












GREEN BOND GOES BLOCKCHAIN

ERSTE
Group

	Erste Group Bank AG 14 Jahre 2 Monate
	Head of Long Term Funding & Execution Jan. 2020–Heute · 1 Jahr 11 Monate
	Head of Transaction Documentation Okt. 2007–Jan. 2020 · 12 Jahre 4 Monate
	Legal Expert - Financial Markets Erste Bank Sept. 2005–Okt. 2007 · 2 Jahre 2 Monate
	FMA Finanzmarktaufsicht Österreich 3 Jahre 1 Monat
	Legal Expert – Bankenaufsicht Jan. 2004–Juli 2005 · 1 Jahr 7 Monate
	Legal Expert – Wertpapieraufsicht Juli 2002–Jan. 2004 · 1 Jahr 7 Monate
	Rechtsanwaltsanwarter CMS Reich-Rohrwig Hainz Nov. 2001–Juni 2002 · 8 Monate
	Legal Counsel Consors Discount Broker AG Juni 2000–Sept. 2001 · 1 Jahr 4 Monate



Kathrin Gfall-Gapp
 Head of Long Term Funding
 Erste Group Bank AG



Erste Group. About us

- Erste Group Bank AG was founded in 1819 under the name “Erste österreichische Spar-Casse”.
- Around 47,000 employees serve approx. 16.1 million clients in more than 2,300 branches across 7 countries.
- Erste Group is one of the largest financial services providers in Central and Eastern Europe.
Balance sheet around 300 bn EUR
- The key business area comprises lending, deposit and investment products as well as current accounts and credit cards.
- In addition to serving private individuals, the core activities include support for corporate clients in financing, investment and access to **international capital markets**.



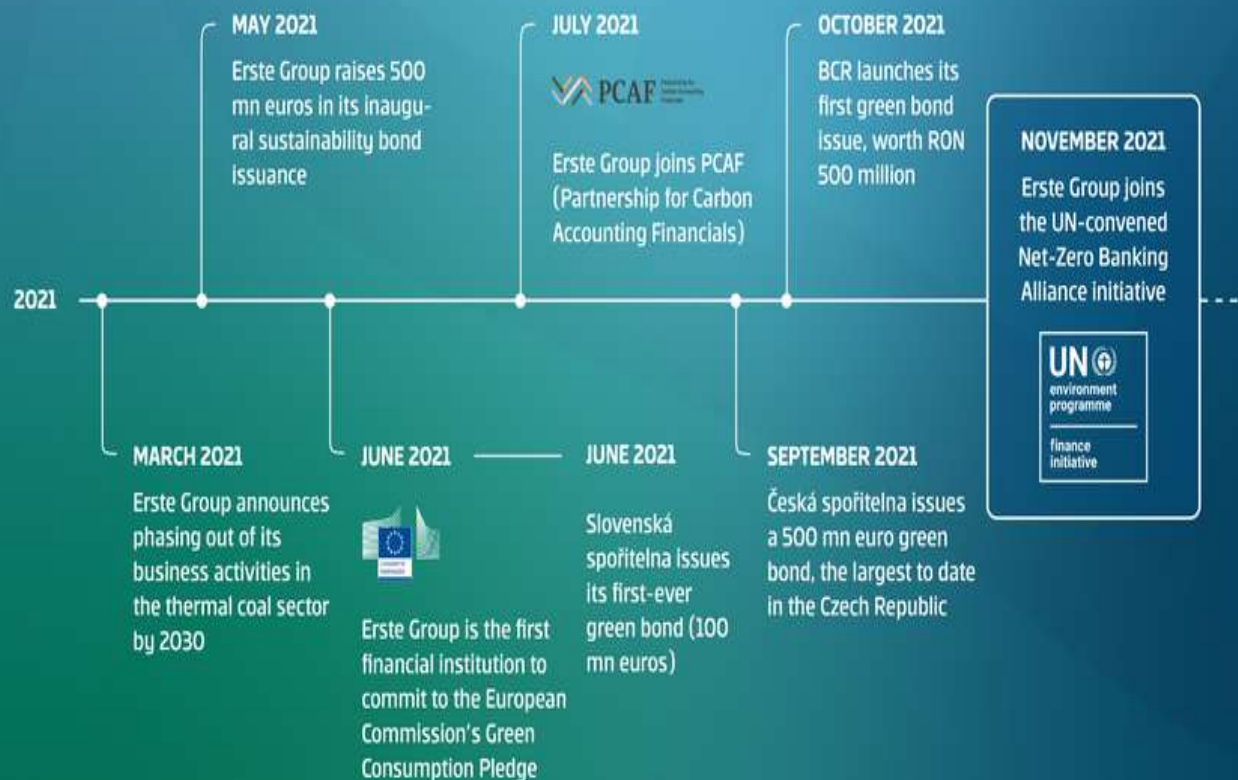


Erste Group & Sustainability

- Everything we do has an impact on our environment. We are aware of this responsibility we have.
- Since choosing to supply our branches and the Erste Campus with green power, our CO₂ emissions have fallen by around 50%.
- With 36 e-charging stations on the Erste Campus, we support electric mobility and contribute to protecting our climate.
- As a bank, we also want to make our product range sustainable, especially in terms of investment and financing.
- We've already achieved a lot, but there's still plenty of work to do.



Sustainability road map 2021



- Erste Group commits to zero emissions target for its lending and investment portfolio
- Joins the UN-convened Net-Zero Banking Alliance initiative
- Erste Group also signs the UN Principles for Responsible Banking
- As early as 2023, Erste Group plans to operate on a climate-neutral basis

Erste Group Sustainable Finance Framework & Second Party Opinion



Erste Group's Sustainable Finance Framework is designed as an umbrella framework that will allow Erste Group to issue sustainable finance instruments to finance or refinance projects with environmental and/or social benefits.

Erste Group aims leading green bond position in CEE built on best-in-class ESG rating performance – the region needs to build strong green financing credibility supported by strong market players

ESG Ratings



Erste Group was **upgraded to AA** in July 2019 and is considered a **leader among approx. 200 companies in the banking industry**.



Erste Group was awarded **prime status in ISS ESG ratings** in October 2018.



In 2021 Erste Group was upgraded to LOW risk with a 18.9 score **ranking 23 out of 386 diversified banks assessment**.



Since 2017 Erste Group is included in the Euronext Vigeo Index: Eurozone 120.



Included in the Bloomberg Gender-Equality Index since 2019 as the only Austrian company representation in this index (as of 2020).



Included since 2016 in the FTSE4Good Index Series as a selection of companies with strong environmental, social and governance (ESG) practices

Our financing credentials

May 2021
ERSTE
Group
Erste Group Bank

EUR 500,000,000
7y Sustainable Senior Preferred
Joint Bookrunner

June 2021
SLOVENSKA
SPORITELNA
Slovenska sporitelna

EUR 100,000,000
7y Green Senior Preferred
Sole Bookrunner

September 2021
ČESKÁ
SPORITELNA
Česka sporitelna

EUR 500,000,000
7NC6 Green Senior Non-Preferred
Joint Bookrunner

October 2021
BCR
Banca Comerciala Romana

RON 500,000,000
7NC6 Green Senior Preferred
Sole Bookrunner

February 2021
HYPO
TIROL
Hypo Tirol Bank

EUR 500,000,000
10y Social Covered Bond
Joint Bookrunner

March 2021
VIG
VIENNA INSURANCE GROUP
Vienna Insurance Group

EUR 500,000,000
15y Sustainable Insurance Senior
Joint Bookrunner & Social Structuring

June 2021
UBS
UBS Group

EUR 500,000,000
5y OpCo Green Senior
Joint Bookrunner

June 2021
Oberbank
3 Banken Gruppe
Oberbank

EUR 250,000,000
10y Mortgage Green Covered Bond
Preferred
Joint Bookrunner & Sole Green Structuring

August 2021
BAWAG
PSK
BAWAG P.S.K.

EUR 500,000,000
8y Green Mortgage Covered Bond
Joint Bookrunner

September 2021
HYPO
Hypo Oberösterreich

EUR 250,000,000
7y Green Mortgage Covered Bond
Joint Bookrunner

September 2021
mBank
mBank

EUR 500,000,000
6NC5 Green Senior Non-Preferred
Joint Bookrunner

September 2021
VakıfBank
VakıfBank

USD 500,000,000
5y Sustainable Senior Unsecured
Joint Bookrunner

Our financing credentials – Corporate DCM



2021

CTP
EUR 500,000,000
5y Fixed Rate Bond
EUR 500,000,000
10y Fixed Rate Bond
Green
Joint Bookrunner



2021

GTC
EUR 500,000,000
5y Fixed Rate Bond
Green
Joint Bookrunner



2021

Verbund
EUR 500,000,000
20y Fixed Rate Bond
Green and Sustainability-
Linked
Joint Bookrunner



2020

CTP
EUR 650,000,000
5y Fixed Rate Bond
Green
Joint Bookrunner



2021

ÖBB-Produktion GmbH
EUR 35,000,000
Schuldscheindarlehen
ESG Rating-linked
Sole Arranger, & Paying
Agent



2021

Constantia Flexibles
EUR 400,000,000
Schuldscheindarlehen
ESG Rating-linked
Joint Lead Arranger



Erste Group and Digitalization & Innovation





dealfabrix



Dealfabrix is among the few blockchain-based platforms in Europe that can conduct completely paperless transactions.

At the end of 2018, Dealfabrix was used to carry out the very first issuance of a Schuldscheindarlehen in Europe in an entirely digitized process.

Since then, the platform has been further developed to also enable transactions involving syndicated loans and **bonds**.



Since 2021
BONDS

Dealfabrix Die Emissionsplattform für Schuldscheindarlehen und Syndizierte Kredite

Finanzieren und investieren – papierlos und mit
Blockchain-Sicherheit.

The blockchain tech used by Dealfabrix makes the transaction process quick, easy, as all documents and **paperless** are stored on the platform and the entire investment process is digitized.

What used to take days and weeks can now be completed in seconds with just a few clicks on Dealfabrix.

May 2021

Bond premiere
on Dealfabrix
issuance
platform: Erste
Bank and Hypo
Vorarlberg
cooperate on
sustainability
bond
transaction



Since 2021
BONDS

Dealfabrix Die Emissionsplattform für Schuldscheindarlehen und Syndizierte Kredite

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Blockchain-Sicherheit.

- Hypo Vorarlberg subscribed to Erste Group bond using blockchain-based issuing platform Dealfabrix
- Proceeds of the EUR 10 million bond will be used for sustainable and social projects according to Erste Groups ESG framework
- Thanks to blockchain technology, the issue was placed transparently and efficiently

- All of the essential information for a transaction (subscription confirmation, bond terms, prospectus, financial data, and the **sustainability framework of the issuer**) is available to investors at a glance within the private blockchain



Since 2021
BONDS

Dealfabrix Die Emissionsplattform für Schuldscheindarlehen und Syndizierte Kredite

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ERSTE SPARKASSE

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