



Raiffeisen Bank International **Sustainability Bond Update**

December 2025

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Our Sustainability Strategy:

- Embrace our responsibility as Engaged Citizen to support arising social, economic and environmental issues in Austria and CEE via our bond programs
- As a Responsible Banker, we align our business strategy with the UN's Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks
- We are committed to diversity, and take active measures to ensure an inclusive working environment as a Fair Partner



A Leading Sustainable Bond House*

Rank	Bookrunner	Volume in USD mn	Issues	Market Share (%)
1	Raiffeisen Bank International Group	10,383.80	90	8.62
2	Erste Group Bank	10,094.29	86	8.38
3	JP Morgan	9,448.52	53	7.84
4	Deutsche Bank	7,708.43	39	6.4
5	UniCredit	7,631.51	67	6.33
6	BNP Paribas	7,187.17	49	5.96
7	ING Groep	6,138.35	49	5.09
8	Citi	5,792.01	35	4.81
9	Barclays	4,399.59	22	3.65
10	Goldman Sachs	4,379.65	28	3.63

Sustainability Ratings and Index Memberships



Pioneering Financial Sector Issuer in Austria & CEE

Raiffeisen BANK	Raiffeisen BANK	Raiffeisen BANK	Raiffeisen BANK	TATRA BANKA
EUR 500,000,000	EUR 300,000,000	EUR 500,000,000	EUR 300,000,000	EUR 350,000,000
3.625% Green Bonds due 2033	4.191% Green Bonds due 2031	4.959% Sustainability Bonds due 2030	5.150% Green Bonds due 2030	4.971% Green Bonds due 2030
BOOKRUNNER	BOOKRUNNER	BOOKRUNNER	BOOKRUNNER	BOOKRUNNER
Nov. 2025 Austria	June 2025 Hungary	May 2024 Czechia.	May 2024 Hungary	Apr 2024 Slovakia

Sources: RBI, Bloomberg

* Bloomberg League Tables; Ticker: LEAG@SUSTAINABLE BONDS; Region: Austria, Central and Eastern Europe (ex Russia); Period: Jan. 2014-Jan. 2026

4 PILLARS OF THE SUSTAINABILITY BOND FRAMEWORK



Use of Proceeds

Green Categories

- Green Buildings
- Renewable Energy
- Energy Efficiency
- Clean Transportation
- Pollution prevention & control
- Eco-efficient circular economy

Social Categories

- Education and vocational training
- Access to essential services
- Affordable Housing
- Employment generation and protection



Project Evaluation and Selection

- Standard Credit Process
- Pre-screening
- Analysis of potential Eligible Green and Social Loans
- Asset Approval and Review in the Sustainability Bond Committee (SBC)
- Monitoring and Reporting



Management of Proceeds

- Net proceeds of any Use-of-Proceeds Product will be managed by RBI AG's Sustainable Finance Department on a portfolio basis
- Eligible Loans included will be entered in RBI's Sustainable Asset Register



Reporting

- Annual allocation and impact reporting on a portfolio level
- Case studies highlighting the qualitative impacts of RBI's Eligible Green and Social Loans

SECOND PARTY OPINION BY

- Sustainalytics considers the overall **Sustainability Contribution as "Significant"**.

- Sustainalytics finds RBI's project evaluation and selection process aligned with core requirements, while also recognizing that RBI goes beyond these by integrating its sustainability strategy, EU Taxonomy alignment, and SDG contributions into project selection.

- RBI's process for managing proceeds is aligned with core requirements, and it further commits to allocating all proceeds within 36 months, demonstrating a practice that goes beyond the baseline standards.

- Sustainalytics views RBI's allocation and impact reporting commitments as aligned with core requirements.



Overall Assessment

Sustainability Contribution



Principles Alignment

Aligned

Green Bond Principles 2025
Social Bond Principles 2025
Sustainability Bond Guidelines 2021

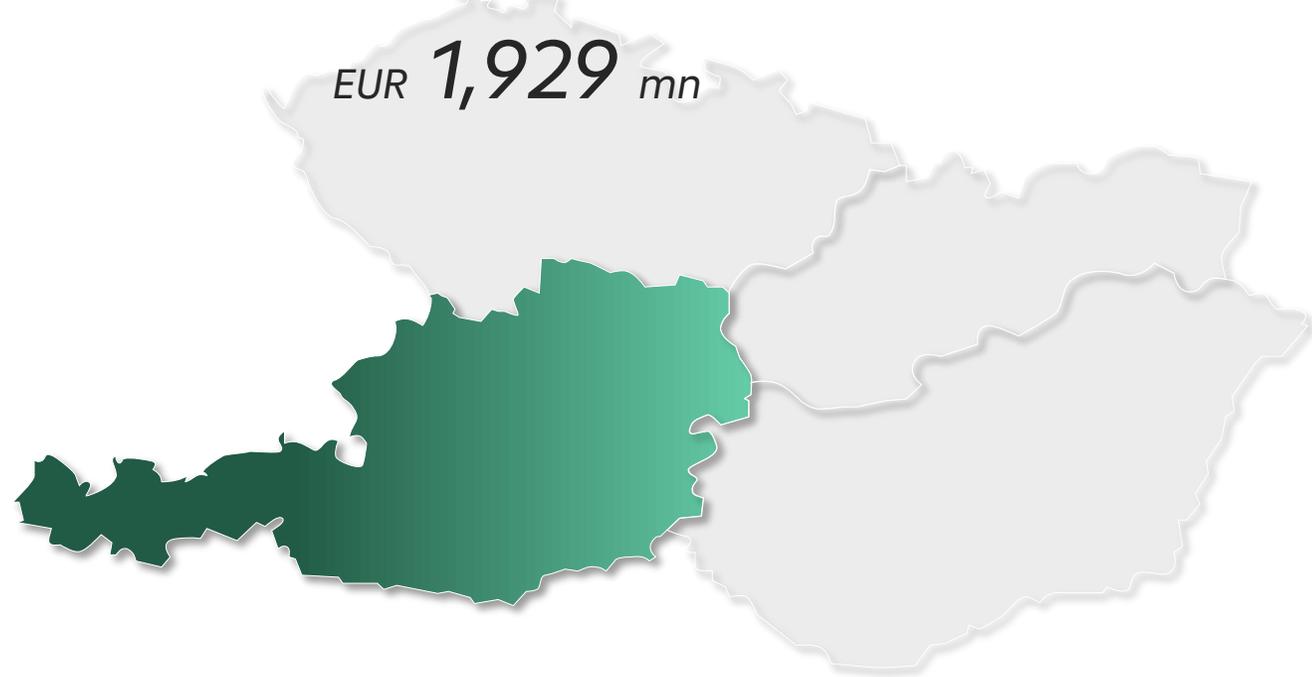
Contribution to SDGs





<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B014642*</p> <p>EUR 5,250,000</p> <p>1.00% + inflation add-on Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Jun. 2019 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS2055627538</p> <p>EUR 750,000,000</p> <p>0.375% Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Sept. 2019 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015052*</p> <p>EUR 4,300,000</p> <p>0,25% + inflation add-on Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Oct. 2020 Austria</p>	
<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS2353473692</p> <p>EUR 500,000,000</p> <p>1.375% Green Bonds due 2033</p> <p>BOOKRUNNER</p> <p>Jun. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015334*</p> <p>HUF 2,259,000,000</p> <p>7.5% Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Apr. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015367*</p> <p>EUR 9,500,000</p> <p>Step-up 2.00% / 3.50% Green Bonds due 2028</p> <p>BOOKRUNNER</p> <p>Jun. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000A3Q7Y8*</p> <p>EUR 12,507,000</p> <p>Social Bonds due 2032</p> <p>BOOKRUNNER</p> <p>Nov. 2025 Austria</p>
<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015409*</p> <p>EUR 46,000,000</p> <p>Inflation linked Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Sep. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015417*</p> <p>EUR 48,600,000</p> <p>Inflation linked Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Oct. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015433*</p> <p>EUR 47,300,000</p> <p>Inflation linked Green Bonds due 2028</p> <p>BOOKRUNNER</p> <p>Jan. 2023 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS3227928911*</p> <p>EUR 500,000,000</p> <p>Green Bonds due 2033</p> <p>BOOKRUNNER</p> <p>Nov. 2025 Austria</p>

RBI Green Bond issuances as of December 2025



* The bond is issued with an open issuance period. The initial volume stated above may increase

RBI network banks Green and Sustainability Bond issuances as of December 2025

EUR 3,121 mn

Raiffeisen Bank Czech Republic

Sustainable Bond in 2024

Tatra Banka

Green Bond in 2024

Raiffeisen Bank Hungary

Green Bond in 2025

Raiffeisen Bank Romania

Six Sustainable Bonds in total in 2023 and 2022

Raiffeisen Bank Croatia

Inaugural Sustainable Bond in 2022

 Raiffeisen BANK <small>Banka inšpirovaná klienty</small> EUR 350,000,000 1% Senior Unsecured Green Bond due 2028 BOOKRUNNER Jun. 2021 Czech Rep.	 Raiffeisen BANK <small>Banka inšpirovaná klienty</small> EUR 500,000,000 4.959% Sustainable Bond due 2030 BOOKRUNNER Jun. 2024 Czech Rep.	 TATRA BANKA EUR 300,000,000 0.5% Green Bond due 2028 BOOKRUNNER Apr. 2021 Slovakia	 TATRA BANKA USD 20,000,000 7.5% Green Bond due 2029 BOOKRUNNER Nov. 2022 Slovakia	 TATRA BANKA EUR 350,000,000 4.971% Green Bond due 2030 BOOKRUNNER Apr. 2024 Slovakia		
 Raiffeisen BANK EUR 300,000,000 4.191% SNP Green Bond due 2026 BOOKRUNNER June 2025 Hungary	 Raiffeisen BANK EUR 300,000,000 5.150% SNP Green Bond due 2030 BOOKRUNNER May 2024 Hungary	 Raiffeisen BANK Romania RON 525,000,000 8.927% SNP Sustainable Bond due 2027 BOOKRUNNER Jun. 2022 Romania	 Raiffeisen BANK Romania RON 500,850,000 8.920% SNP Sustainable Bond due 2027 BOOKRUNNER Aug. 2022 Romania	 Raiffeisen BANK Romania RON 325,500,000 9.404% SNP Sustainable Bond due 2027 BOOKRUNNER Oct. 2022 Romania	 Raiffeisen BANK Romania RON 488,250,000 8.817% SNP Sustainable Bond due 2027 BOOKRUNNER Dec. 2022 Romania	 Raiffeisen BANK Romania EUR 300,000,000 7.000% SNP Sustainable Bond due 2027 BOOKRUNNER Oct. 2023 Romania
 Raiffeisen BANK Romania RON 400,575,000 3.086% SNP Sustainable Bond due 2026 BOOKRUNNER May 2021 Romania	 Raiffeisen BANK Romania RON 1,207,500,000 3.793% SNP Sustainable Bond due 2028 BOOKRUNNER Jun. 2021 Romania					

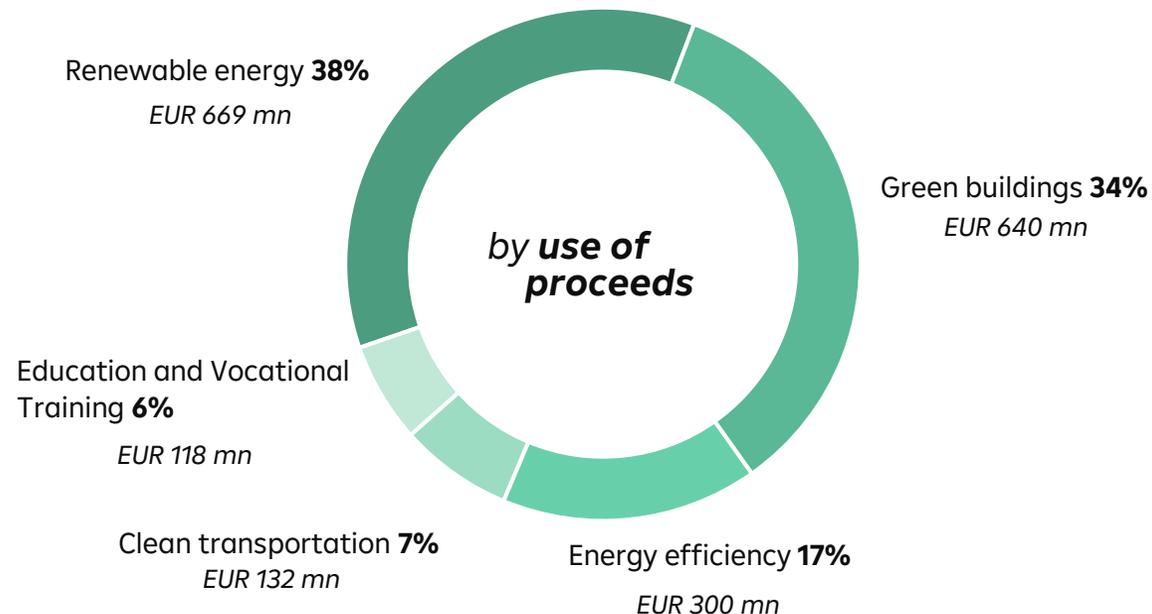
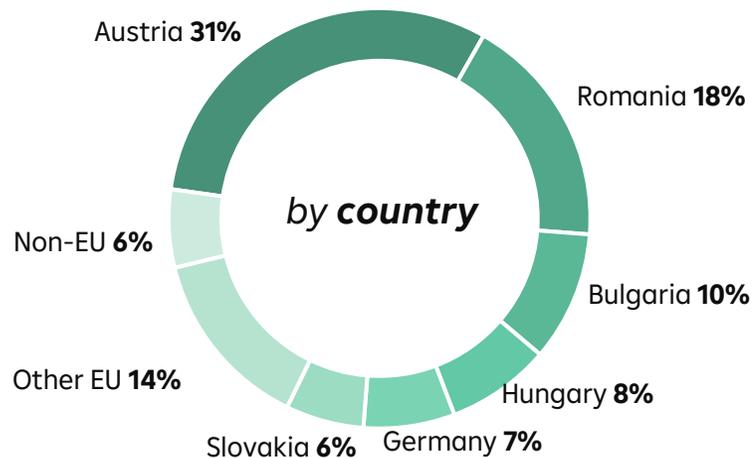
(as of 31 December 2025)

Green and Social Loan portfolio **total volume:**

EUR **1,859** mn

EUR **1,690** mn **EUR 169** mn
disbursed undisbursed

The average **green asset seasoning** in the eligible portfolio is 2,9 years



Impact of green loan portfolio

(as of 31 December 2024)



~1,067 thsd.

tons CO₂ avoided annually for the Eligible Green Loan Portfolio



~249 thsd.

equivalent to annual greenhouse gas emissions of 248,959 passenger vehicles for one year



557

tons CO₂ avoided annually per invested EUR 1 mn

The most recent Allocation and Impact report publication is available [here](#).



	Moody's	Standard & Poor's
Long-term	A1	A-
Outlook	Stable	Stable
Short term	P-1	A-2
Junior Senior Unsecured	Baa2	-
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2 (hyb)	BB
Public-sector covered bonds	Aa1	-
Mortgage covered bonds	Aa1	-

Group Investor Relations

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