

A photograph of a family moving furniture. A man in a dark blue t-shirt and light-colored pants carries a yellow folding chair. A woman in a purple shirt is moving a brown leather sofa. A woman in a brown jacket and a young girl in a red jacket are also present. A man in a grey long-sleeved shirt is leaning over the sofa. They are in front of a stone building with a bicycle parked on the left. The scene is outdoors with trees in the background.

Wüstenrot Bausparkasse AG

Impact- and Allocationreport 30. September 2025

1. Impact Reporting



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WÜSTENROT BAUSPARKASSE AG GREEN BOND METHODOLOGY IMPACT REPORTING

RESIDENTIAL BUILDINGS IN GERMANY
DECEMBER 2025
TSCHÄTSCH | STOBBE

1. Impact Reporting



GREEN BOND IMPACT REPORT WÜSTENROT BAUSPARKASSE AG German residential real estate portfolio – Harmonized Framework

Low Carbon Buildings	Year of Issuance	Type	Signed Amount ^a	Share of Total Portfolio Financing ^b	Eligibility for green bonds ^c	Average portfolio lifetime ^d	Annual final energy savings ^e	Annual CO2 emissions avoidance ^f
<i>Unit</i>	<i>[yyyy]</i>	<i>[-]</i>	<i>[EUR]</i>	<i>[%]</i>	<i>[%]</i>	<i>[years]</i>	<i>[MWh/year]</i>	<i>[tCO2/year]</i>
<i>Wüstenrot Bausparkasse AG</i>	<i>2025</i>	<i>Low Carbon Building</i>	<i>860.351.993</i>	<i>100,0</i>	<i>81,5</i>	<i>29,2</i>	<i>39.869</i>	<i>9.130</i>
Einfamilienhaus	2025	Low Carbon Building	534.562.442	62,1	50,6	29,1	24.107	5.520
Mehrfamilienhaus	2025	Low Carbon Building	67.231.302	7,8	6,4	28,9	3.935	901
Wohnung	2025	Low Carbon Building	145.554.605	16,9	13,8	29,8	4.720	1.081
Zweifamilienhaus	2025	Low Carbon Building	113.003.645	13,1	10,7	28,3	7.107	1.628

^a Legally committed signed amount by the issuer for the portfolio or portfolio components eligible for green bond financing.

^b Portion of the total portfolio cost that is financed by the issuer.

^c Portion of the total portfolio cost that is eligible for Green Bond.

^d Average remaining term of Green Bond loan within the total portfolio.

^e Final energy savings calculated using the difference between the top 15% and the national building stock benchmarks

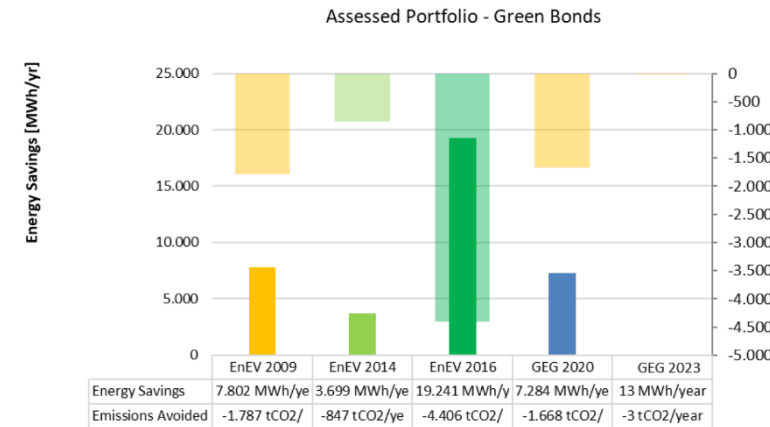
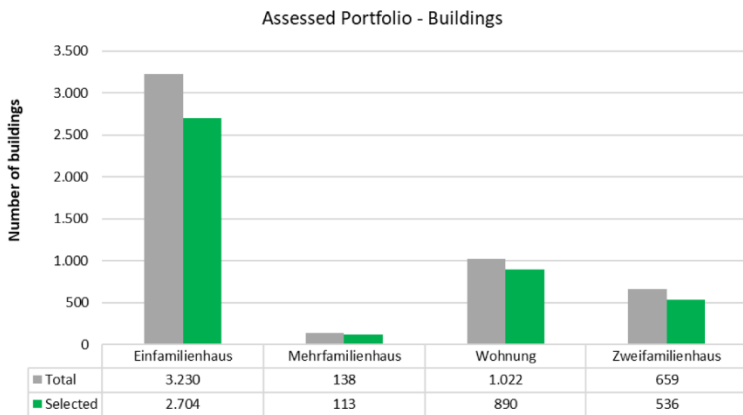
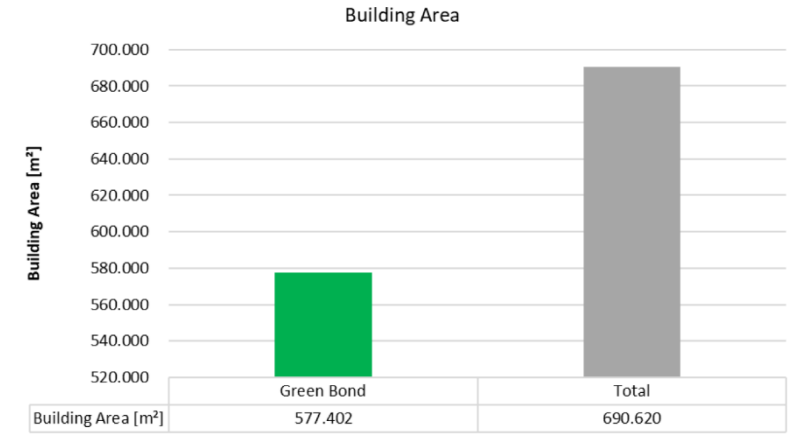
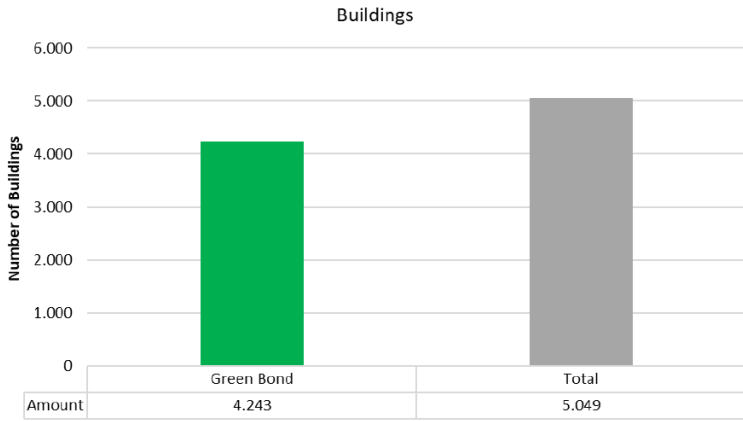
^f Greenhouse gas emissions avoidance determined by multiplying the final energy savings with the carbon emissions intensity

1. Impact Reporting



GREEN BOND IMPACT REPORT WÜSTENROT BAUSPARKASSE AG

German residential real estate portfolio – Impact Reporting, based on Restdeckung



German Green Bond Portfolio:

- Buildings: 4.243
- Exposure: 0,86 Billion EUR (82%)
- Energy savings: 39.869 MWh/year
- Carbon emissions savings: 9.130 tCO₂/year

2. Allocation Reporting

Green Bond Allocation Report Wüstenrot Bausparkasse AG 30.09.2025

Low carbon Buildings				Green Funding			
Building type	Number of buildings	Building area in m ²	Amount in EUR	ISIN	Maturity	Type	Amount in EUR
Single-Family-House	2.704	351.925	534.562.442	DE000WBPOBK9	28.11.2028	Mortgage Pfandbrief	600.000.000
Two-Family-House	536	105.779	113.003.645				
Flat	890	66.362	145.554.605				
Multi-Family-House	113	53.336	67.231.302				
Portfolio Summary	4.243	577.402	860.351.994				600.000.000

Further information for investors can be found on our website ww-ag.de

- Green Bond Framework
- Second-Party-Opinion

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