisions, based on an assessment of the counterparties' business activities and their respective regulatory and supervisory status.

Appropriate processes for the identification, monitoring and ongoing assessment of potential exposures to shadow banking entities are established and embedded within the institution's overall risk management framework.

Article 450(1) - Remuneration policy

Table EU REMA

(a)	• Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings held by that main body during the financial year.	The Remuneration Committee of BWAG is composed of the following members: Representatives of the Capital Providers • Mag. Dr. Stephan Koren, Chair • Dkfm. Michael Mendel, Deputy Chair • Mag. Christine Sumper-Billinger Employee Representative • Markus Lehner The Committee convenes at least twice per year. The Supervisory Board of BANK is composed of the following members: • Dr. Stephan Koren, Chair • Mag. Christoph Raninger, Deputy Chair • Dr. Bruno Ettenauer • Mag. Christine Sumper-Billinger • Attorney-at-Law Dr. Ulla Reisch Meetings of the Supervisory Board are held four times per year.

	• External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework.	No external advisors were engaged.
	• A description of the scope of the institution's remuneration policy (e.g. by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries.	For BWAG, the Remuneration Policy of the Wüstenrot Credit Institution Group and the Remuneration Policy of BWAG apply. The Remuneration Policy of the Wüstenrot Credit Institution Group is also applicable to foreign subsidiaries. For the BANK, the Remuneration Policy of the Wüstenrot Credit Institution Group and the Remuneration Policy of the Bank apply.
	• A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile.	The following groups of employees have been identified as so-called "risk takers": • Members of the Management Body • Members of the Supervisory Board • Asset Liability Management (ALM) Committee • Credit Committee • Product Market Committee (PMC) • Head of Legal Department

		• Head of Accounting • Head of Controlling • Head of Sales Controlling & Analytics • AL Strategic Risk Management & Governance • AL Market & Liquidity Risk • AL Risk Controlling & Reporting • Anti-Money Laundering Officer • Head of Human Resources • Head of General Secretariat / Corporate Legal & Strategy • Chief Information Officer (CIO) • Head of Compliance • Chief Information Security Officer (CISO) • Outsourcing Officer Members of the Risk Committee • Members of the Risk Committee • All division heads according to the organizational chart • Head of Financial Risk Management • Head of Audit • Head of Treasury & Investment Management • Head of Funding & Balance Sheet Management • Trader I • Head of Lending Operations • Compliance Officer BWG WAG

(b)	• An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders.	Remuneration Policy General Principles The remuneration policy at both group and institutional level must be consistent with sound risk management, an adequate level of own funds, and the strategic objectives of the organization. Performance Objectives for Institutions, Business Units, and Employees The performance objectives, or the framework for defining such objectives, are determined by the respective Supervisory Board. The specific allocation of performance objectives to individual employee groups may be delegated to their respective managers (para. 20 EBA-GL). Methods for Performance Measurement, Including Performance Criteria For each performance objective, the applicable method for measuring performance must be defined and documented (para. 20 EBA-GL). Performance measurement is based on the agreed target criteria. Examples include: • Quantitative targets: comparison of actual vs. budgeted results • Qualitative targets: managerial performance assessment and determination of target achievement within a performance review meeting Structure of Variable Remuneration The remuneration guidelines of each institution must define the structure of variable remuneration (para. 20 EBA-GL).

		This definition must be made for each employee group, especially where certain remuneration components apply only to specific groups. ESG Objectives The remuneration policy must not conflict with group- and institution-specific ESG objectives (environment, social, governance) (para. 16 EBA-GL). Where possible, ESG-related KPIs at group or entity level should be considered when granting variable remuneration. Gender Neutrality The remuneration policy must be gender-neutral. Employees must receive equal pay for equal or equivalent work regardless of gender. Similarly, the conditions for granting and paying remuneration must be gender-neutral (para. 14, 24, 63 EBA-GL; Sec. 1a Annex to §39b BWG). Gender neutrality in remuneration policy and practice is assessed and analysed once per year based on an annual evaluation. Role of the Remuneration Committee and Supervisory Boards The Remuneration Committee of Bausparkasse Wüstenrot AG and the Supervisory Board of Wüstenrot Bank AG define the remuneration guidelines of the Wüstenrot Credit Institution Group, oversee their implementation, and review them annually.

		Where an institution has established a Remuneration Committee, its responsibilities include: • Preparing remuneration-related decisions, including those affecting risk and risk management, for adoption by the Supervisory Board or other legally mandated supervisory body • Monitoring the remuneration policy, remuneration practices, and incentive structures, particularly in relation to risk management, risk limitation, capital adequacy, and liquidity • Approving the annual proposal on identified staff within its responsibility The Committee must also consider the long-term interests of shareholders, investors, and employees of the institution, as well as the broader economic interest in maintaining financial market stability. When defining remuneration policy, the Remuneration Committee/Supervisory Board must involve the relevant organizational units (para. 28–43 EBA-GL), in particular: • Human Resources (HR) • Risk Management • Compliance • Internal Audit Institution-Specific Remuneration Guidelines The remuneration guidelines of each institution are determined by the respective Remuneration Committee in accordance with the Group Remuneration Policy.

		To ensure ongoing compliance with the Group Remuneration Policy, the Remuneration Committee commissions an annual review of the institution's internal remuneration policy by Internal Audit and ensures implementation of necessary updates.
	• Information on the criteria used for performance measurement and ex ante and ex post risk adjustment.	Variable remuneration must be determined based on an assessment of performance and the risks assumed. In accordance with paras. 248 ff. of the EBA Guidelines, an ex-ante risk adjustment must be applied. This adjustment must be based on risk indicators and must ensure that the variable remuneration granted is fully aligned with the risks taken. When granting variable remuneration, malus and claw back arrangements may be applied as ex-post risk adjustments. These mechanisms are performance- or risk-based, relate to the institution, the business unit, or the employee's area of activity, and may result in a reduction of variable remuneration (paras. 290 ff. EBA-GL). If the institution is assessed as low or medium complexity, an ex-ante risk adjustment may be omitted in accordance with the proportionality principle. For identified staff who receive variable remuneration above the materiality threshold, an ex-post risk adjustment must be applied with respect to the deferred fifth portions. At a minimum, the aspects of capital adequacy and liquidity must be taken into consideration.
	• Whether the management body or the remuneration committee	In the financial year 2025, the review and approval of the revised Remuneration Policy took place as follows: The Supervisory Board of the Bank approved the revised policy in its

	where established reviewed the institution's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration.	meeting on 27 March 2025. The Remuneration Committee of BWAG approved it in its meeting on 26 March 2025. The Management Bodies of BWAG and the Bank adopted the resolutions to submit the respective policies to the BWAG Remuneration Committee and the Bank's Supervisory Board in their meeting on 11 March 2025.
	• Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee.	Control functions within the meaning of the EBA Guidelines and the Austrian Banking Act (BWG) comprise the 1st to 3rd management levels (Management Bodies, Managing Directors, Division Heads, Department Heads) with responsibility for: • Risk Management • Compliance • Internal Audit • Legal Affairs According to paras. 195 ff. of the EBA Guidelines, the methods used to determine the variable remuneration of employees in control functions must not impair their objectivity or independence. In accordance with item 5 of the Annex to § 39b BWG, control functions must be remunerated independently of the performance of the business areas they oversee.

		To ensure compliance with these requirements, employees in these functions do not receive corporate performance objectives as part of their variable remuneration. Furthermore, individual performance objectives must not relate to the performance of the organizational units under their control.
	• Policies and criteria applied for the award of guaranteed variable remuneration and severance payments.	Guaranteed variable remuneration within the meaning of paras. 155–159 of the EBA Guidelines (e.g., sign-on bonus, welcome bonus, guaranteed commission) may be granted once to newly hired employees for their first year of employment, provided that the remuneration policies of the institutions allow such arrangements for specific employee groups. Guaranteed variable remuneration may only be granted if the institution has a sound and strong capital base in accordance with Art. 91(1)(e) of Directive 2013/36/EU and Section 6 (Capital Adequacy) of the EBA Guidelines. A transfer of an employee within the Wüstenrot Credit Institution Group that results in a change of consolidation scope (within the meaning of Regulation (EU) No. 575/2013) shall be treated as a new hire for the purposes of the preceding paragraph. Consequently, guaranteed variable remuneration may only be granted once within the same consolidation group. Malus and claw back arrangements are not required for guaranteed variable remuneration. The payment may be made in full and does not need to be subject to deferral.

		Severance Payments Severance payments and other post-contractual payments within the meaning of paras. 162–176 of the EBA Guidelines may be granted, provided the remuneration policies of the institutions permit such payments for certain employee groups. If the institution is classified as low or medium complexity, the proportionality principle allows for severance rules to be limited to certain employee groups, particularly identified staff whose variable remuneration exceeds the materiality threshold. Severance payments must not constitute a disproportionate reward; rather, they may only compensate for the early termination of the contract. Severance must not reward failure or misconduct. Payments that are mandatory under labour law (e.g., statutory or collective bargaining-based entitlements) are not included when calculating the ratio between fixed and variable remuneration and may be paid without deferral. Decision-Making on Severance Payments Decisions on severance payments for members of the management bodies are taken by the respective Supervisory Board or other competent governing bodies under corporate law. Decisions on severance payments for other employees are taken by the management body. The organizational units responsible for Risk Management, Compliance, and Internal Audit may provide an opinion.

		Employees who voluntarily leave the institution are not entitled to severance payments. For identified staff whose variable remuneration exceeds the materiality threshold, the following must be documented when granting severance: • the reasons for the severance payment, • the appropriateness of the amount granted, • the relationship between the severance and the performance delivered, • confirmation that no failure or misconduct is being rewarded. The rules applicable to the payment of variable remuneration apply without restriction.
(c)	• Description of the ways in which current and future risks are considered in the remuneration processes. Disclosures shall include an overview of the key risks, their measurement and how these measures affect remuneration.	In the business process relating to the publication of variable remuneration criteria, Risk Management is involved by receiving the draft variable remuneration announcement prior to its approval. Risk Management reviews the draft and provides its assessment before the final decision is taken. The recovery plan indicators, which reflect relevant risks, serve as entry criteria for the remuneration process. This means that if any indicator shows a “red” status, no variable remuneration is granted at all. Process: Defining Variable Remuneration Criteria for the management body In the process of determining the variable remuneration criteria for the Management body, Risk Management is likewise involved. The draft of the variable remuneration announcement is submitted to Risk Management—alongside the Supervisory Board / Remuneration Committee—prior to

		approval. Risk Management reviews the draft as part of the governance process. The variable remuneration announcement for the management body includes risk-based entry barriers, specifically that: • no recovery plan thresholds may be breached (exceeding a red threshold constitutes an exclusion criterion), and • No material findings from Internal Audit may be outstanding. Wüstenrot maintains a recovery plan in line with the applicable regulatory framework and supervisory expectations. The plan is reviewed regularly and submitted to the competent authority. A set of quantitative and qualitative indicators covering capital, liquidity, profitability, asset quality and market-based metrics supports the early identification of deteriorating conditions. Indicator monitoring and reporting are performed centrally by Risk Controlling & Reporting in accordance with the Group's governance and escalation framework.
(e)	• An overview of main performance criteria and metrics for institutions, business lines and individuals.	The fundamental prerequisites for becoming eligible for variable remuneration are: • a positive normalized Group EBT. • no breach of any recovery plan threshold. • no material Internal Audit findings (for management body members). Additional Performance Criteria

		Variable remuneration is further based on Group performance objectives and individual performance objectives. Group Objectives • Group EBT • Group RORAC • Directly controllable costs • Retail customer funding gap • Number of active current accounts • Growth in S/U portfolios in profitable business segments • New business premium volume (APE) in life insurance Individual Objectives In addition to Group objectives, individual objectives are defined, which vary from employee to employee.
	• An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance.	Management Body For the management body, the variable remuneration framework consists of: • 60% financial objectives, and • 40% non-financial objectives. From the perspective of Group objectives versus individual objectives: • Group objectives account for 80%, and • Individual objectives account for 20% of the overall variable remuneration assessment.

		Other Employees As part of the performance-based bonus scheme (variable performance-related remuneration), Group objectives are weighted as follows: • 70% for members of the management body and division heads • 30% for department heads and other employees
	• Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments.	No portion of the variable remuneration is paid out in shares or equity instruments.
	• Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution's criteria for determining "weak" performance metrics.	Variable remuneration must be determined based on an assessment of performance and the risks assumed. In accordance with paras. 248 ff. of the EBA Guidelines, an ex-ante risk adjustment must be applied. This adjustment must be based on risk indicators and must ensure that the variable remuneration granted is fully aligned with the risks taken. When granting variable remuneration, malus and clawback arrangements may be applied as ex-post risk adjustments. These adjustments are performance- or risk-based, relate to the institution, the business unit, or the

		employee's area of activity, and may result in a reduction of variable remuneration (paras. 290 ff. EBA-GL). If the institution is classified as low or medium complexity, the proportionality principle allows the omission of an ex-ante risk adjustment. Management Body Variable Remuneration For management body variable remuneration, a Group objective or an individual objective is only considered if a minimum target achievement, as defined in the respective remuneration announcement, has been met. In addition, a mandatory ex-post risk adjustment must be applied to all deferred fifth portions.
		For identified staff receiving variable remuneration above the materiality threshold, a mandatory ex-post risk adjustment must likewise be applied to all deferred fifth portions. At a minimum, the following risk dimensions must be considered: • capital adequacy, and • liquidity. Depending on the specific remuneration announcement, a reduction of deferred fifth portions may occur if entry criteria (e.g., recovery plan indicators) are not met in subsequent years. The requirements for weak performance metrics and the resulting measures are defined in the respective remuneration announcements.

(f)	• An overview of the institution's policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff.	A variable remuneration amount exceeds the materiality threshold if it exceeds EUR 50,000 (gross) or accounts for more than one-third of the employee's total annual remuneration. If these thresholds are exceeded for identified staff, variable remuneration is paid out in two portions: 60% and 40%. • The 60% portion is paid out in full after the assessment of the variable remuneration for the preceding financial year. • The remaining 40% is paid over a five-year deferral period in equal annual instalments of 8%, each subject to the applicable performance and risk criteria. If national regulations require otherwise, the five-year deferral period—and therefore the period over which a portion of the variable remuneration must be deferred—may be shorter or longer. Particularly High Variable Remuneration For identified staff, variable remuneration is considered particularly high if it exceeds: • 100% of fixed annual remuneration, or • EUR 175,000 (gross) (in accordance with the FMA circular). If these limits are exceeded, variable remuneration is paid out in two portions: 40% and 60%. • The 40% portion is paid in full after the assessment for the preceding financial year.

		• The remaining 60% is paid over a five-year deferral period in annual instalments of 12%, each subject to the defined performance and risk criteria. Variable remuneration is not paid in instruments (such as shares or equity-based instruments).
	• Information of the institution's criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law).	Malus and clawback arrangements may be applied as ex-post risk adjustments when granting variable remuneration. These mechanisms are performance- or risk-based, relate to the institution, the business unit, or the employee's area of activity, and may lead to a reduction of the variable remuneration (paras. 290 ff. EBA-GL).
	• Where applicable, shareholding requirements that may be imposed on identified staff.	No portion of the variable remuneration is paid out in shares or equity instruments.
(g)	• Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between	Group Objectives • Group EBT • Group RORAC • Directly controllable costs • Retail Customer Funding Gap • Current accounts • Portfolio growth in S/U within profitable segments • New business premium volume (APE) in life insurance

	different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non-cash-instruments, options and other instruments.	In addition to the Group objectives, individual objectives are defined, which vary from employee to employee. No non-cash variable remuneration is granted.
(i)	Information on whether the institution benefits from a derogation laid down in Article 94(3) CRD in accordance with point (k) of Article 450(1) CRR. • For the purposes of this point, institutions that benefit from such a derogation shall indicate whether this is on the	The institution makes use of the waivers under Article 94(3)(a) as well as Article 94(3)(b) of the Capital Requirements Directive (CRD). Article 94(2)(l) CRD – Equity Instruments The application of Art. 94(2)(l) CRD is not possible, as the institution does not have bearer shares and such instruments cannot be granted. Accordingly, the waiver under Art. 94(3)(a) is applied. Article 94(2)(m) CRD – Deferral Requirements With regard to Art. 94(2)(m) CRD, the institution applies the waivers under Art. 94(3)(a) and Art. 94(3)(b).
	basis of point (a) and/or point (b) of Article 94(3) CRD. They shall also indicate for which of the	Article 94(2)(o), second subparagraph – Voluntary Pension Benefits With respect to Art. 94(2)(o), second subparagraph, the waiver under Art. 94(3)(a) is applied.

	remuneration principles they apply the derogation(s), the	Currently, however, the institution does not grant any voluntary pension benefits of the type referred to in this provision.
	number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Employees Benefiting from the Waivers (Abstract Overview) Art. 94(2)(l) • None (no employees benefit, as no such instruments exist). Art. 94(2)(m) • All employees receiving variable remuneration, excluding those employees whose variable remuneration exceeds EUR 50,000 and who therefore receive deferred remuneration over five years. For this group, the required disclosure applies: “number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration”. Art. 94(2)(o) • None (no voluntary pension benefits granted).

Article 450(1) - Remuneration awarded for the financial year

Template EU REM1

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	8	6	26	39
2		Total fixed remuneration	121	1.979	1.620	1.723
3		Of which: cash-based	121	1.979	1.620	1.723
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	0	0	0	0
5		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x		Of which: other instruments	0	0	0	0
6		(Not applicable in the EU)				
7		Of which: other forms	0	0	0	0
8		(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff	0	6	26	32
10		Total variable remuneration	0	415	492	253
11		Of which: cash-based	0	415	492	253
12		Of which: deferred	0	141	36	0
EU-13a		Of which: shares or equivalent ownership interests	0	0	0	0
EU-14a		Of which: deferred	0	0	0	0
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-14b		Of which: deferred	0	0	0	0
EU-14x		Of which: other instruments	0	0	0	0
EU-14y		Of which: deferred	0	0	0	0
15		Of which: other forms	0	0	0	0
16		Of which: deferred	0	0	0	0
17	Total remuneration (2 + 10)		121	2.394	2.112	1.976

Article 450(1) - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

Template EU REM2

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
2	Guaranteed variable remuneration awards -Total amount	0	0	0	0
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	0	0	0
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	0	0	0	0
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	0	0	0	0
7	Severance payments awarded during the financial year - Total amount	0	0	0	0
8	Of which paid during the financial year	0	0	0	0
9	Of which deferred	0	0	0	0
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	0	0	0	0
11	Of which highest payment that has been awarded to a single person	0	0	0	0

Article 450(1) - Deferred remuneration

Template EU REM3

		a	b	c	d	e	f	EU - g	EU - h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e.changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	0	0	0	0	0	~~0~~	0	0
2	Cash-based	0	0	0	0	0	~~0~~	0	0
3	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5	Other instruments	0	0	0	0	0	0	0	0
6	Other forms	0	0	0	0	0	0	0	0
7	MB Management function	234	71	163	0	0	0	71	0
8	Cash-based	234	71	163	0	0	0	71	0
9	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
10	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
11	Other instruments	0	0	0	0	0	0	0	0
12	Other forms	0	0	0	0	0	~~0~~	0	0
13	Other senior management	73	25	48	0	0	0	25	0
14	Cash-based	73	25	48	0	0	0	25	0
15	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
16	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
17	Other instruments	0	0	0	0	0	0	0	0
18	Other forms	0	0	0	0	0	0	0	0
19	Other identified staff	19	4	15	0	0	0	4	0
20	Cash-based	19	4	15	0	0	0	4	0
21	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
22	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
23	Other instruments	0	0	0	0	0	0	0	0
24	Other forms	0	0	0	0	0	0	0	0
25	Total amount	326	100	226	0	0	0	100	0

Article 450(1)- Remuneration of 1 million EUR or more per year

Template EU REM4

	EUR	a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	0
2	1 500 000 to below 2 000 000	0
3	2 000 000 to below 2 500 000	0
4	2 500 000 to below 3 000 000	0
5	3 000 000 to below 3 500 000	0
6	3 500 000 to below 4 000 000	0
7	4 000 000 to below 4 500 000	0
8	4 500 000 to below 5 000 000	0
9	5 000 000 to below 6 000 000	0
10	6 000 000 to below 7 000 000	0
11	7 000 000 to below 8 000 000	0
x	To be extended as appropriate, if further payment bands are needed.	0

Article 450(1) - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

Template EU REM5

		a	b	c	d	e	f	g	h	i	j
		Management body remuneration			Business areas						
		MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total
1	Total number of identified staff										
2	Of which: members of the MB	8	6	14							
3	Of which: other senior management				0	9	0	11	6	0	
4	Of which: other identified staff				0	14	0	14	9	2	
5	Total remuneration of identified staff	121	2.323	2.444	0	1.158	0	1.424	1.058	121	
6	Of which: variable remuneration	0	344	344	0	156	0	173	84	5	
7	Of which: fixed remuneration	121	1.979	2.100	0	1.002	0	1.251	974	116	

List of Abbreviations

This list of abbreviations contains all technical, regulatory and ESG-related abbreviations used in the report.

Abbreviation	Description
ALCO	Asset Liability Management Committee
ALM	Asset Liability Management
APE	Annual Premium Equivalent
BIC	Business Indicator Component
BTAR	Banking Book Taxonomy Alignment Ratio
BWAG	Bausparkasse Wüstenrot Aktiengesellschaft
BWG	Bankwesengesetz
CIO	Chief Information Officer
CISO	Chief Information Security Officer
CRD	Capital Requirements Directive
CRR	Capital Requirements Regulation

CVA	Credit Valuation Adjustment
EBA	European Banking Authority
EBT	Earnings Before Taxes
ECB	European Central Bank
ESG	Environmental, Social and Governance
ESRS	European Sustainability Reporting Standards
FMA	Finanzmarktaufsicht (Austria)
FX	Foreign Exchange
GAR	Green Asset Ratio
ICAAP	Internal Capital Adequacy Assessment Process
ICS	Internal Control System
ILAAP	Internal Liquidity Adequacy Assessment Process
IRRBB	Interest Rate Risk in the Banking Book

KPI	Key Performance Indicator
KRI	Key Risk Indicator
LCR	Liquidity Coverage Ratio
NGFS	Network for Greening the Financial System
OeNB	Oesterreichische Nationalbank
OpRisk	Operational Risk
RAF	Risk Appetite Framework
RORAC	Return on Risk Adjusted Capital
RTF	Risk Tolerance Framework
S/U	Savings and Insurance Portfolio
VaR	Value at Risk
WAG	Wertpapieraufsichtsgesetz
WTEC	Wüstenrot Technology GmbH
WVAG	Wüstenrot Verschuren's-AG
ΔEVE	Change in Economic Value of Equity

ΔNII	Change in Net Interest Income

Explanatory Note on Residual German Terminology and Language Consistency

(Pillar III Disclosure Report 2025 – CRR III)

Purpose of this explanatory note

This explanatory note is provided to clarify the presence of certain German terms, expressions or abbreviations that may still appear in the Pillar III disclosure report, despite the report being prepared and published predominantly in the English language.

The objective of this note is to ensure full transparency, linguistic clarity and regulatory consistency for readers, supervisory authorities and auditors, and to confirm that the use of such terms does not affect the completeness, accuracy or regulatory compliance of the disclosure.

Background and rationale

The Wüstenrot Credit Institution Group operates primarily in Austria, within a regulatory and organizational environment that is historically shaped by Austrian banking law (BWG), supervisory practice of the Financial Market Authority (FMA) and the Oesterreichische Nationalbank (OeNB), as well as long-established internal governance structures.

As a consequence, certain technical terms used in internal policies, risk management processes and governance frameworks originate from German-language definitions that are well-established in Austrian supervisory practice.

In a limited number of cases, these terms may still appear in the disclosure document in their German form or as hybrid expressions.

Nature of the remaining German terms

The remaining German terminology is purely technical in nature and relates primarily to the following categories:

- Organisational and functional role descriptions

Examples include traditional Austrian banking terms such as *"Markt"* and *"Marktfolge"*, which refer to front office and independent back-office credit decision functions as required under § 39 BWG.

- Internal governance or risk terminology

Certain expressions are derived from long-standing internal frameworks (e.g. risk inventories, internal control system terminology, loss event classifications) that are administered centrally at Group level.

- Legal or regulatory references

In some cases, German abbreviations or designations are retained where they directly reference Austrian statutory provisions, supervisory concepts or formally named entities, for which no official English wording exists.

Interpretation and meaning

For the avoidance of doubt:

- All German terms used in the report are fully equivalent in meaning to their commonly accepted English interpretations under CRR, EBA Guidelines and Austrian supervisory practice.
- The use of selected German expressions does not introduce additional concepts, deviations or alternative interpretations.
- Where German terms are used, they can be interpreted as follows:
    - *"Markt"* → Front Office / Business Origination Function
    - *"Marktfolge"* → Back Office / Independent Credit Risk Assessment Function
    - "Schadensfalldatenbank" → Loss Event Database
    - *"Risikoinventur"* → Risk Inventory Process

These concepts correspond directly to the governance and control principles required under CRR, BWG, EBA Guidelines and the Three Lines of Defence model.

Regulatory compliance and audit relevance

The presence of isolated German terminology:

- Does not affect the compliance of the disclosure with Part Eight of the CRR (CRR III).
- Does not limit the understandability of the information for competent authorities, investors or other stakeholders.
- Does not alter the substance of any qualitative or quantitative disclosure requirement.

All material disclosures are provided in English, and the report as a whole is intended and suitable for supervisory review and external audit purposes.

Commitment to linguistic consistency

The Wüstenrot Credit Institution Group continues to enhance linguistic consistency and harmonisation across its regulatory disclosures. As part of this process, remaining German terminology is systematically reviewed and, where appropriate, replaced by fully English equivalents in future disclosure cycles, while ensuring alignment with Austrian legal and supervisory terminology.