

**Oberbank**  
Not like any other bank



# Contents

3	...	Preface by the Chairman of the Management Board
4	...	Oberbank at a glance
5	...	Our goals and values
6	...	Oberbank's sustainability goals for 2025
7	...	Key sustainability topics and sustainable development goals
8	...	Exclusion criteria
10	...	Membership in ESG initiatives
11	...	Oberbank's in-house sustainability organisation
12	...	Governance, compliance and data protection
13	...	Sustainability in line with the EU taxonomy
13	...	Sustainable lending policy
15	...	Sustainable lending
16	...	Sustainable products
19	...	Sustainable banking operations
21	...	Oberbank staff
22	...	Social commitment: financial education, donations platform, sponsoring
23	...	Oberbank awards
23	...	Publication information

This brochure is based on the Oberbank Sustainability Report 2021. Differences in content have been marked.

## Preface by the Chairman of the Management Board

Dear Readers,

The COVID-19 pandemic remained an ongoing challenge for businesses and society also in 2021. However, Oberbank's performance was excellent even in these challenging times.

2021 saw Oberbank excel not only in terms of how business developed, but also well on its way towards reaching the goals of its sustainability strategy for 2025. In June 2021, Oberbank was awarded PRIME status by the rating agency ISS ESG for its sustainability activities and sustainability management. This puts Oberbank in the top ten percent of the best banks, an achievement we are truly proud of. We are constantly striving to improve our sustainability performance, and hope to secure our PRIME rating also going forward or even surpass our present score.

### Greatest challenge: decarbonisation of loan portfolio

An unequivocal commitment to the goals of the Paris Climate Agreement is a cornerstone of Oberbank's sustainability strategy. As a bank, our most important lever in making a measurable contribution to attaining these goals is to steer our own loan portfolio towards climate neutrality, which is also the biggest challenge Oberbank's sustainability management is facing at present. Oberbank plans to take the following steps to decarbonise its portfolio:

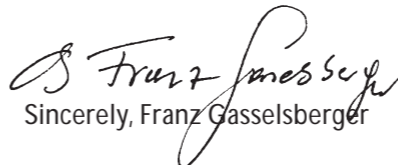
First of all, we will disclose the CO<sub>2</sub> emissions generated by our portfolio.

Oberbank has been a member of PCAF – Partnership for Carbon Accounting Financials – since October 2021 and will use the methods developed by PCAF in the coming years to publish greenhouse gas emissions data for all asset classes in its portfolio that lend themselves to such analysis.

Based on the outcomes, we will take further specific steps to decarbonise our portfolio. In 2022, Oberbank will address this topic in detail and develop a suitable roadmap in accordance with the regulatory requirements at both the national and the European level.

Against this backdrop, further ambitious goals will be added to Oberbank's sustainability strategy in future.

To achieve all of our goals by 2025 and beyond, especially when it comes to decarbonising our portfolio, Oberbank will have to embrace change. Our passion and our expertise will help us master these challenges together. This is a promise our customers, investors, stakeholders and employees can all rely on.

  
Sincerely, Franz Gasselsberger

# Oberbank at a glance

Oberbank AG is an independent Austrian regional bank headquartered in Linz, Upper Austria. It has branches in Austria, Germany, the Czech Republic, Slovakia and Hungary. Oberbank AG serves both retail and business customers, offering a full range of financial services.

## Successful

Key indicators as at 31 December 2021

in EUR million	
Profit for the year before tax	281.9
Total assets	27,539.7
Primary funds	17,431.6
Equity	3,317.9
Customer funds	38,636.7
Market capitalisation	3,227.1
in %	
Common equity tier 1 ratio	18.35
Tier 1 capital ratio	18.66
Total capital ratio	20.71
Cost/income ratio	49.68

## Competent

2,395 employees\*  
at 178 branches

Austria	96 branches, 1,706 employees
Germany	43 branches, 306 employees
Czech Republic	21 branches, 194 employees
Hungary	14 branches, 135 employees
Slovakia	4 branches, 54 employees

\* Number according to staff headcount as at 31/12/2021

# Our goals and values

## Sustainability as a key principle

Thinking and acting sustainably has always been part and parcel of Oberbank's strategy. Our values underpin our strategy.

## Our corporate values

### Shared values put into practice

- Highly motivated, competent and passionate employees create trust.
- A sense of community is one of our key values.
- As an employer, Oberbank is committed to fairness and equal opportunity, and strives to provide an attractive and meaningful work environment.



Competence



Trust



Community



Passion

## Sustainability as a part of the bank's overall strategy

Sustainability is a defined field of action, with specific strategic goals (see page 6).



## Oberbank's sustainability goals for 2025

Our path towards a more sustainable future is clearly mapped out. And we are making good progress ...



### ... in governance

- Commitment to the 1.5 °C goal
- Sustainability is part of the overall bank strategy
- Participation in ESG initiatives
- Sharing views with stakeholders



### ... in asset management

- Doubling the volume of sustainable investments to EUR 2.5 billion
- 2021: EUR 1.98 billion sustainable investments



### ... for our customers

- Retain high level of customer satisfaction (Net Promoter Score NPS > 60)
- 2021: 65.1% NPS
- Customer digitalisation rate > 80%
- 2021: 67% digitalisation rate (based on customer portal use)



### ... for society

- Priority for the region: 95% of our sponsoring budget goes to regional initiatives
- Procurement primarily from the region



### ... in finance and in lending policy

- At least EUR 1.5 billion in sustainable loans (housing)
- 2021: about EUR 1.2 billion
- Decarbonisation of loan portfolio Impact reporting
- 50% of all new issues conform to ESG criteria (green/social bonds)
- 2021: First green covered bond issued (EUR 250 million)



### ... for our employees

- Next generation: 80%
- Managers from within our organisation
- 2021: 92%
- Gender balance: 30% female managers
- 2021: 25.8% women in management positions



### ... for the environment

- Climate neutrality in scope 1 & scope 2
- Carbon footprint per employee < 1 tonne
- 2021: Carbon footprint 1.16 tonnes per employee

## Key sustainability topics and sustainable development goals

All measures and activities under Oberbank's sustainability strategy are designed to contribute to the sustainable development of our environment and our society. In addition, they allow us to make a measurable contribution to the achievement of the United Nations' Sustainable Development Goals (SDGs).

### Corporate governance

Our strategy and business policy are designed to take the concerns of all stakeholders – customers, employees, shareholders and others – into account in a well-balanced approach.

### Employees

Relevant topics in Oberbank's sustainability strategy include being a fair employer, employee development, work-life balance, as well as health and safety at work.

### Compliance

Oberbank does not tolerate any conduct which could be likely to cause harm of any kind to itself, its employees, its stakeholders or the general public.

### Asset management

Sustainable investment products enable our customers to consider environmental and climate protection and ethical values.

### Sustainable lending

Our lending policy, which takes account of sustainability risks, is one of Oberbank's most important levers when it comes to contributing to the sustainable development of society and our environment.

### Own investments

Oberbank may also use its own investments to influence environmental and climate protection and ethical values.

### Sustainable product portfolio

Sustainable products enable retail and business customers to make a contribution of their own.

### Operational ecology and sustainable procurement

We are committed to conserving resources and to taking ecological and social aspects into account in our own operations and purchasing activities.

### Customer satisfaction

We value our customers' opinions and we take complaints seriously.



## Exclusion criteria

### Transactions unconditionally excluded by Oberbank \*

Oberbank dissociates itself from industries, businesses and business practices that it considers likely to give rise to unacceptable environmental, social and governance (ESG) effects. Compliance with the following exclusion criteria under sustainability aspects is mandatory for transactions with new customers and for transactions with existing customers in new business fields. There are no exemptions for such transactions.

Oberbank will not do business with, and dissociates itself from, any business which is known to have been involved in violations of labour law and human rights or illegal and controversial business and environmental practices or in respect of which such information comes to light during the course of the business relationship.

#### Generally applicable exclusion criteria

Criteria	Example
Labour law violations	Where at least one out of the four fundamental principles set out in the ILO Declaration on Fundamental Principles and Rights at Work is violated: <ul style="list-style-type: none"> <li>○ Freedom of association and the recognition of the right to collective bargaining</li> <li>○ Forced or compulsory labour</li> <li>○ Child labour</li> <li>○ Discrimination in respect of employment and occupation</li> </ul>
Human rights violations	Where human rights under nationally and internationally recognised legal instruments (such as the European Convention on Human Rights, the UN Charter of Human Rights, etc.) are violated.
Illegal business practices	Products or activities which are deemed illegal under applicable law or other regulations in the respective jurisdiction or under international treaties and conventions.
Controversial environmental practices	Controversial environmental practices that violate applicable national environmental law and international environmental agreements and are incompatible with general sustainability values and the preservation and promotion of biodiversity.

\* Different from the 2021 Sustainability Report, as the criteria were updated after the publication date.

## Excluded business activities and industries \*

Oberbank considers the following activities and industries to carry a higher ESG risk and therefore subject to exclusion.

#### Industries:

- Nuclear energy
- Illegal substances
- Harmful substances
- Gemstones and conflict minerals
- Fisheries
- Trafficking in protected animals or leather, animal testing
- High-volume fracking
- Extraction of oil sands
- Petroleum
- Coal
- Controversial and heavy weapons
- Research on embryos
- Adult entertainment

For more detailed information and examples please refer to Oberbank's website.

#### Exclusion criteria for countries

Criteria	Excluded
FATF list	Countries on the black, dark grey or grey lists of the Financial Action Task Force on Money Laundering (FATF)
EU list of high-risk countries	Countries on the EU list of high-risk third countries as set out in REG (EU) 2020/855
Climate protection	Countries that have not ratified the 2015 Paris Climate Agreement
Freedom of the press and of the media	Countries where the freedom of the press and the media is massively restricted (blacklisted by Reporters Without Borders)
Sanctions	Countries against which the EU has imposed sanctions

\* Different from the 2021 Sustainability Report, as the criteria were updated after the publication date.

## Membership in ESG initiatives

### UN Global Compact

The United National Global Compact is the largest initiative worldwide for corporate social responsibility (CSR) and sustainable development. Oberbank is committed to implementing the UNGC's ten universal principles addressing human rights, labour standards, environmental protection and the fight against corruption, as well as to supporting the 17 sustainable development goals. For the goals we address, please see page 7.

### respACT

austrian business council for sustainable development is a platform for businesses focusing on responsible business management.

### ÖGUT

Österreichische Gesellschaft für Umwelt und Technik is an independent Austrian NGO that has been advocating for sustainability in business and society for more than 30 years.

### PCAF

Partnership for Carbon Accounting Financials is a worldwide initiative whose members work together to develop a harmonised approach for the finance industry to assess and disclose the greenhouse gas emissions associated with its loans and investments.

## Oberbank's in-house sustainability organisation

### This is how sustainability is addressed within Oberbank's organisational structure\*.

- ESG Unit: acts as first point of call and hub for various sustainability topics within the group
- Sustainability Officers: each department has a sustainability officer to ensure the topic is mainstreamed across all organisational units
- Steering Committee (Management Board & department heads): ensures that the sustainability strategy is implemented and approves new measures
- Stakeholder Sounding Board: is consulted to regularly re-evaluate our sustainability commitment together with our key stakeholder groups

#### Oberbank Sustainability Organisation

Oversight		
<b>Oberbank AG Supervisory Board</b>		
Management Board		
<b>Full Management Board</b> Franz Gasselsberger, Josef Weißl, Florian Hagenauer, Martin Seiter  <b>Florian Hagenauer</b> Management Board Member responsible for sustainability		
Strategy and steering		
<b>ESG Unit</b> Sustainability hub	<b>Sustainability Steering Committee</b> Full Management Board & department heads	<b>Stakeholder Sounding Board</b> Members from the private and public sector, interest groups and advisors
Implementation		
<b>Sustainability Officers</b> of the central departments	<b>ESG Unit staff</b>	<b>All employees</b> When working on projects, brainstorming

\* Different from the 2021 Sustainability Report as the sustainability organisation underwent changes in early 2022.

## Governance, compliance and data protection

### Key focal points for Oberbank

Oberbank's business policy is based on the principles of sustainable management and transparency, a fact that translates into sustained business success. Oberbank pursues sustainable and long-term goals.

In doing so, Oberbank does not only take inspiration from existing guidelines, but also sets its own high standards when it comes to compliance with ethical principles.

Compliance, anti-corruption and the protection of customer data are non-negotiable for us.

### High standards at Oberbank:

- Commitment to compliance with the Austrian Code of Corporate Governance (ÖCGK)
- A code of conduct for employees, and an extra one for suppliers
- Whistleblowing: Oberbank provides a dedicated whistleblowing tool to allow persons inside and outside the organisation to report potential violations, thus already in compliance with the requirements set out in EU Regulation 2019/1937.
- Integrity in tax matters: Oberbank is committed to integrity and honesty in tax matters. This commitment and the course of action taken in tax matters are part and parcel of the code of conduct.
- Protection of customer data and IT security: The security of customer data is very important to us, and we dedicate utmost care and attention to this matter. 3 Banken IT GmbH has undergone certification in accordance with ISO/IEC 27001:2013, the internationally recognised information security standard.

## Sustainability in line with the EU taxonomy

### Legal background for sustainable finance

### The EU taxonomy in a nutshell

Fundamentally, the EU taxonomy is a list of economic activities which are considered to be sustainable. It comprises detailed classification systems, set out in what are called delegated acts, which tell you whether an economic activity is sustainable or not.

### Sustainability for Oberbank

- Goes beyond the EU taxonomy
- Includes its own negative and positive criteria (exclusion criteria, see page 8, positive criteria, see page 15)

### Oberbank: Project for implementation of changes in legislation

Ongoing project designed to integrate EU taxonomy assessment criteria in our loan application process and to analyse our loan portfolio for conformity with the EU taxonomy

## Sustainable lending policy

### Grant more sustainable loans and reduce sustainability risks

To arrive at a more sustainable portfolio, we

- Consistently apply exclusion criteria
- Take account of sustainability risks and opportunities when granting loans
- Step up funding for sustainable activities and ventures

### Sustainability risks

**Sustainability risks (also referred to as ESG risks) for businesses:**

- Physical risks such as extreme weather events in the wake of climate change, as well as major (financial) loss
- Climate-related transition risks, such as policy changes (e.g. CO<sub>2</sub> levies) or technology changes (e.g. e-mobility) may be a threat to businesses that have failed to adapt
- ESG (environment, social, governance) risks

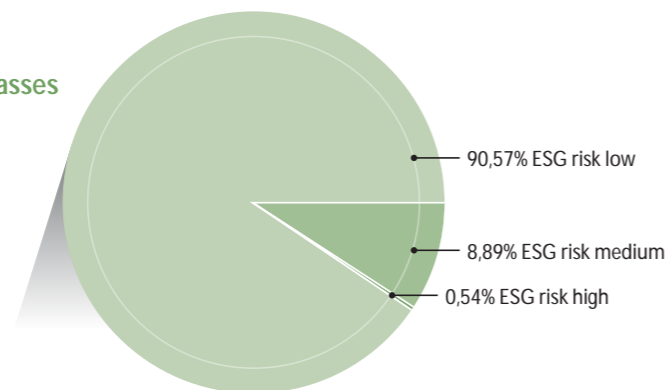
**Integration of sustainability risks in corporate and business customer ratings:**

- Consideration of ESG risks in the lending decision process is largely automated
- Individual soft facts relating to ESG do not yet enter directly into the overall rating, but provide a framework for rating all other soft facts
- Where customers presenting a high or very high ESG risk apply for new funding, we will ask to what extent such funding contributes to reducing ESG risk

**Sustainability risks in Oberbank's aggregate loan portfolio**

- Oberbank's loan portfolio is exposed to below-average sustainability risks (as at 31 December 2021)

Distribution of Oberbank receivables by ESG risk classes



## Sustainable lending

Oberbank strives to make a measurable contribution towards achieving the goals of the Paris Climate Agreement and is developing a roadmap for decarbonising its loan portfolio.

The loans we grant to both retail and business customers should become more sustainable.

We are currently working on analysing how sustainable our loan portfolio is in terms of the EU taxonomy. For more information on sustainability as defined by the EU taxonomy, see page 13.

### Analysis of existing portfolio based on positive criteria

In 2020, Oberbank collaborated with Österreichische Gesellschaft für Umwelt und Technik (ÖGUT) to define positive criteria that go beyond the scope of the EU taxonomy.

- These criteria are used to classify sustainable lending to both retail and business customers
- Lending falling within these categories has positive ESG effects
- Positive criteria include, for example, construction/upgrading/acquisition of buildings with high energy efficiency ratings, renewable energy, and e-mobility

### Sustainable retail lending

**Housing loans**

- Accounted for the majority (89%) of new retail loans granted by Oberbank in Austria in 2021
- Sustainability defined in accordance with EU taxonomy screening criteria, based primarily on properties' energy performance certificates

**First green covered bonds issued in Austria (EUR 250 million) based on housing loans identified as sustainable**

**Other options for sustainable retail lending:**

- Loans under government-subsidised financial aid schemes: subsidies for new buildings, home upgrades, alternative energies and other measures, such as noise protection or installation of elevators
- Housing accounts/lending schemes for building upgrading measures
- Housing loans

## Sustainable business lending

### Sustainable large-scale projects and applications for subsidies for environmental projects on the rise

- Our positive criteria analysis shows that the lending volume for sustainable large-scale projects has grown considerably (from about EUR 72.2 million in 2020 to EUR 113.3 million in 2021).
- The number of applications for subsidised loans for environmental projects handled by Oberbank likewise rose by more than 50 percent, while projected volumes increased four-fold to EUR 113 million compared to 2020.

### Subsidised lending scheme "OeKB Exportinvest Green"

This is a funding scheme for new or replacement investments by exporting companies in Austria, provided they reduce environmental impact and make a sustainable contribution to improving the environment.

### Sustainability also means support in times of crisis

Lending as a pandemic response measure (2021: EUR 268 million)

### Outlook: EIB's "Green" refinancing scheme

- Oberbank is conducting talks for customised loans under EIB's "Green" refinancing scheme.
- This means loans and lease finance at concessionary interest rates for environmentally benign investments of our corporate and business customers.

## Sustainable products

### Making a difference – every bit counts

Oberbank's sustainable product portfolio is a key element in contributing to a sustainable development of our environment and our society. Following in-depth analysis, the bank's own investments are to be aligned even better with ESG criteria.

## For retail customers

### "be(e) green" checking accounts and "be green" savings accounts

- The projects funded from these deposits have to meet ESG criteria
- Digital checking account that saves a significant amount of GHG emissions
- With each new be(e) green account opened, Oberbank contributes to creating wildflower areas to help save the bees.

## For business customers

### Investment support for sustainable projects

- Traditional investments made by businesses, for instance in new production facilities, will in most cases not be eligible for subsidies.
- However, if they help to cut energy consumption, reduce GHG emissions, or similar, such investments may qualify for environment-related investment subsidies

## Sustainable investments

### Our sustainable investments generate sustained earnings

- We offer a number of options for investing in sustainable products.
- Our carefully curated range of products comprises both our own and third-party products.
- **Several 3 Banken Generali investment funds have been awarded the Austrian Ecolabel:** 3 Banken Dividenden-Aktienstrategie, 3 Banken Nachhaltigkeitsfonds, 3 Banken Mensch & Umwelt Aktienfonds, and 3 Banken Mensch & Umwelt Mischfonds
- **Sustainable asset management**  
Asset management can draw on three new sustainable investment strategies under the individual portfolio management (iPM) programme.  
*Therefore, Oberbank's asset management was, at year-end 2021, the first in Austria to offer several sustainable strategies that meet the strict Ecolabel criteria.*

Oberbank is constantly striving to expand the range of sustainable products and services it offers. For more information, please refer to our website and the annual Sustainability Report.

## High degree of customer satisfaction

- Online customer satisfaction surveys among retail customers, private banking customers, and corporate and business customers in Austria, for instance as a follow-up to consultations and telephone conversations with the Customer Service Centre (2021: 22,986 surveys delivered).
- At 65.1% as at 31 December 2021, Oberbank's Net Promoter Score (NPS) was very high. The score measures how many consumers would recommend a product or service to someone else (range between plus 100 and minus 100).

### Responsible marketing: Oberbank was awarded the Pro Ethik label by the Austrian Advertising Council

Under the Austrian advertising industry's ethics code, Oberbank undertakes to comply with certain quality criteria that go beyond statutory requirements.

## For corporate and business customers

### Annual sustainability review meeting \*

Starting in 2022, Oberbank's business customers will have the opportunity to benefit from what is referred to as an annual sustainability review meeting.

For this purpose, we have defined twelve key questions to address environmental and social issues as well as governance aspects.

### 12 key questions on sustainability

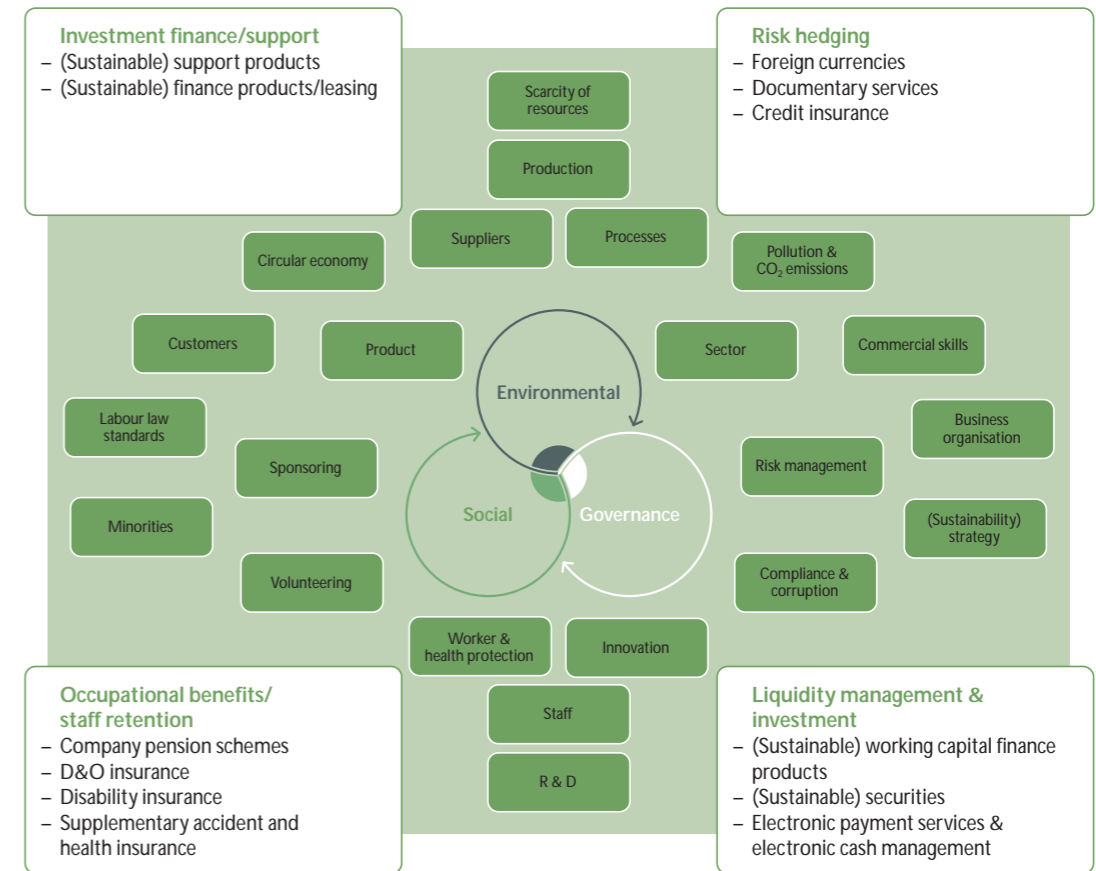
1. What climate changes could affect your business model/your sector?
2. How is your company prepared for sustainability in terms of staff/organisation/strategy?
3. How are you and your assets protected against climate disasters/damage/extreme weather (physically and in terms of insurance)?
4. What effects will potential political measures (CO<sub>2</sub> levy, bans) have on your assets or your products/services?
5. Which (new) "green" rival products could impact sales of your products / services?
6. What are your policies for the disposal/reuse and optimal recycling of your products after use?
7. What climate-neutral alternatives in terms of machinery, vehicle fleet, procurement, energy supply are you already considering?
8. Have you already taken steps to limit CO<sub>2</sub> emissions or are you planning to?
9. How does your business ensure worker protection/rights and what staff development measures are you taking?
10. What measures do you have in place to prevent data protection problems/corruption/compliance violations?
11. How are in-house quality management and product safety measures implemented in your business?
12. What issues have you already discussed or agreed on with your suppliers/customers (supply chain) in terms of ESG aspects?

\* Different from the 2021 Sustainability Report 2021, new content added

These twelve questions are used to identify the main sustainability issues faced by our customers. Based on the outcomes, we provide support with our selected products.

## For corporate and business customers

### Sustainable finance and service products \*



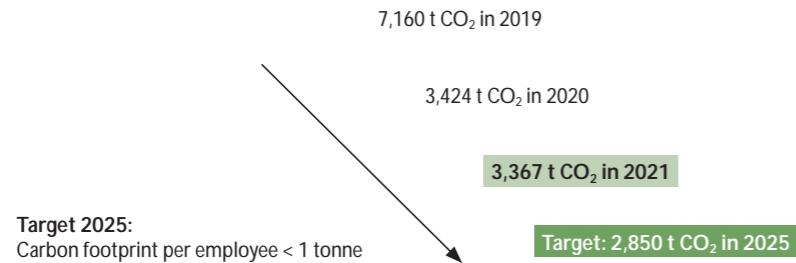
\* Different from the 2021 Sustainability Report 2021, new content added



## Sustainable banking operations

When it comes to protecting the environment, we walk the talk.

Oberbank strives for the highest levels of environmental compatibility in all its operations, processes and products



### 4 fields of action:



#### Energy efficiency

Ongoing optimisation at all locations – innovations and upgrades designed to improve our energy and carbon balance



#### Green electricity

Procurement of electricity from renewable sources: already implemented in Austria, Germany and in the Czech Republic



#### Renewable energy

Phasing-out of oil and gas  
Investments in new facilities (PV, e-mobility)



#### CO<sub>2</sub> compensation

Purchase of emissions certificates for emissions we are unable to reduce any further

### Cutting the use of resources in mobility, internal processes, and procurement

- Climate-friendly business travel and vehicle fleet (increasing e-mobility)
- Streamlining of internal processes – cutting back on paper and courier services
- Sustainable procurement – taking into account environmental impacts when selecting suppliers

## Oberbank staff

We want to take the journey into a more sustainable future together with our employees.

Our employees invest their time, their talent and their passion in Oberbank. In return, Oberbank strives to be a fair employer that offers equal opportunity, personal and professional development options, and an attractive work environment.

### Diversity and equal opportunity

Diversity and equal opportunity for everyone are important to us. Age, gender, nationality, belief or other factors have no influence at all on staffing choices at Oberbank.

### Gender balance

The project "Chance 2030" (Opportunity 2030) aims to benefit from the upcoming generation change to achieve a sustainable gender balance in management positions (target: 40% share of women by 2030)

### Attractive employer

High employee satisfaction ratings according to surveys, and high recommendation rates as place of work on the online platform kununu, where Oberbank is among the top 5% of companies rated

### Employee participation scheme: employees turned shareholders

Every year, since 1994, Oberbank has organised a drive offering Oberbank shares at preferential rates to employees. As a result, our employees are among the core shareholders of the bank.

### Work-life balance

- Flexible working-time models: flexitime, part-time and mobile working
- Compatibility of work and family life: in September 2021, Oberbank opened Kinkis Nest, a childcare facility for small children at its headquarters in Linz



## Social commitment: financial education, donations platform, sponsoring

We draw on our strong roots to give back to society.

### Contribution to financial education

Target: Improving financial literacy

Oberbank organises lectures and workshops at schools and universities and cooperates closely with Johannes Kepler University in Linz when it comes to master and doctoral theses and projects addressing sustainability.

### Partnership with [impactory.com](https://www.impactory.com) – platform for social commitment

impactory assists companies in making their social commitment interactive and measuring impact. To do so, impactory brings businesses and non-profit projects together via an online donations platform.

### Sponsoring

- Sponsoring in a range of fields, with sports and culture as cornerstones
- Focus on our regions and on long-term support
- Oberbank Linz Danube Marathon and a host of other projects and initiatives (2021: 261 sponsoring requests approved)

#### A few examples from 2021:

- Sports: Union Leichtathletik Club Linz Oberbank (track and field), Frauenfußballteam TSV Ottensheim (women's football) or Skiclub Oberbank Dachstein (skiing)
- Numerous cultural events, plus support for the choirs Ad libitum and St. Florianer Sängerknaben
- Under the social agenda, support for charities such as Volkshilfe and Caritas, voluntary fire brigades, as well as public institutions such as hospitals and educational institutions

### Oberbanks Arts Advisory Council

- Founded to ensure professional management in selecting, buying and exhibiting artwork
- Oberbank's collection includes, for example, works by Maria Moser, Anselm Glück, Lena Göbel, Christian Ludwig Attersee and Brigitte Kowanz

## Oberbank awards

We are particularly proud of having been awarded the ISS ESG Prime sustainability rating.

According to ISS ESG, Oberbank AG is thus among the best 10% out of 277 institutions rated in the sector Financials/Public & Regional Bank (as at 23/06/2021).

### Publication information

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*For more information, please refer to our Sustainability Report (long version available online only in German) at [oberbank.at/nachhaltigkeit](http://oberbank.at/nachhaltigkeit).*

# Oberbank