

Lending Criteria

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Industry exclusions / restrictions in lending

BAWAG Group will not finance

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Energy	Oil and gas projects within or impacting the Arctic National Wildlife Refuge area and any similar Antarctic Refuge	<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
Mining	<p>Mining, trading and processing diamonds where there is no explicit evidence of compliance with the Kimberley Process Certification Scheme</p> <p>Mining, trading or processing of asbestos</p> <p>Mountain-top removal</p>	Mining dedicated to uranium or thermal coal, including lignite coal
Fisheries	<p>The use of dynamite or poison related to the catching of marine and fresh-water species and shellfish in the wild</p> <p>Shark fishing</p> <p>Commercial whaling</p>	
Animal Welfare	<p>Animal trade involving endangered species for commercial purposes</p> <p>Support of any type of animal fights for entertainment or gambling</p> <p>Operating fur farms</p> <p>Trading or manufacturing fur products</p> <p>Activities that involve inhumane killing or capture methods</p>	Animal testing for non-medical (cosmetic) purposes

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

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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
Social & Governance	<p>Human trafficking Human exploitations</p>	

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