

# DISCLOSURE PURSUANT TO § 65A AUSTRIAN BANKING ACT (BWG)

Pursuant to § 65a BWG, Partner Bank AG is required to disclose on its website the manner in which it complies with the provisions of §§ 5 para. 1 items 6 to 9a, 28a para. 5 items 1 to 5, 29, 39b, 39c, 64 para. 1 items 18 and 19 BWG as well as the Annex to § 39b BWG.

Due to the absence of the requirements set out in §§ 29 para. 1 and 39c para. 1 (size-related exemption), the provisions of § 29 BWG (Nomination Committee) and § 39c BWG (Remuneration Committee) are not applicable to Partner Bank AG.

## **1. Information on compliance with § 5 para. 1 items 6 to 9a BWG and § 28a para. 5 items 1 to 5 BWG – Suitability of members of the Management Board and the Supervisory Board (Fit & Proper)**

These provisions define requirements regarding the personal reliability, professional suitability, necessary experience, and sufficient time commitment of members of the Management Board and the Supervisory Board, as well as holders of key functions (Fit & Proper requirements).

In order to ensure compliance with the legal requirements, Partner Bank AG has adopted a Fit & Proper Policy. The Fit & Proper Policy defines, among other things, the strategy for selection and the process for assessing the suitability of members of the Management Board, the Supervisory Board, and key function holders. Suitability is continuously ensured through regular training and professional development measures.

Furthermore, in the course of implementing the Fit & Proper requirements within Partner Bank AG, a dedicated Fit & Proper Office has been established. Its responsibilities include the collection and preparation of relevant documentation, its central storage, and the general support of the Fit & Proper Office responsible for assessing the suitability of members of the Management Board, the Supervisory Board, and key function holders.

## **2. § 39b BWG including Annex – Principles of the Remuneration Policy**

The principles of remuneration policy and practices set out in § 39b BWG and its Annex are complied with and implemented at Partner Bank AG.

Partner Bank AG has adopted an internal remuneration guideline which defines the principles of the remuneration policy and specifies requirements for the design of remuneration policy and practices. The remuneration policy takes into account the relevant European as well as the applicable national legal provisions.

These principles are reviewed annually and adjusted if necessary.

The remuneration policy is designed to align employees' personal objectives with the long-term interests of the bank and to ensure an appropriate balance between fixed and variable components of remuneration. The total variable remuneration does not restrict the institution's ability to strengthen its own funds position.

In general, the remuneration policy is geared towards sound risk management and long-term growth and does not encourage the assumption of risks beyond the level tolerated by the institution.

The manner in which the rules regarding the principles of remuneration policy and practices are implemented is described in the document "Principles of Remuneration Policy and Practices". These principles are published in the document "Disclosure pursuant to CRR Art. 431 et seq."

## **3. § 64 para. 1 items 18 and 19 BWG – Extended disclosures in the notes to the annual financial statements regarding return on total capital**

The required extended disclosures in the notes to the annual financial statements are included – where applicable – as part of the preparation of the annual financial statements in accordance with the statutory requirements.

The required key figures are therefore also subject to audit by our statutory auditor. Our annual reports are available for download on our website.