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Sustainable accounts
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Oberbank AG

March 2025

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Sustainability at Oberbank

Oberbank AG was founded in 1869 as Bank für Oberösterreich und Salzburg and is an independent Austrian regional bank headquartered in Linz. Its branch network extends across Austria (Upper Austria, Salzburg, Lower Austria and Vienna), Germany, the Czech Republic, Slovakia and Hungary. Oberbank AG serves both private and corporate customers and provides its customers with a full range of financial services.

Sustainable thinking and action have always been an integral part of Oberbank's value-based strategy. We are therefore committed to the 1.5 degree target of the Paris Climate Agreement and to supporting the 17 Sustainable Development Goals.

With the development of our sustainability strategy and a modern sustainability management system, we permanently implemented our sustainability organization at Oberbank in 2019. Successful sustainability management and clear objectives are of great importance for the further development and future success of Oberbank. For this reason, our sustainability strategy is also an important component of our overall bank strategy.

Comprehensive information on our sustainability activities can be found at www.oberbank.at/nachhaltigkeit

Sustainable accounts

Since June 1, 2021, Oberbank has been offering a sustainable current account with the be(e) green account. The be(e) green account has been awarded the Austrian Ecolabel, as the account deposits are used to finance sustainable projects that include ecological and social criteria in addition to economic criteria. Every time an Oberbank be(e) green account is opened, Oberbank makes a contribution to preserving the bee population by creating large areas of flowering plants and thus providing a habitat for bees and other flower-pollinating insects.

The be green savings account was also awarded the Austrian Ecolabel in 2021. In 2022, the be(e) green student account, the be(e) green additional to corporate account, the be green fixed-interest savings account and the be(e) green VKK account were also certified. In 2024, the be green bonus savings account was also certified, as this replaces the be green savings account when new accounts are opened.

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Framework accounts

Use and management of deposits in Oberbank's sustainable accounts

The deposits in the sustainable accounts are used to finance sustainable projects or financing in the amount of the deposits. The use of deposits for sustainable products is subject to a number of positive criteria.
Oberbank uses these deposits for financing in the following green project and social financing categories. These financings are marked as sustainable within the framework of the project selection process (identification of sustainable financings through portfolio analysis and in new business). Oberbank's Asset Liability Management Committee (ALM), which meets monthly, checks whether the deposits on Oberbank's sustainable accounts can be matched with sufficient sustainable financing.

Green project categories

The list below shows the technical assessment criteria that must be met in accordance with the Sustainable Lending Framework (version 10.01.2025) to qualify as sustainable financing. Unless otherwise stated, the assessment criteria apply in all Oberbank markets.

The financing makes the following contribution to the environmental objectives of the EU taxonomy:

- SC (substantial contribution): Fulfillment of the substantial contribution to the environmental objective of the respective activity according to the EU taxonomy
- PSC (partly substantial contribution): partial fulfillment of the substantial contribution to the environmental objective of the respective activity according to the EU taxonomy
- Oberbank criterion: sustainable criterion defined by Oberbank

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ICMA Categories	Investment reasons	Contribution to the environmental objective (ET) and to economic activity according to taxonomy Regulation (EU) 2020/852 (SC, PSC, OBK criterion)	Green activity/evaluation criterion
Green Building 	**Financing of new construction and acquisition of residential and non-residential buildings**	ET 1 7.1. Construction of new buildings PSC ET 1 7.7. Acquisition and ownership of buildings SC (buildings after 31.12.2020 according to 7.1 PSC)	PSC in AT, DE, CZ, SK: New buildings or acquired buildings comply with nearly zero energy buildings (NZEB) - 10% according to national requirements AT: Building category 13 (requirements U-values according to OIB RL 6 met) or purchase of a building built before 31.12.2020 corresponds to at least energy efficiency class A or is among of the top 15% of the most energy-efficient buildings expressed as operational Primary Energy Demand (PED) of the national building stock
			OBK criterion: CZ, SK, HU: At least energy efficiency class A in the national energy certificate and/or OBK criterion: Building certificate to one of the following internationally recognized building standards: ÖGNI/DGNB:."Gold or above" BREEAM „Excellent or above" LEED „Gold or above"
Green Building 	**Financing of major building renovations:** A major renovation comprises at least 25% of the building envelope (AT: and the heating system) or the renovation costs amount to more than 25% of the building value (excluding land costs)	ET 1 7.2. Renovation of existing buildings SC	SC AT: After renovation, the building meets the national requirements for the NZEB (PEBSK n.ern.): Residential building: 44 kWh/m²a Office building: 87 kWh/m²a or reduces primary energy demand by at least 30%. SC DE, CZ, SK, HU: Requirements for major renovations according to national specifications and/or reduces primary energy demand by at least 30%
			and/or OBK criterion: Building certification Minimum certification level ÖGNI/DGNB: min. Gold Standard BREEAM certification min. Excellent LEED certification min. Gold Standard

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Green Building 	**Individual renovation measures: Financing the manufacture, installation, maintenance and repair of energy-efficient building equipment**	ET 1 3.5 Manufacture of energy-efficient building equipment for buildings SC ET 1 7.3. Installation, maintenance and repair of energy efficiency equipment SC ET 1 7.5. Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings SC	Building insulation, façade greening: thermal insulation products Lamda values not exceeding 0.06 W/mK Energy-efficient building equipment, such as: - Replacement of existing windows and exterior doors: windows U-value maximum 1.0 W/m²K, doors U-value max. 1.2 W/m²K - Installation and replacement of energy-efficient light sources*; - installation, replacement, maintenance and repair of heating, ventilation and airconditioning (HVAC) and water heating systems, including equipment related to district heating services, with highly efficient technologies *: in the case of heat pumps, a relative global warming potential of 675 of the refrigerant not exceeded - Installation of water- and energy-saving kitchen and sanitary fittings that ensure maximum water flow rate not exceeding 6 litres/min, attested by an existing label in the Union market. - energy-efficient building automation and control systems for residential and non-residential buildings *Light sources, refrigeration and ventilation systems, space heaters and water heating systems are classified in the two highest energy efficiency classes
Renewable energy 	**Financing for the construction, generation and maintenance of renewable energy plants* for the production of: electricity, heating/cooling, biogas, green hydrogen,**	ET 1 3.1 Manufacture of renewable energy technologies; SC ET 1 3.2 Manufacture of equipment for the production and use of hydrogen PSC ET 1 4.1 Electricity generation using photovoltaic technology SC ET 1 4.3. Electricity generation from wind power	o Electricity generation using photovoltaic technology and manufacture of photovoltaic technology o Heating/cooling by means of solar energy and manufacture of solar technology o Electricity generation from wind power and manufacture of on-shore wind turbines o Manufacture and use of hydrogen; PSC*

	biofuels and biofuels** **Investments in equipment for the production of renewable energy and green hydrogen technologies**	SC ET 1 4.5 Electricity generation from hydropower PSC ET 1 4.6 Electricity generation from geothermal energy PSC ET 1 4.8 Electricity generation from bioenergy PSC ET 1 4.16. Installation and operation of electric heat pumps SC ET 1 4.18. Cogeneration of heat/cool and power from geothermal energy PSC ET 1 4.20. Cogeneration of heat/cool and power from bioenergy PSC ET 1 4.21. Production of heat/cool from solar thermal heating ET 1 4.22. Production of heating/cooling from geothermal energy PSC ET 1 4.24. Production of heating/cooling from bioenergy PSC ET 1 4.25. Production of heating/cooling from waste heat SC ET 1 7.6 Installation, maintenance and repair of renewable energy technologies (on buildings) SC	o Electricity generation using run-of-river power plant PSC: Run-of-river power plant without an artificial reservoir; the power density is at least 5 W/m² o Cogeneration of electricity and/or heating/cooling from geothermal energy PSC * o Cogeneration of electricity and/or heating/cooling from bioenergy and production of equipment for the cogeneration of electricity/heating/cooling from bioenergy. PSC** o Manufacture of plants (3.1) for the production of biogas, biofuels and bioliquids o Energy-efficient electric heat pumps with a refrigerant whose relative global warming potential does not exceed 675 and equipment for the production (3.1) of these heat pumps o Generation of heat/cooling by waste heat, heat exchanger/recovery systems and manufacture of plants (3.1) for heating/cooling from waste heat. *The life cycle GHG emissions for RE products are < 100 g CO2E/kWh **No food and feed crops that are still suitable for animal feed or human consumption are used for the production of liquid and gaseous biofuels, nor are animal carcasses. Production of digestate is in accordance with national regulations.

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Renewable energy 	**Investments (construction and operation) in the storage, transmission and distribution of renewable energy and the production of the necessary facilities**	ET 1 3.20. Manufacture, installation and maintenance of high-, medium- and low-voltage electrical equipment for electricity transmission and distribution that make or enable significant contributions to climate change mitigation PSC ET 1 4.9 Transmission and distribution of electricity PSC ET 1 4.10 Storage of electricity (construction and operation), including pumped storage power plants PSC ET 1 4.11 Storage of thermal energy SC ET 1 4.12 Storage of hydrogen PSC ET 1 4.14. Transmission and distribution networks for renewable and low-CO2 gases PSC ET 1 4.15. District heating/cooling distribution PSC	o High-, medium-voltage and low-voltage lines, including connections to a substation, including equipment for the production of these lines PSC: Construction and operation of a direct connection or extension of an existing direct connection for low carbon power generation to a substation or grid, including transmission and distribution transformers* o Electricity storage including pumped storage power plants PSC: The activity includes the construction and operation of electricity storage facilities including pumped storage power plants. o Heat storage: The activity includes the storage of thermal energy, including geothermal energy storage or aquifer heat storage. o Hydrogen storage PSC: construction of hydrogen storage facilities and conversion of existing underground gas storage facilities into hydrogen storage facilities; o District heating/cooling distribution networks PSC: conversion to low-temperature profiles and/or for heating/cooling from renewable energy generation o Transmission and distribution networks for renewable and low carbon gases (especially hydrogen) PSC: construction or operation of new transmission and distribution networks for hydrogen or other low carbon gases; conversion of existing natural gas networks to 100% hydrogen; Upgrading of gas transmission and distribution networks to allow the integration of hydrogen and other low carbon gases into the network, including any activity in the gas transmission or distribution system that allows a higher blending of hydrogen or other low carbon gases into the gas network. *Life cycle GHG emissions are < 100 g CO2e/kWh
Energy efficiency 	**Replacement investments in machinery, operating and office equipment**	-	OBK criterion: Energy efficiency increase of at least 25%, confirmed by a technically experienced person from the company

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Clean Transportation 	**Investments in:** Vehicles with electric or hydrogen drives, for the transportation of passengers and goods by road, water, road and rail Rail infrastructure Systems for the production of electric or hydrogen-powered vehicles and their components Equipment for the manufacture of components for rail vehicles		OBK criterion: Vehicles**, and inland waterway vessels without direct CO2 exhaust emissions and rail vehicles, including dual-power railcars, for the purpose of personal mobility and passenger or freight transport*
		ET1 3.18. Manufacture of automotive and mobility components for CO2 emission-free vehicles SC ET1 3.19 Manufacture of components of rolling stock SC ET 1 6.1. Passenger transport by interurban railSC* ET 1 6.2. Freight rail transport SC* ET 1 6.3. Urban and suburban transport, road passenger transport SC ET 1 6.4. Operation of personal mobility devices, cycle logistics SC ET 1 6.5. Transport by motorbikes, passenger cars and light commercial vehicles SC* ET 1 6.6. Freight transport services by road (taxable) SC* ET 1 6.7. Inland passenger water transport SC * ET 1 6.8. Inland freight water transport SC * ET1 6.14. Infrastructure for rail transport SC* ET 1 6.15. Infrastructure for low-CO2 road and public transport PSC ET 1 7.4 Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings) SC	o Rail infrastructure (electrified, trackside infrastructure, stations, terminal infrastructure) o Electricity charging stations and hydrogen refuelling stations PSC: Construction and operation of hydrogen refuelling stations and charging stations for electric vehicles and supporting electrical infrastructure for the electrification of transport o Equipment for the production of electricity charging stations o Equipment for the manufacture of vehicles with exclusively electric or hydrogen propulsion and their components o Equipment for the manufacture of components of rail vehicles *Excludes vehicles, ships, trains and freight wagons for the transportation of fossil fuels (e.g. oil, coal) **Vehicles includes (electric and hydrogen drive, no hybrid drive): cars, trucks of all classes, buses, personal mobility devices (bikes, scooters, etc.) and additionally (OBK criterion) in-house vehicles (e.g. forklifts)

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Conservation of natural resources and biodiversity 	**Water investments in the construction, extension and renewal of the o Water supply o Water collection or water treatment systems for operational purposes**	ET 3 2.1 Water Supply PSC ET 4 2.2 Production of alternative water resources for purposes other than human consumption PSC	o Construction, extension, operation, and renewal of water collection, treatment and supply systems, treatment and supply for human consumption based on the abstraction of natural water resources from surface or groundwater sources PSC: The operation of the water supply system does not result in a deterioration of the good status of the affected water bodies, nor does it prevent the water body from achieving good status and ecological potential in accordance with Directive 2000/60/EC5. o Construction, extension, operation and renewal of facilities for producing reclaimed water, facilities for harvesting rain and storm water and facilities for collection and treatment of grey water, as well as plants for the collection and treatment of greywater PSC: The resource (greywater, rain or stormwater) is separated at the source; The water is suitable for reuse after proper treatment, depending on the degree of contamination and subsequent reuse;.
Conservation of natural resources and biodiversity 	**Conservation, including restoration of habitats, ecosystems and species**	ET 6 1.1 Conservation, including restoration of habitats, ecosystems and species PSC ET 1 1.1 Afforestation PSC ET 1 1.2 Rehabilitation and restoration of forests, including reforestation and natural forest regeneration after an extreme event PSC	Initiation, development and realisation of conservation activities, including restoration activities, aimed at maintaining or improving the status and trends of terrestrial, freshwater and marine habitats, ecosystems and populations of related fauna and flora species. PSC: Maintaining or improving good status of ecosystems, and populations of related fauna and flora species. o Creation of forest areas through planting, targeted sowing or natural regeneration on land that had previously served another land use purpose or was not used. PSC: Forest Management Plan o Rehabilitation and restoration of forests as defined by national law. PSC: Forest Management Plan
			OBK criterion: Investments in the operation of an organic farm certified according to EU Regulation 2018/848

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Circular economy 	**Investments in production technologies and processes suitable for the circular economy** o Waste (hazardous and non-hazardous), end-of-life products and secondary raw materials: facilities for collection, transport, treatment, dismantling, sorting, pollutant removal and material recycling		OBK criterion: Secondary raw materials are also included in all activities
		ET 4 2.3 Collection and transport of non-hazardous and hazardous waste PSC ET 4 2.4 Treatment of hazardous waste PSC ET 4 2.5 Recovery of bio-waste by anaerobic digestion and composting PSC ET4 2.6 Depollution and dismantling of end-of-life products PSC ET4 2.7 Sorting and material recovery of non-hazardous waste PSC	o Non-hazardous waste: Facilities for separate collection, treatment, dismantling, sorting, de-pollution, recycling and transportation, including construction and modernization of these facilities. PSC: With this economic activity, separately collected non-hazardous waste from complex end-of-life products such as motor vehicles, electrical and electronic equipment or ships is broken down in state-of-the-art facilities and freed of harmful substances in order to a) Remove parts and components that are suitable for reuse; b) separate non-hazardous and hazardous waste fractions that are suitable for recycling, including the recovery of critical raw materials; (c) remove hazardous substances, mixtures and components so that they are received in a distinguishable stream in the treatment process or form a distinguishable part of a stream and transfer them to facilities licensed for the proper treatment and disposal of hazardous waste; d) attach documents to materials that are shipped for further treatment or reuse. o Construction and operation of facilities for the treatment of separately collected bio-waste trough anaerobic digestion or composting with the resulting production and use of biogas, biomethane, digestates, compost or chemicals. PSC: The organic waste used for anaerobic digestion or composting is source segregated and collected separately. Where bio- waste is collected in biodegradable bags, the bags have the appropriate compostable certification standard EN 13432:200058. o Hazardous waste: This includes the following waste streams: a) solvent reclamation or regeneration; b) regeneration of acids and bases; c) Recycling or reclamation of inorganic materials other than metals or metal compounds; (d) recovery of components used for pollution abatement; (e) recovery of components from catalyst;

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			(f) re-refining of oil lubricants and other industrial waste oils (excluding for use as fuel or for incineration). PSC: 1. The activities consist of the material recovery of secondary raw materials (including chemical substances and critical raw materials) from source segregated hazardous waste. 2. The recovered materials are substituting primary raw materials, including critical raw materials, or chemicals in production processes. 3. The recovered materials shall comply with the applicable industry specifications, harmonised standards or end-of-waste criteria, as well as the relevant applicable Union and national legislation.
Circular economy 	**Manufacture of electrical and electronic equipment with an EU Ecolabel**	ET4 1.2 Electrical and electronic equipment with EU Ecolabel SC	o Manufacture of electrical and electronic equipment with an EU Ecolabel in accordance with Regulation (EC) No. 66/2010
Research and development (reduction of greenhouse gas emissions) 		ET 1 9.1.3 Research and development PSC	PSC: The economic activity aims at bringing to market a solution that is not yet in the market. and is expected to have a better performance in terms of live-cycle GHG emissions The implementation of the technologies, products or other solutions being researched leads to an overall reduction in net greenhouse gas emissions over their entire life cycle. (see: Annex I, REGULATION (EU) 2020/852; 9.1.3, p. 200) The implementation of the technologies, products or other solutions being researched results in overall net greenhouse gas emissions reduction over their entire life cycle.

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Social financing categories

The following positive social criteria were defined on the basis of the guidelines and project criteria of the "Social Bond Principals" published by the International Capital Market Association (ICMA).

ICMA category	Social sub-category	Investment reasons	Social activity/assessment criterion
Access to essential services	**Education and vocational training** 	Investments and projects for educational institutions: Compulsory and vocational schools, universities, universities of applied sciences, adult education and early education programs or kindergartens	Prerequisite: Owner of the facility: Federal, state and municipal institutions; non-profit associations, exception: apprentice workshops
	Social and health care 	Investments in connection with childcare facilities, retirement and nursing homes, workshops for the disabled, health resorts and rehabilitation centers, hospitals and hospices	Prerequisite: Facility providers: federal, state and municipal institutions; non-profit associations and private providers with health insurance contracts
Affordable housing	**Non-profit housing** 	Investments in residential construction by non-profit housing associations	Prerequisite: Non-profit status of the borrower
Miscellaneous	**Social subsidies (AT, DE)** 	Investments and projects	Prerequisite: Support for EU-wide emergencies in the areas of pandemics, natural disasters and political crises

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Contribution to SDGs

Oberbank's sustainable accounts contribute to the following Sustainable Development Goals (SDGs) through the use of deposits.

SDG 3 Health and well-being

Investments and projects in connection with childcare facilities, retirement and nursing homes, workshops for the disabled, spa and rehabilitation centers, hospitals and hospices are subsumed under the area of health and well-being. An important criterion for Oberbank is the non-profit status of the respective operators.

SDG 4 Quality education

In the education and vocational training category, investments and projects for educational institutions such as compulsory and vocational schools, universities, universities of applied sciences, adult education and early education programs and kindergartens make a contribution.

SDG 7 Affordable and clean energy

Categories such as energy efficiency and renewable energies support the expansion of future-oriented energy concepts of companies. Here, Oberbank specifically grants loans to customers who, for example, set up PV systems or wind power plants. Affordable energy and independence from fossil resources are topics that have become increasingly important. Oberbank supports the expansion of renewable resources and clean energy and also reflects this in its sales targets.

SDG 12 - Responsible consumption and production

The account deposits are used to finance sustainable projects that meet environmental and social as well as economic criteria.

SDG 13 - Climate action.

According to the Austrian Federal Environment Agency (2020), buildings are one of the four sectors that contribute the most to CO2 emissions in Austria (10.9%). Most emissions are caused by energy and industry, followed by mobility, buildings and agriculture.

The construction of environmentally friendly and energy-efficient buildings and the renovation of existing buildings facilitate the transition to a greener future by reducing energy consumption and greenhouse gas emissions.

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Project examples

The following five selected projects are examples of the use of funds deposited in Oberbank's sustainable accounts

Wind power plant, 31000 St. Pölten

4,200 kW

Source Figure 1: Ökowind SW GmbH

"Plochmühle" hydropower plant, 4381 St. Nikola/Donau

Generation capacity approx. 665,000 -750,000 kWh/a

Source Figure 2: Peter and Anna Wöhrer GesbR

New build: commercial residential property in Wies, Styria

Overall energy efficiency factor (fGEE): A+
Primary energy requirement (PEBSK): A++

Source Figure 3: Versicherungspartner Immo GmbH, energy performance certificate dated 9.4.2021

New build: Residential building with one or two units in Peuerbach, Upper Austria

Overall energy efficiency factor (f_{GEE}): A+
Primary energy requirement (PEB_{SK}): A++

Source Figure 4: Private, energy certificate from 03.04.2023

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Purchase: Residential building with one or two units in Neuhofen an der Ybbs, Lower Austria

Total energy efficiency factor ($f_{GEE,SK}$): A++
Primary energy demand (PEB_{SK}): B

Source Figure 5: Private, energy performance certificate from 29.11.2024

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Allocation & Impact Reporting

Oberbank has been offering sustainable accounts since June 2021. The deposits are used to finance sustainable projects as listed in the following table.

Allocation reporting (in euros unless otherwise stated) *

Reporting date 31.12.2024

Scope of the green and social loan portfolio[1]	€ 1.818.039.343,20
Total amount of deposits of sustainable accounts allocated to the green and social loan portfolio (in the AT and CZ market)	€ 1.205.530.123,51
- of which in the CZ market (without ecolabel 49)	€ 31.288.163,48
Total amount of deposits allocated to the green loan portfolio	€ 1.177.537.803,95
Total amount of deposits allocated to the social loan portfolio	€ 27.992.319,56
Total amount of deposits and proceeds from other financial products (green bond)	€ 248.112.500,00
Overcollateralization[2]	€ 364.396.719,69
Amount or percentage share of new and refinancing (existing loan portfolio)	
- Share of green financing in total residential construction financing AT	35,83%
- Share of green/social financing in total corporate financing	5,20%
Breakdown of allocated deposits by green and social project and financing categories:	
- Green Buildings (Residential)	€ 316.184.846,68
- Green Buildings (Commercial)	€ 731.068.224,52
- Renewable energy	€ 58.643.733,09
- Social and health care	€ 24.856.867,18
- Non-profit housing	€ 3.135.452,38
- Sustainable research	€ 2.677.369,85
- Clean transport	€ 40.375.529,04
- Biodiversity	€ 595.781,21

* The values stated are historical values. Future developments cannot be derived from them.

[1] Total sustainable corporate financing (not refinanced, no ecolabel exclusion) and sustainable private residential construction

[2] Unallocated green and social loan portfolio

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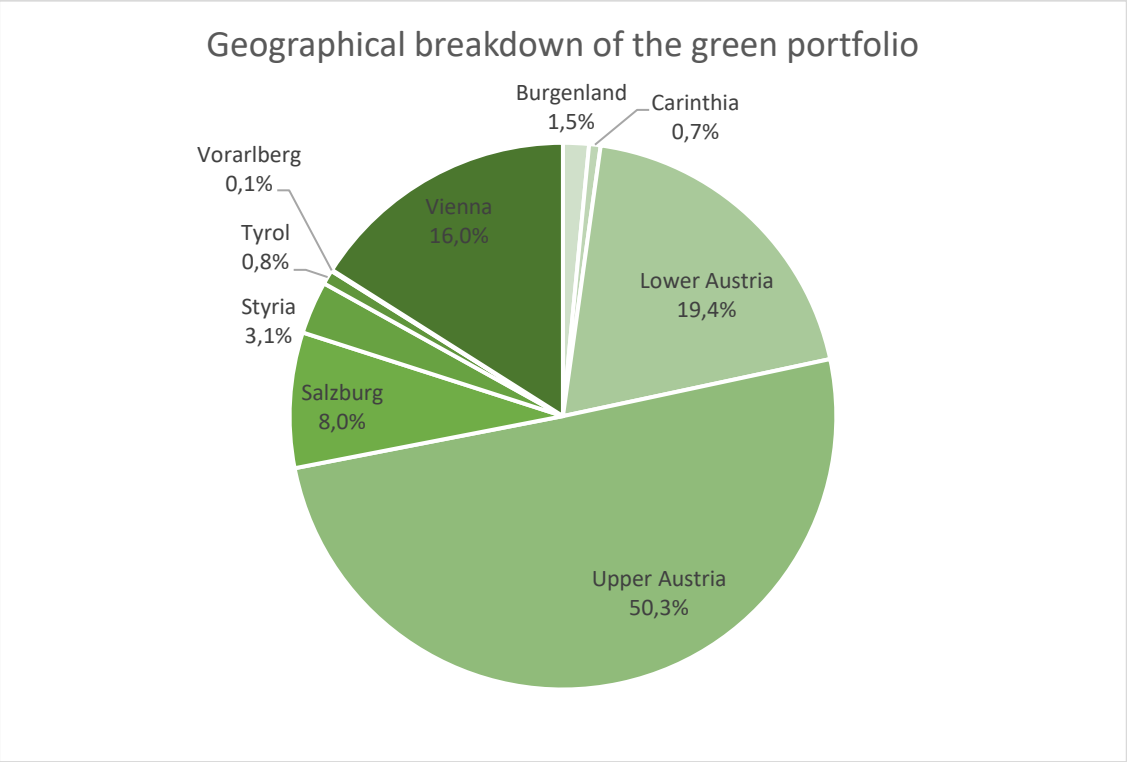
Impact Reporting

The calculation of the impact of deposits in the sustainable accounts is based on assumptions in accordance with the specified logic / conversion factors in the respective categories

Geographical breakdown of the green portfolio from private residential construction at the end of 2024 (in euros)*

Burgenland	14.186.715
Carinthia	6.295.098
Lower Austria	180.134.561
Upper Austria	466.074.204
Salzburg	74.167.535
Styria	28.908.624
Tyrol	7.823.281
Vorarlberg	664.048
Vienna	148.390.769

This list includes all sustainable financing from private residential construction, which is allocated proportionately to the green bond and the sustainable accounts.



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Impact Reporting

The sustainable buildings of Oberbank's green cover pool (private housing) have significantly lower energy consumption and thus also lower CO2 emissions than the average residential building in Austria (see above criteria). Oberbank thus contributes to the avoidance of CO2 emissions with its green loan portfolio.
The methodology for the impact calculation was developed by the consulting firm Drees & Sommer.

The other categories of sustainable buildings in the corporate client sector as well as renewable energy and social and healthcare services are defined in more detail in the Sustainable Lending Framework. These also have an impact, which we describe using estimates in CO2 savings (CO2 equivalents) and other impact factors.

Savings per category compared to conventional buildings / electricity mix of the respective country*

Category	1st impact factor: CO_2e savings per year (kg)	2. impact factor (unit on the right)	Unit
Green Building (Residential)	3.623.410,00	25.802,56	Savings MWh
Biodiversity		4	Loans organic farming
Renewable energy	27.286.431,15	1.442,82	kW e-charging stations[3], hydropower plant
		85.482,28	kWp installed capacity Wind / PV / hydropower
		127,68	kWh battery storage
Non-profit housing		19,66	Apartments
Green Building (Commercial)	12.425.579,31		
Sustainable Research		5	Loans
Clean mobility	2.164.924,25	10	Other vehicles
Social and health care		39,27	Beds
		2	Acquisitions of medical practice
		15,50	Rooms
Total	41.876.934,71		

*The figures shown are historical values. Future developments cannot be derived from them.

[3] In the review of this financing based on the previous version of the account framework, e-charging stations were still assigned to the renewable energy category; this will be adjusted to clean mobility in future.

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Calculation of impact: The impact refers to the financing share of Oberbank for the financing allocated to the sustainable accounts. Calculation of green buildings (residential) based on Drees & Sommer's green bond logic, green buildings (commercial) and clean mobility as described in the Sustainable Lending Framework. Non-profit housing as well as social and health care: limited availability of data; renewable energy with assumptions as in the following table.

Conversion factors CO_2e for renewable energy (electricity mix per country)

Country	Year	g/kWh electricity	Source
AT	2024	0,21	Federal Environment Agency Austria, online at: secure.umweltbundesamt.at/co2mon/co2mon.html
EN	2024	0,451	Electricity Maps 2024, online at: Electricity Maps | CO_2 emissions from electricity consumption in real time
SK	2024	0,334	Electricity Maps 2024, online at: Electricity Maps | CO_2 emissions from electricity consumption in real time
CZ	2024	0,592	Electricity Maps 2024, online at: Electricity Maps | CO_2 emissions from electricity consumption in real time
HU	2024	0,305	Electricity Maps 2024, online at: Electricity Maps | CO_2 emissions from electricity consumption in real time

Average electricity yield

		AT kWh/a	DE kWh/a	HU kWh/a
Wind	installed kWp wind	2590	1891,20	-
PV	installed kWp PV	1050	1050	1050

Sources:
"Electricity yield AT Wind: IG Windkraft IG Windkraft
https://www.igwindkraft.at/?xmlval_ID_KEY%5b0%5d=1147;"
PV electricity yield: Oberbank's internal calculation;
Electricity yield DE Wind: Wind energy and electricity generation in Germany 2024
https://www.windbranche.de/wind/windstrom/windenergie-deutschland

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