



Turning ideas
into plans.



Sustainability at OLB Bank

3rd March 2022





Sustainable development goals (SDGs) already largely embedded in OLB strategy...



We understand sustainability first and foremost as a principle of action derived from business management, in which the development of business activities is planned and carried out while permanently guaranteeing the Bank's own operational substance that is necessary for business.

In addition to this economic aspect, OLB also aims to act sustainably in an ecological and social sense. In its business activities, the Bank is guided, among other things, by the Principles for Responsible Banking.

The business strategy is aligned so that it is consistent with and contributes to individuals' needs and society's goals, as expressed in the 17 Sustainable Development Goals (SDGs) and the Paris Climate Agreement.



> Our contribution to the 17 SDGs [Examples]





...and, with appropriate focus, will open new opportunities for us

> Focus of current ESG activities

- › Preparing for an ESG rating
- › ESG review of our loan portfolio
- › Identification of new ESG-aligned business opportunities to support sustainability

> Opportunities

- › We already have a good starting point with a wind portfolio of about EUR 700m; in addition, we do not have exposures to ESG-critical industries (coalfired power plants, fossile resource production), etc.)
- › Climate-friendly restructuring of the German and European economy offers financing opportunities for OLB.
- › ESG is more than just climate. OLB wants to be a pioneer in northwestern Germany.

