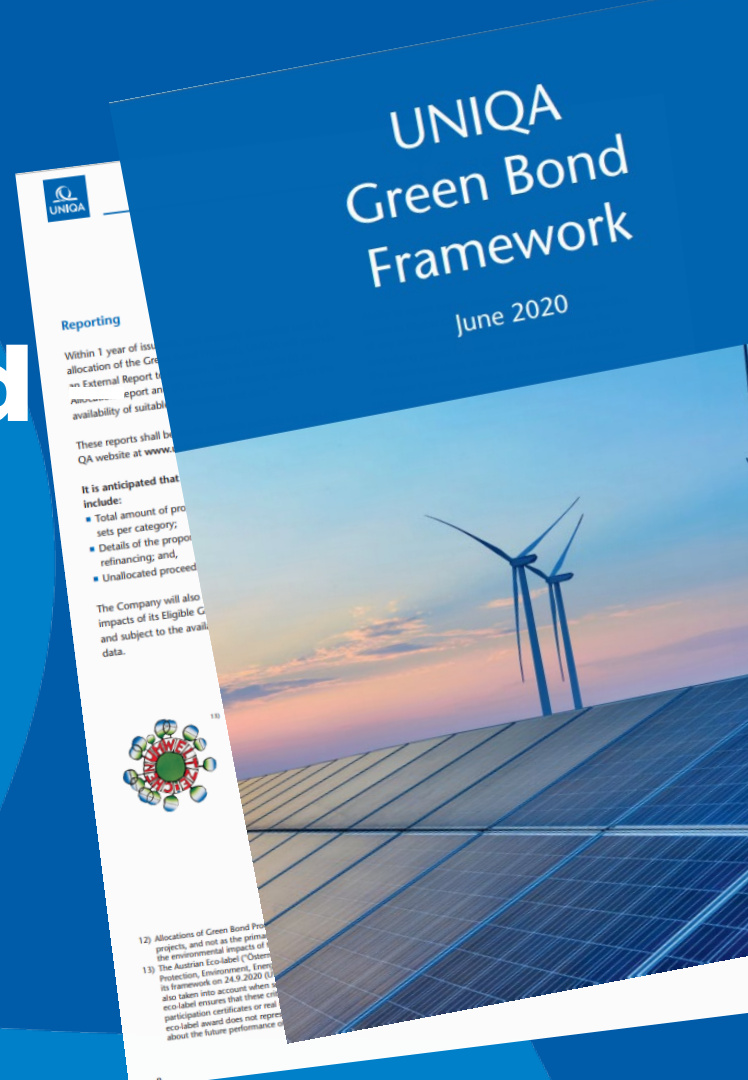


UNIQA Green Bond Klima nachhaltig schützen

Andreas Rauter
Head of Sustainability, Ethics & Public Affairs

BMK - ÖGUT Online-Veranstaltung / "Grünes Geld für grüne Investitionen"

22.04.2021 13:50 Uhr



Sustainable value creation approach

Connecting Corporate Responsibility and Business

- Unser **ökonomisches Streben mit einem klaren ökologischen und sozialen Engagement für Umwelt und Gesellschaft verbinden**
- „**Green Leverage**“ unseres Geschäfts wird von unseren **Stakeholdern** besonders bei Green Bonds **geschätzt**.
- **07/2020: erster Greenbond einer Versicherung in Österreich (EUR 200 Mio., 3,25%, 5/15J, Tier2)**



UNIQA Green Bond Framework

June 2020



GREEN BOND FRAMEWORK

Reporting

Within 1 year of issuance, and annually thereafter until full allocation of the Green Bond Proceeds, UNIQA will provide an External Report to investors. This will include (i) an Allocation Report and (ii) an Impact Report, subject to the availability of suitable information and data¹².

These reports shall be made available publicly via the UNIQA website at www.uniqa.com.

It is anticipated that the Allocation Report will include:

- Total amount of proceeds allocated to Eligible Green Assets per category;
- Details of the proportion of proceeds allocated to refinancing; and,
- Unallocated proceeds

The Company will also report on selected environmental impacts of its Eligible Green Assets on a best efforts basis, and subject to the availability of suitable information and data.

Ability to report impact metrics associated with investments in Eligible Green Assets will depend on the specifics of any relevant investment management contract, the underlying project financed, and the position of UNIQA in the investment chain, as well as the ability of the project developer to provide suitable information and data.

UNIQA anticipates that the primary impact metric which may be available for reporting will be tonnes of carbon dioxide equivalent emissions (tCO₂e) avoided.

External Review

Sustainalytics have provided a Second Party Opinion on the UNIQA Green Bond Framework. The Second Party Opinion is available on the provider's website at www.sustainalytics.com.

UNIQA also intends to commission a "Compliance Review" within 1 year of issuance and annually thereafter until full allocation of any Green Bond, with the intention of confirming that the Green Bond proceeds have been allocated in accordance with the Uses of Proceeds specified in this Framework document.



¹² Allocations of Green Bond Proceeds to Eligible Green Assets reflect UNIQA's role as an investor in the underlying projects, and not as the primary actor in their development. Hence sufficient data may not be available regarding the environmental impacts of these projects.

¹³ The Austrian Eco-label ("Österreichische Umweltzeichen") was awarded by the Federal Ministry for Climate Protection, Environment, Energy, Mobility, Infrastructure and Technology (BMK) for the UNIQA Greenbond and its framework on 24.9.2020 (UW 1360) because, in addition to economic criteria, ecological and social criteria are also taken into account when selecting eligible green assets or projects financed by means of Green Bonds. The eco-label ensures that these criteria and their implementation are suitable for selecting appropriate shares/bonds/participation certificates or real estate, projects or forms of investment. This has been independently verified. The eco-label award does not represent an economic evaluation and does not allow any conclusions to be drawn about the future performance of the financial product.

- Bereits bestehendes Bekenntnis zu nachhaltiger Veranlagung

- AXA-Acquisition & Hybridkapital

- Neues Greenbond-Commitment passend zur Strategie

- Etabliertes Finanzprodukt



Österreichisches
Umweltzeichen

 EU TECHNICAL EXPERT GROUP ON
SUSTAINABLE FINANCE

Richtlinie UZ 49

Nachhaltige Finanzprodukte

Version 5.0
vom 1. Jänner 2020



USABILITY GUIDE
TEG PROPOSAL FOR AN EU GREEN BOND ST



Green Bond Principles

Voluntary Process Guidelines for Issuing Green Bonds
June 2018



- ICMA – Green Bonds Principles (Sustainalytics 2nd party opinion)

Zusätzlich:

- EU Greenbond Standard (Abstimmung mit kommenden Qualitäten lt. Entwurf)
- Richtlinie ZU 49 für nachhaltige Finanzprodukte (von Denkstatt zertifiziert/geprüft)

Sustainable Development Goals

Contribution of Greenbond

- Durch unseren Beitritt als Signee des UN Global Compact in Q1 2020 richten wir uns im Rahmen der 10 Prinzipien nach den 17 SDGs aus. Wir tragen insbesondere zur Erreichung der folgenden drei UN-Nachhaltigkeitsziele (Sustainable Development Goals, SDG) bei. Der Greenbond verstärkt unsere Ambition bei SDG 13.
 - SDG 3 – Good Health and Wellbeing
 - SDG 4 – Quality Education
 - **SDG 13 – Climate Action**



A strong Commitment via Green Bond towards Corporate Responsibility

UNIQA's Green Bond Issue follows our commitments in International Memberships



UN Global Compact

UNIQA has been a member of the UN Global Compact since May 2020. The ten principles of the UN Global Compact provide guidance for action in our business and set the basis for our corporate responsibility activities.

Signatory of:



Principles for Responsible Investment (PRI)

In November 2020 UNIQA signed on to the United Nations Principles for Responsible Investment (UN PRI), which aim to integrate ESG principles into investment decisions and management.



Principles for Sustainable Insurance (PSI)

UNIQA has been a signatory of the United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Sustainable Insurance (PSI) since November 2020. The initiative serves a global framework to address ESG risks and opportunities and intends to better manage opportunities to provide quality and reliable risk protection.

UNIQA's Greenbond is part of our Sustainability Performance

Responsible Ratings



Corporate Responsibility Reports

