

LENDING CRITERIA

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Industry exclusions / restrictions in lending

BAWAG Group will not finance

Energy	<ul style="list-style-type: none"> Oil and gas projects within or impacting the Arctic National Wildlife Refuge area and any similar Antarctic Refuge
Mining	<ul style="list-style-type: none"> Mining, trading and processing diamonds where there is no explicit evidence of compliance with the Kimberley Process Certification Scheme Mining, trading or processing of asbestos Mountain-top removal
Transport	
Manufacture	
Fisheries, Agriculture	<ul style="list-style-type: none"> The use of dynamite or poison related to the catching of marine and fresh-water species and shellfish in the wild Shark fishing Commercial whaling
Social & Governance	<ul style="list-style-type: none"> Human trafficking Human exploitations

BAWAG Group will restrict*

<ul style="list-style-type: none"> Mining, exploration and upgrading of oil/tar sands, including pipeline infrastructure dedicated to exclusive use of transporting oil from oil sands (i.e. not blended with other fossil fuels) New nuclear power plants - Expansions or refurbishments (to extend economic life) of existing nuclear power plants High-level nuclear waste processing, transportation or storage activities - Mining, exploration and upgrading of shale gas in Europe
<ul style="list-style-type: none"> Activities in NACE-sector "Mining of coal and lignite"
<ul style="list-style-type: none"> Activities in NACE-sector "Water transport"
<ul style="list-style-type: none"> Activities related to steel in NACE-sector "Manufacture of basic metals"
<ul style="list-style-type: none"> Activities in NACE-sector "Crop and animal production, hunting and related service activities"

* Restricted activities are subject to an enhanced due diligence on a risk-based approach

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Animal Welfare	<ul style="list-style-type: none"> • Animal trade involving endangered species for commercial purposes • Support of any type of animal fights for entertainment or gambling • Operating fur farms • Trading or manufacturing fur products • Activities that involve inhumane killing or capture methods 	<ul style="list-style-type: none"> • Animal testing for non-medical (cosmetic) purposes
Forestry & Agri-commodities	<ul style="list-style-type: none"> • Timber from illegal logging operations • Deforestation and/or burning down tropical rainforest • Removal of primary or High Conservation Value (HCV) forests • Food & Agricommodity speculation 	<ul style="list-style-type: none"> • New clients engaged in palm oil plantation owning, producing or trading
(Controversial) Weapons	<ul style="list-style-type: none"> • Nuclear weapons manufacturing companies domiciled in countries that are not party to the Treaty on the Non-Proliferation of Nuclear Weapons (NPT) • Nuclear weapons manufacturing companies <ul style="list-style-type: none"> (i) domiciled in countries that are a party to the NPT and (ii) have a clear focus on defense related activities as well 	<ul style="list-style-type: none"> • Arms, defense and military-related activities (development, production, sale, maintenance etc.)
Gambling		<ul style="list-style-type: none"> • Gambling activities • Activities related to the operation of casinos, the manufacture of devices or other equipment for casinos or betting offices or companies that generate revenue through online betting
Others	<ul style="list-style-type: none"> • Activities related to growing, trading, processing and manufacturing of marijuana/drugs • We do not support any business activity that involves pornography (incl. online pornography) 	<ul style="list-style-type: none"> • Activities related to growing, processing and manufacturing of tobacco products (trading is excluded) • Red light business/Adult entertainment

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