



Sustainability-related disclosure

(in accordance with Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector)

According to the disclosure regulation, sustainability risk is an environmental, social or governance event or condition, the occurrence of which could have an actual or potential material adverse effect on the value of the investment.

In addition to other sustainability risks, climate risks in particular are increasingly becoming the focus of attention due to ongoing climate change. Climate risks include all risks that arise as a result of climate change or that are exacerbated as a result of climate change. Climate risks are divided into physical risks, which arise directly from the consequences of climate change, and transition risks, which arise from the transition to a climate-neutral and resilient economy and society and can therefore lead to a devaluation of assets.

The "EU Regulation on sustainability-related disclosure requirements in the financial services sector" (EU/2019/2088) - better known as the "Sustainable Finance Disclosure Regulation" (SFDR) - is a European regulation introduced to improve transparency in the market for sustainable investment products. The regulation prescribes comprehensive sustainability disclosure requirements covering a wide range of environmental, social and governance (ESG) criteria at both company and product level.

Due to the services it offers (portfolio management and investments in investment funds, shares and bonds), EURAM Bank AG falls under the definition of both a financial market participant and a financial advisor within the meaning of the disclosure regulation.

Disclosure on the handling of sustainability risks (Art. 3 SFDR)

The sustainability risks may vary depending on the investment strategy selected for portfolio management. A separate sustainable investment strategy is not currently offered. Clients will be informed of the expected impact of sustainability risks on the return of their managed portfolio if an impact has been identified.

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Information on dealing with the main adverse impacts on sustainability factors (Art. 4 SFDR)

Due to its size and business model with a focus on the business areas of private banking/real estate financing and asset management, EURAM Bank AG makes use of the opt-out option in accordance with the provisions of the Disclosure Regulation (EU) 2019/2088 Art. 4 para. 1 lit b and Art. 4 para. 5 lit b.

As EURAM Bank AG has set its focus on non-advisory business, adverse effects of investment decisions on sustainability factors are not taken into account.

Disclosure of the remuneration policy taking into account sustainability risks (Art. 5 SFDR)

The remuneration policy of EURAM Bank AG assesses the performance of employees taking into account qualitative and quantitative performance targets. The remuneration system is designed in such a way that it does not encourage excessive risk-taking with regard to sustainability risks. The consideration of sustainability aspects as part of the remuneration system currently has no influence on managers and employees.

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