

ISS ESG rates HYPO NOE Landesbank as Austria's most sustainable bank

Sustainability rating

- HYPO NOE Landesbank's rating from ISS ESG upgraded another notch, from C to C+; bank has had Prime status since 2016
- HYPO NOE Landesbank ranks first in Austria and fourth worldwide in survey of 279 banks¹
- HYPO NOE Landesbank plans to issue its first green benchmark bond

HYPO NOE Landesbank - long established as one of the best in the industry

HYPO NOE Landesbank's strong commitment to sustainability is reflected in its highly positive evaluations from sustainability rating agencies over the years. In the first quarter of 2020, leading sustainability rating agency ISS ESG (previously oekom research) reaffirmed the bank's Prime status and raised its overall rating from C to C+. As a result, HYPO NOE Landesbank is currently ranked number one in Austria and number four worldwide out of 279 public and regional banks. Respected sustainability agency imug has awarded HYPO NOE Landesbank a positive BB sustainability rating. Also, the rfu qualified status documents, that the bank's bonds meet sustainability criteria. In 2019, the Worldwide Fund for Nature (WWF) compiled its first ever ranking of retail banks in Austria - and HYPO NOE Landesbank took top spot.

Our core competence of financing the public sector and non-profit housing development enables us to make a significant contribution to promoting an efficient healthcare system and high environmental standards in housing in our home market of Lower Austria and Vienna.

Wolfgang Viehauser

Management Board Member Markets and Speaker of the Board

ISS ESG (prev. oekom research)



imug



rfu



¹ Peer group: Financials/Public & Regional Banks | Source: ISS ESG, 16 March 2020

Dedicated to sustainability for more than 130 years

Financing for social infrastructure, mainly in the housing, health and education sectors, accounts for more than half of HYPO NOE Landesbank's total assets. Our low-risk business model puts an emphasis on funding for projects that generate added value for society, from both social and environmental viewpoints. As a state mortgage bank with more than 130 years of experience, public sector and real estate finance with a focus on non-profit housing development has always been our core competence. Non-profit housing construction is subject to strict ecological requirements and plays a significant part in providing affordable homes.

Sustainable management is all about taking responsibility for the future, and in this regard climate protection has a central role to play. In response, we have decided to issue our first ever green bond this year, centred on green buildings, as part of our sustainability strategy.

Udo Birkner

Management Board Member Finance, Risk & Operations

Debut green benchmark bond issue still slated for 2020

HYPO NOE Landesbank's first green bond will focus on financing and refinancing for green buildings. Non-profit housing and social infrastructure that meet very high environmental standards will lie at the heart of our activities. The bank's interdepartmental Green Bond Committee is assessing the bond's suitability on the basis of clearly defined criteria - appropriate criteria and categories are defined in the Group's Green Bond Framework. Certified in accordance with the Austrian UZ49 eco-label, HYPO NOE Landesbank's green bond will be a senior unsecured issue.

Group-wide environmental and climate strategy

As part of its environmental and climate strategy, HYPO NOE Landesbank has set itself ambitious, clearly measurable targets aimed at reducing its ecological footprint. An interdepartmental task force evaluates the implementation of further measures on an ongoing basis. HYPO NOE Landesbank was awarded ISO 14001 certification by Quality Austria in 2019.

HYPO NOE Landesbank has been reporting on its progress on sustainability-related matters since 2014, in accordance with the internationally recognised Global Reporting Initiative (GRI) guidelines.

Full information on the topic of sustainability is available on our website at www.hyponoe.at/en/sustainability. Further information on the upcoming green benchmark bond can be found at www.hyponoe.at/en/greenbonds.

HYPO NOE Landesbank für Niederösterreich und Wien AG

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

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