

# Volksbank Wien AG

Regional Banks Austria

## ESG Risk Rating

# 13.9

Last Full Update Jul 30, 2025

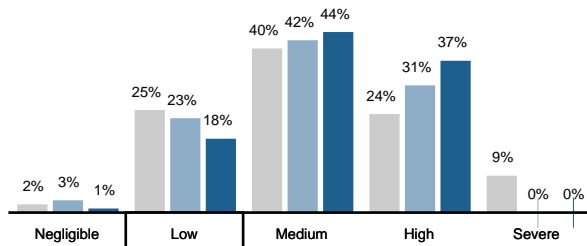
## +3.6

Momentum

## Low Risk



## ESG Risk Rating Distribution



## ESG Risk Rating Ranking

UNIVERSE	RANK	PERCENTILE
	(1 <sup>st</sup> = lowest risk)	(1 <sup>st</sup> = Top Score)
Global Universe	1123/14744	9th
Banks INDUSTRY	98/1026	10th
Regional Banks SUBINDUSTRY	27/596	5th

## Peers Table

Peers (Market cap \$0.0 - \$0.0bn)

	Exposure	Management	ESG Risk Rating
1. The Fédération des caisses Desjardins du Québec	40.4 Medium	70.6 Strong	13.6 Low
2. OP Financial Group	39.3 Medium	69.9 Strong	13.7 Low
3. Volksbank Wien AG	39.5 Medium	69.7 Strong	13.9 Low
4. SpareBank 1 SR-Bank ASA	39.4 Medium	65.2 Strong	14.9 Low
5. Landsbankinn hf	37.5 Medium	63.5 Strong	15.4 Low

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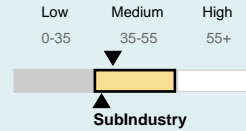
## ESG Risk Analysis

Exposure refers to the extent to which a company is exposed to different material ESG Issues. The exposure score takes into consideration subindustry and company-specific factors such as its business model.

### ESG Risk Exposure

**39.5**  
**Medium**  
Beta = 1.07

**+4.0**  
Momentum



Volksbank Wien's product and service portfolio, as well as its customer base expose it to quality and safety issues. Types of misconduct include unsafe features, insufficient transparency and misleading marketing. Furthermore, the company receives, stores and processes large volumes of sensitive customer data. This increases its exposure to data privacy and cybersecurity breaches, which may result in regulatory actions, litigation, public scrutiny or loss of customer trust. In addition, companies that lack adequate ESG guidelines on assessing the projects they choose to finance or invest in may be exposed to low return rates and reputational damage through negative media exposure.

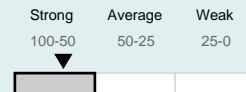
The company's overall exposure is medium and is moderately above subindustry average. Product Governance, Data Privacy and Cybersecurity and ESG Integration -Financials are notable material ESG issues.

Management refers to how well a company is managing its relevant ESG issues. The management score assesses the robustness of a company's ESG programs, practices, and policies.

### ESG Risk Management

**69.7**  
**Strong**

**-5.1**  
Momentum



Volksbank Wien's ESG-related issues are overseen by the board and its overall ESG-related disclosure follows best practice. Furthermore, the company has put in place strong measures to promote responsible product offerings. On a similar note, its whistleblower programme is backed by strong measures. In addition, the company has an adequate environmental policy in place.

The company's overall management of material ESG issues is strong.

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## Material ESG Issues

These are the Material ESG Issues driving the ESG Risk Rating.

Issue Name	ESG Risk Exposure	ESG Risk Management	ESG Risk Rating	Contribution to ESG Risk Rating
	Score   Category	Score   Category	Score   Category	
Product Governance	8.0 High	55.0 Strong	3.6 Low	25.9%
Data Privacy and Cybersecurity	6.0 Medium	60.0 Strong	3.1 Low	22.5%
Resilience	5.0 Medium	79.2 Strong	1.8 Negligible	13.2%
ESG Integration -Financials	4.5 Medium	61.5 Strong	1.7 Negligible	12.5%
Business Ethics	6.0 Medium	80.0 Strong	1.4 Negligible	10.4%
Human Capital	5.0 Medium	79.4 Strong	1.2 Negligible	8.8%
Stakeholder Governance	5.0 Medium	81.1 Strong	0.9 Negligible	6.8%
Overall	39.5 Medium	69.7 Strong	13.9 Low	100.0%

## Events Overview

Identify events that may negatively impact stakeholders, the environment, or the company's operations.

### Category (Events)

5 Severe (0)

4 High (0)

3 Significant (0)

2 Moderate (0)

1 Low (0)

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Identify events that may negatively impact stakeholders, the environment, or the company's operations.

## Category (Events)

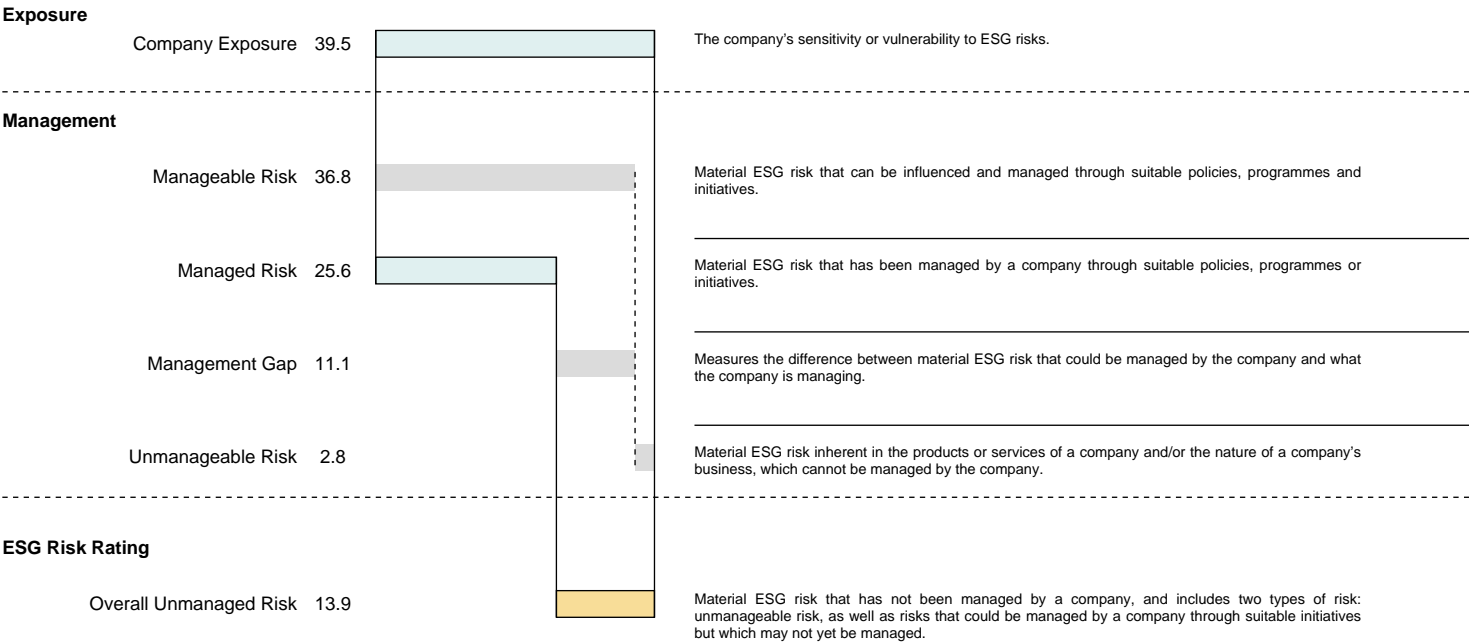
 **None (16)**

Access to Basic Services	Accounting and Taxation
Anti-Competitive Practices	Bribery and Corruption
Business Ethics	Carbon Impact of Products
Data Privacy and Security	Environmental Impact of Products
Labour Relations	Lobbying and Public Policy
Marketing Practices	Quality and Safety
Resilience	Sanctions
Social Impact of Products	Society - Human Rights

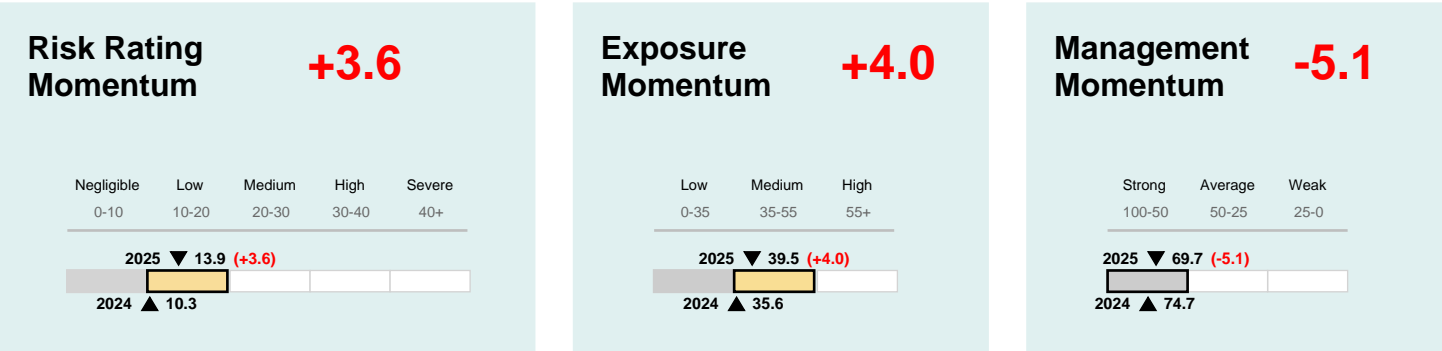
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## Risk Decomposition



## Momentum Details



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## GLOSSARY OF TERMS

### Beta (Beta, $\beta$ )

A factor that assesses the degree to which a company's exposure deviates from its **subindustry's** exposure on a **material ESG issue**. It is used to derive a company-specific issue exposure score for a material ESG issue. It ranges from 0 to 10, with 0 indicating no exposure, 1 indicating the subindustry average, and 10 indicating exposure that is ten times the subindustry average.

### ESG Risk Category

Companies' **ESG Risk Rating scores** are assigned to five ESG risk categories in the **ESG Risk Rating**:

	<b>Negligible risk:</b> enterprise value is considered to have a negligible risk of material financial impacts driven by ESG factors
	<b>Low risk:</b> enterprise value is considered to have a low risk of material financial impacts driven by ESG factors
	<b>Medium risk:</b> enterprise value is considered to have a medium risk of material financial impacts driven by ESG factors
	<b>High risk:</b> enterprise value is considered to have a high risk of material financial impacts driven by ESG factors
	<b>Severe risk:</b> enterprise value is considered to have a severe risk of material financial impacts driven by ESG factors

Note that because ESG risks materialize at an unknown time in the future and depend on a variety of unpredictable conditions, no predictions on financial or share price impacts, or on the time horizon of such impacts, are intended or implied by these risk categories.

### ESG Risk Rating Score (Unmanaged Risk Score)

The company's final score in the **ESG Risk Rating**; it applies the concept of **risk decomposition** to derive the level of **unmanaged risk** for a company.

### Event Category

Sustainalytics categorizes events that have resulted in negative ESG impacts into five event categories: Category 1 (low impact); Category 2 (moderate impact); Category 3 (significant impact); Category 4 (high impact); and Category 5 (severe impact).

### Event Indicator

An indicator that provides a signal about a potential failure of management through involvement in controversies.

### Excess Exposure

The difference between the company's **exposure** and its **subindustry** exposure.

### Exposure

A company or **subindustry's** sensitivity or vulnerability to ESG risks.

### Idiosyncratic Issue

An issue that was not deemed material at the **subindustry** level during the **consultation process** but becomes a **material ESG issue** for a company based on the occurrence of a Category 4 or 5 event.

### Manageable Risk

Material ESG risk that can be influenced and managed through suitable policies, programmes and initiatives.

### Managed Risk

Material ESG Risk that has been managed by a company through suitable policies, programmes and initiatives.

### Management

A company's handling of ESG risks.

### Management Gap

Refers to the difference between what a company has managed and what a company could possibly manage. It indicates how far the company's performance is from best practice.

### Management Indicator

An indicator that provides a signal about a company's management of an ESG issue through policies, programmes or quantitative performance.

### Material ESG Issue

A core building block of the **ESG Risk Rating**. An ESG issue is considered to be material within the rating if it is likely to have a significant effect on the enterprise value of a typical company within a given **subindustry**.

### Subindustry

Subindustries are defined as part of Sustainalytics' own classification system.

### Unmanageable Risk

Material ESG Risk inherent from the intrinsic nature of the products or services of a company and/or the nature of a company's business, which cannot be managed by the company if the company continues to offer the same type of products or services and remains in the same line of business.

### Unmanaged Risk

Material ESG risk that has not been managed by a company, and includes two types of risk: **unmanageable risk**, as well as risks that could be managed by a company through suitable initiatives, but which may not yet be managed (**management gap**).

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