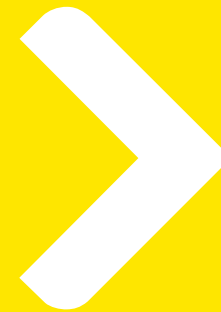




Raiffeisen Bank International **Sustainable Deposit - Update**

March 2026



RBI'S COMMITMENT TOWARDS SUSTAINABLE FINANCE

RBI's adherence to the **UN Global Compact (UNGC)** principles, the **UN Principles for Responsible Banking (PRB)**, **SDGs** and other international commitments is a reflection of the banking group's core values and its unwavering commitment to driving positive change.

RBI'S SUSTAINABLE FINANCE INTERNATIONAL COMMITMENTS

- 2019: signatory of the United Nations Global Compact (UNGC)
- 2021: signatory of the Principles for Responsible Banking (PRB)
- 2022: emission reduction targets in line with the well below 2°C pathway, which were validated by the Science Based Targets initiative (SBTi)
- 2024: RBI has committed to act in line with the 1.5°C pathway and aims to be in line with the net-zero greenhouse gas emission target by 2050

RBI'S SUSTAINABLE DEPOSIT PROGRAM

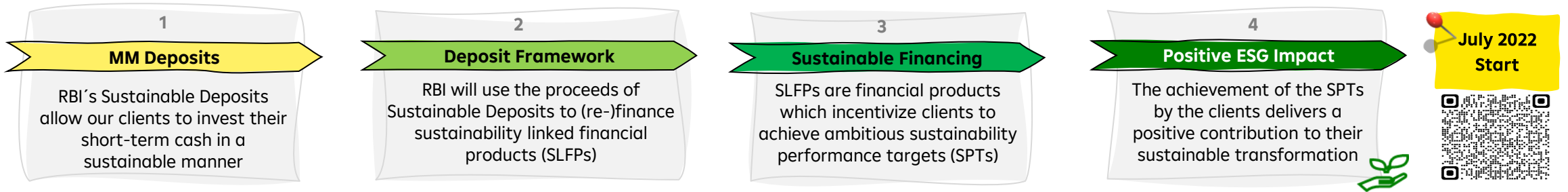
In **2022 RBI' AGs Sustainable Deposit financial product** has for the first time provided its customers with the opportunity to use a sustainable format to **invest** their **short-term cash resources** (1-12 months). For this, RBI AG established the RBI AG "**Sustainable Deposits Framework**", which was positively opinioned and verified through the **Second Party Opinion** by the Carbon Trust Assurance Limited agency in 2022. The Framework is **aligned** with the 2022 Loan Market Association Sustainability-Linked Loan Principles ("**LMA SLLPs**"). RBI AG uses the proceeds from Sustainable Deposits to finance sustainability-linked finance products (SLFPs) with a positive ESG impact within RBI core markets.

As of March 2026, **RBI AG** has **25€ Mn of issued deposits**.

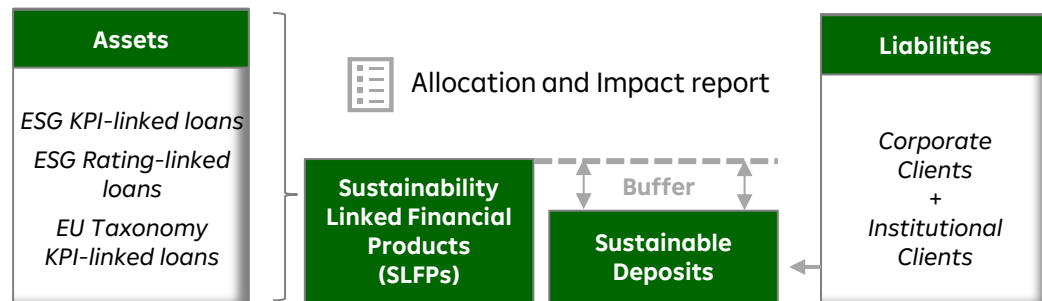
In TBSK, the product had already been available since 2024, and in 2025 its distribution was further broadened with RBCZ becoming the second network bank to offer it, further expanding its reach and impact.

RBI'S SUSTAINABLE DEPOSIT PRODUCT

Through issuance of **Sustainable Deposit product**, RBI targets to stimulate the origination of new Sustainability Linked financial products (SLFPs) with a positive ESG impact across its network banks and in Head Office.



WHAT'S BEHIND THE PRODUCT?



ESG KPIs: e.g. GHG emissions, renewable energy, diversity and inclusion etc.

ESG Ratings: e.g. ISS ESG, Moody's, Ecovadis, Sustainalytics, MSCI, S&P

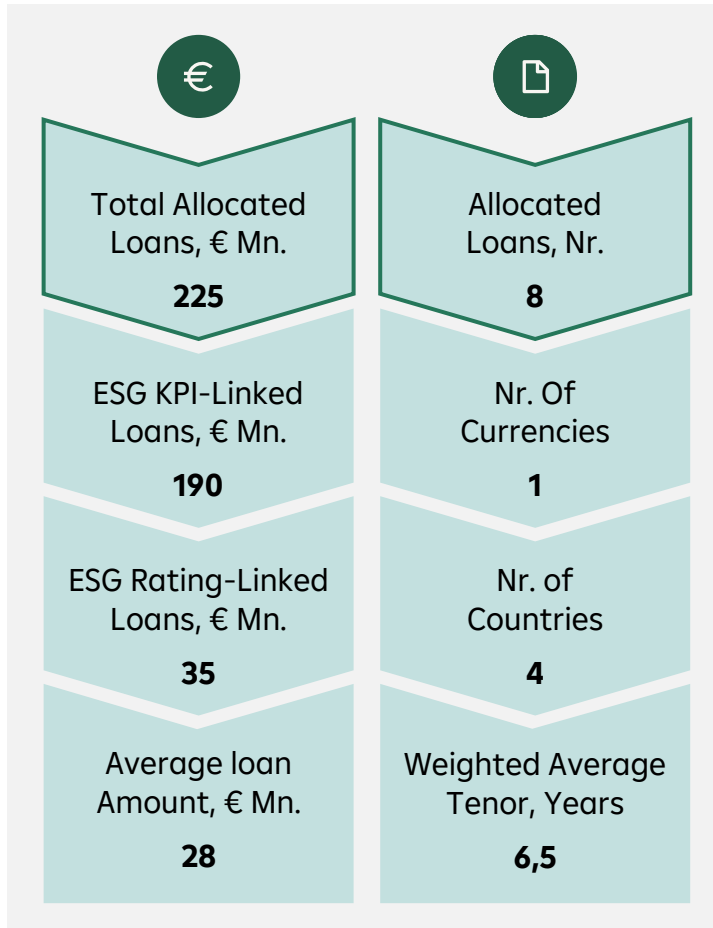
WHAT ARE SLFPs?

Eligible SLFPs are any types of loan, leasing instruments and/or contingent facilities which incentivizes the borrowers to improve their sustainability performance by achieving predetermined sustainability performance targets (SPTs) as measured by key performance indicators (KPIs).

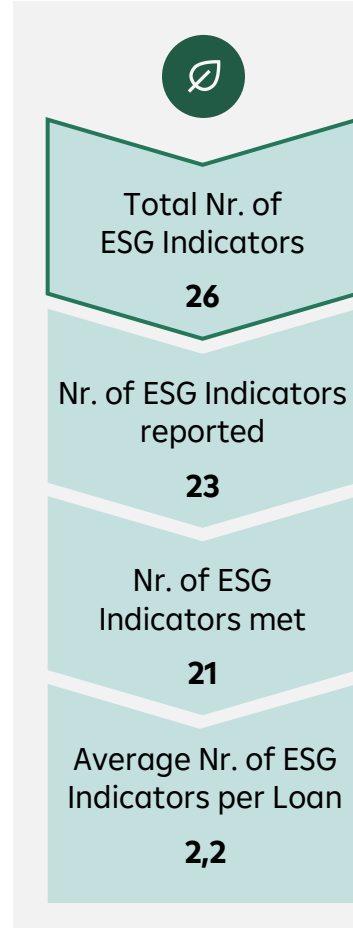
The loan's financial terms are adjusted based on the borrower's performance, providing an incentive for the borrower to improve its sustainability performance.

There are **three eligible categories** of the Sustainability Linked financial products defined in the Framework: **ESG KPI-Linked, ESG Rating-Linked and EU Taxonomy-Linked**. In every category borrower's sustainability performance improvement is measured differently.

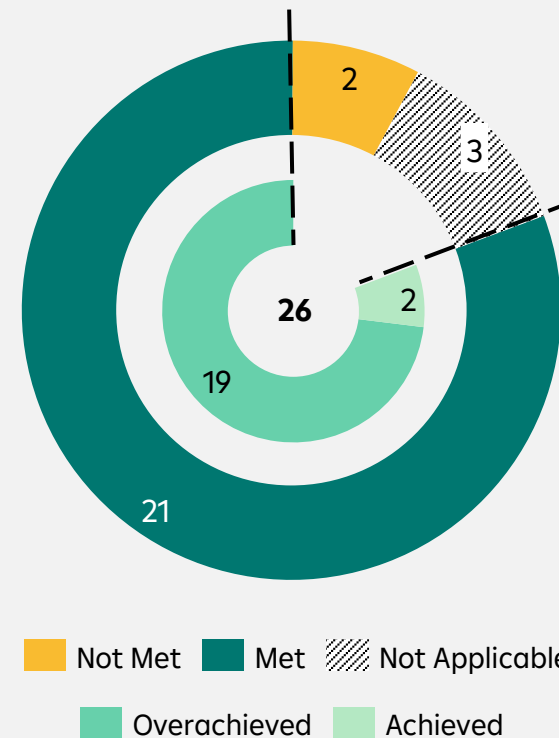
ALLOCATION METRICS as of 31.03.2026



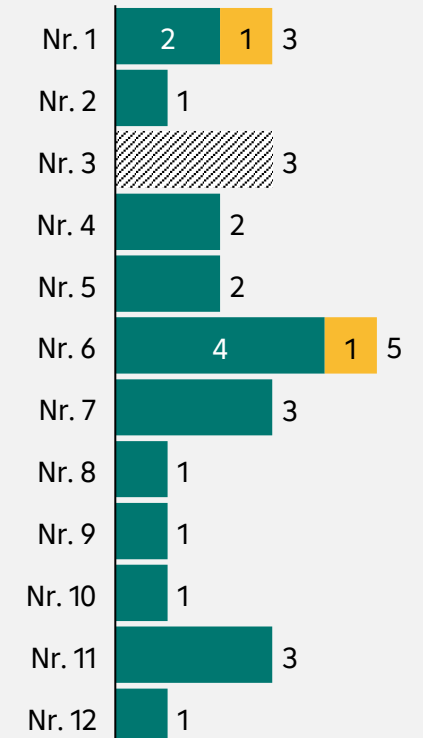
IMPACT METRICS as of 31.12.2024



ESG INDICATORS' ACHIEVEMENT - OVERALL *)



ESG INDICATORS' ACHIEVEMENT - PER LOAN *)



*) "Not met" – Number of the ESG indicators, which have not been met, out of all ESG Indicators reported. "Met" – Number of the ESG Indicators, which have been met, out of all ESG indicators reported. "Not applicable" – Number of the ESG indicators which haven't been reported due to the fact that the timeframe of the ESG Indicator' compliance report delivery was outside of the assessment timeline. "Overachieved" - borrowers performance goes above that set out in the SPT pre-determined threshold. "Achieved" - borrowers performance is equal to that set out in the SPT.

SUMMARY

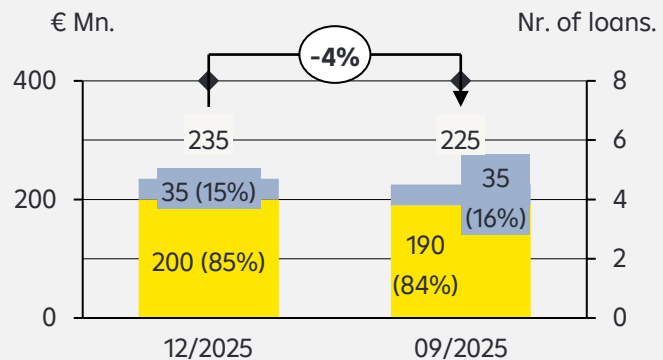
- › RBI AG issued the **first Sustainable Deposit in July 2022**. The funds raised through Sustainable Deposits are channeled into financing Sustainability-Linked Finance Products (SLFPs) within RBI's core market.
- › As of March 2026, **RBI AG has allocated 8 loans or €225 Mn of eligible SLFPs**, with **€92 Mn disbursed** and **€133 Mn not disbursed**. All 8 loans comply with the eligibility criteria defined within the RBI AG Sustainable Deposit Framework and their allocation has been approved by the RBI AG Sustainable Deposit Committee (SDC).
- › Out of the 8 allocated loans, **7 loans (€ 190 Mn)** are eligible under **ESG KPI-Linked financing**. The remaining **1 loan (€ 35 Mn)** is eligible under **ESG Rating-Linked financing**. No loans have been allocated under the "EU Taxonomy-Linked financing" eligible category.
- › All allocated loans were denominated in **EUR**. The allocated loans were used to finance RBI AG's corporate customers across **4 countries** and **3 different sectors**.

DETAILED OVERVIEW OF SUSTAINABILITY-LINKED FINANCIAL PRODUCTS

| ELIGIBLE CATEGORY | NUMBER OF ELIGIBLE LOANS | ALIGNMENT WITH RBI FRAMEWORK | AMOUNT DISBURSED (€MN, %) | AMOUNT NOT DISBURSED (€MN, %) | TOTAL ALLOCATION (€MN, %) |
|---------------------|--------------------------|------------------------------|---------------------------|-------------------------------|---------------------------|
| ESG KPI-Linked | 7 | 100% | 92 (100%) | 98 (74%) | 190 (84%) |
| ESG Rating-Linked | 1 | 100% | - | 35 (26%) | 35 (16%) |
| ESG Taxonomy-Linked | - | - | - | - | - |
| Total | 8 | 100% | 92 (100%) | 133 (100%) | 225 (100%) |

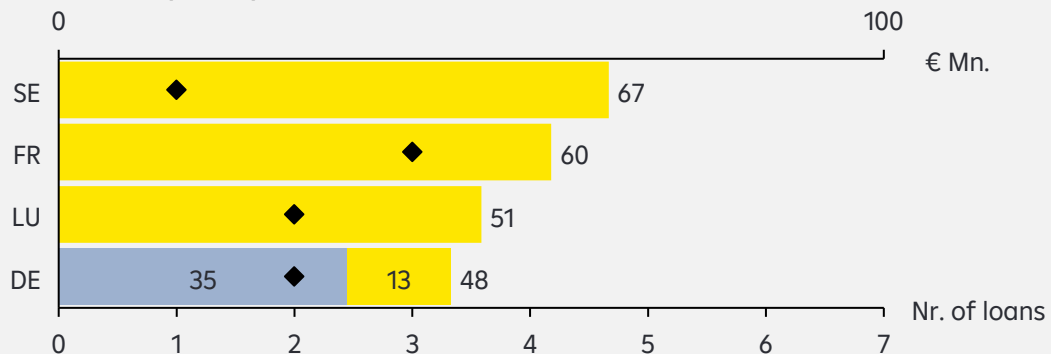
■ ESG KPI-Linked ■ ESG Rating-Linked ◆ Nr. of loans

BY ELIGIBLE CATEGORY, € MN, NR. OF LOANS

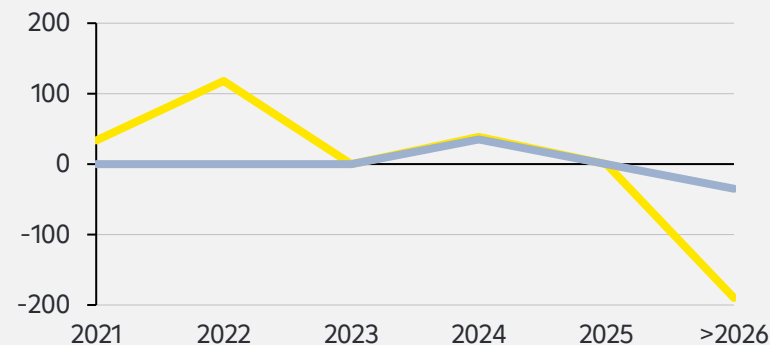


In Q1 2026, no new ESG Linked loans were approved to be included in Sustainable Deposit portfolio.

BY LOCATION, € MN, NR. OF LOANS

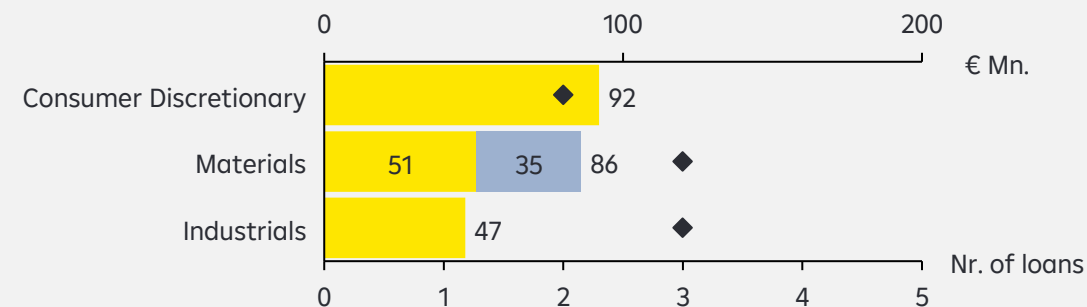


BY ORIGINATION AND MATURITY PROFILES, € MN.



Tenor: The weighted average length to maturity of the loans is 6.5 years.

BY SECTOR (GICS), € MN, NR. OF LOANS

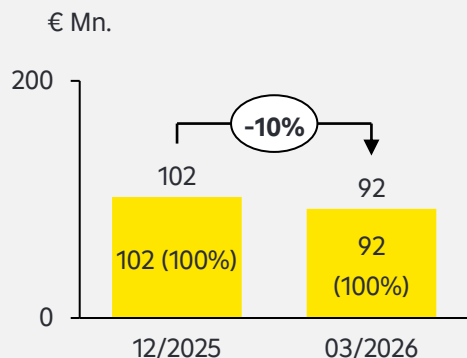


DISBURSED PORTFOLIO

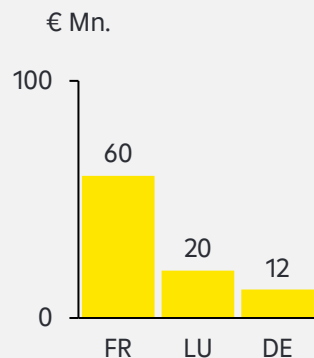
ESG KPI-Linked ESG Rating-Linked

NOT DISBURSED PORTFOLIO

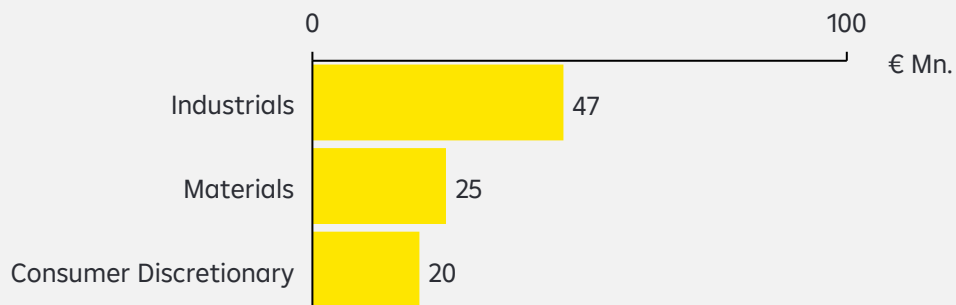
BY ELIGIBLE CATEGORY, € MN



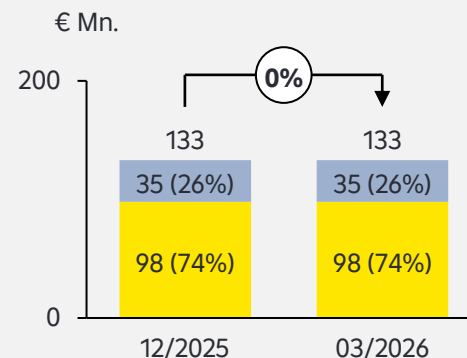
BY LOCATION, € MN



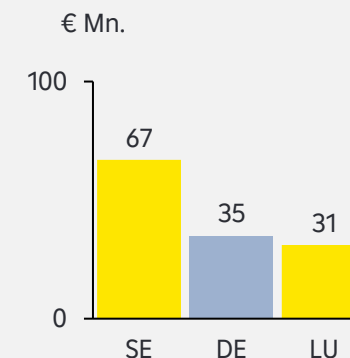
BY SECTOR (GICS), € MN



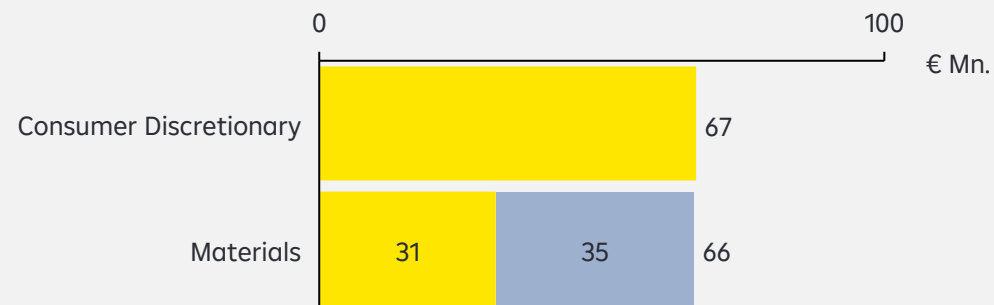
BY ELIGIBLE CATEGORY, € MN



BY LOCATION, € MN



BY SECTOR (GICS), € MN



05. LIST OF ABBREVIATIONS

| Abbreviation | Explanation |
|--------------|--|
| ESG | Environmental, Social and Governance |
| GHG | Greenhouse Gas Emission |
| GICS | Global Industry Classification Standard |
| ICMA | International Capital Market Association |
| ISS ESG | ISS ESG Solutions |
| KPI | Key Performance Indicator |
| LMA | Loan Market Association |
| MM Deposits | Money Market Deposits |
| MN | Million |
| MSCI | Morgan Stanley Capital International |

| Abbreviation | Explanation |
|--------------|---|
| PRB | Principles for Responsible Banking |
| RBI | RBI AG, RBCZ, RBHU, RBHR, RBRO and TBSK |
| RBI AG | Raiffeisen Bank International AG |
| SBTi | Science Based Targets initiative |
| SDC | Sustainability Deposit Committee |
| SDG | Sustainable Development Goal |
| SLFPs | Sustainability-Linked Finance Products |
| SLLPs | Sustainability-Linked Loan Principles |
| SPT | Sustainability Performance Target |
| S&P | Standard and Poor's |
| UNGC | UN Global Compact |

This document (the "Document") has been prepared by Raiffeisen Bank International AG ("RBI AG") and was drafted for the sole purpose of presenting RBI AG's "Sustainable Deposit Framework". This Document is being delivered for general information purposes only and no reliance should be placed on the completeness of the information contained herein. This Document may contain or incorporate by reference public information or information based on sources believed to be reliable not separately reviewed, approved or endorsed by RBI AG and accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility or liability is accepted by RBI AG as to the fairness, accuracy, reasonableness, or completeness of such information. The information in this Document has not been independently verified.

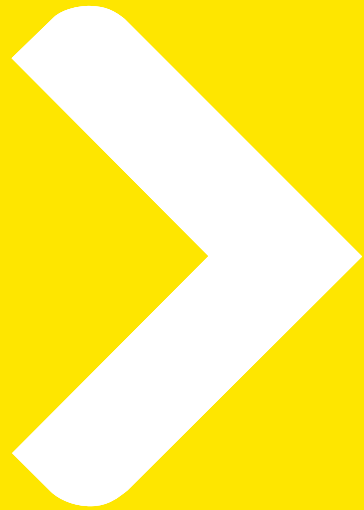
This Document may contain statements about future events, procedures, and expectations. None of these forward-looking statements in this Document should be taken as promises or commitments nor should they be taken as implying any indication, assurance or guarantee that the assumptions on which such future projections, expectations, estimates or prospects have been prepared are correct or exhaustive or, in the case of the assumptions, fully stated in this Document. In particular, no representation or warranty is given by RBI AG as to any actual issue of any "Sustainable Deposits" by RBI AG.

RBI AG may at any time amend or supplement this Document. However, RBI AG undertakes no obligation to update, modify or amend this Document, or the statements contained herein to reflect actual changes in assumptions or changes in factors affecting these statements or to otherwise notify any recipient if any information, opinion, projection, forecast, or estimate set forth herein changes or subsequently becomes inaccurate.

This Document is not intended to be and should not be construed as providing legal or financial advice. It does not constitute an offer or invitation to sell or any solicitation of any offer to subscribe for or purchase or a recommendation regarding any securities, nothing contained herein shall form the basis of any contract or commitment whatsoever and it has not been approved by any security regulatory authority. The information contained herein has no regard to any investment objectives, financial situations or needs of any recipient.

In no event shall RBI AG or any of its directors, officers or employees have any liability or responsibility to any person or entity for any direct or consequential loss, damage, cost, charge, expense, or other liability whatsoever, arising out of or in connection with the use of, or reliance upon, the information contained in this Document.

The publication, distribution, or use of this Document and of the information it contains may be subject to legal or regulatory restrictions in some jurisdictions. Entities or persons who might come into possession of it must inquire as to the existence of such restrictions and comply with them. RBI AG does not accept any liability to any person in relation to the distribution or availability and possession of this Document to or in any jurisdiction.



Let's

Make it happen

