Raiffeisen Bank International

Raiffeisen Bank International
Allocation & Impact Report 2025 Sustainable Deposit

Reporting Period: 31.12.2024

Raiffeisen Bank International

Presentation **Contents**

FOREWORD

Dear valued clients and partners,

As we move towards a more sustainable future, we are proud to present this year's Sustainable Deposit Allocation and Impact Report. At Raiffeisen Bank International AG (hereafter "RBI AG"), we remain committed to harnessing the power of sustainable financial instruments to drive positive change. Our Sustainable Deposit product has been an important tool in this journey, offering our clients the opportunity to invest their short-term cash resources in a sustainable manner.

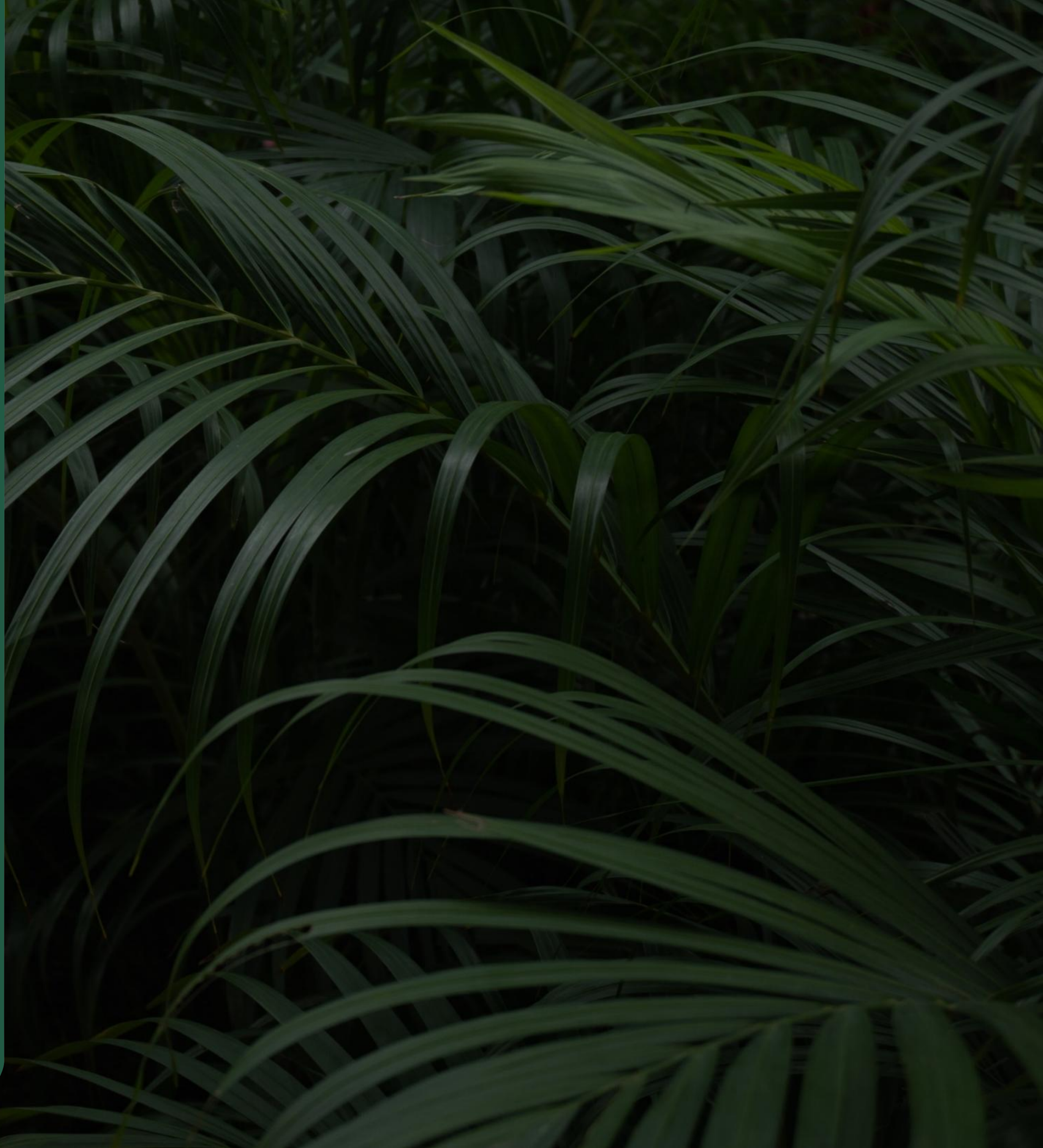
Aligned with RBI AG's Climate and Environmental Business Strategy (CEBS), decarbonization of the corporate loan portfolio stands as a central focus. This emphasis is driven by the recognition that the corporate portfolio accounts for a significant proportion of the bank's financed emissions, primarily concentrated in a few carbon-intensive industries and a narrow group of clients. The Sustainable Deposit product complements these efforts, helping clients to engage in environmentally responsible practices, contributing to the transition towards the 2050 net-zero emissions goal.

As we reflect on our progress, we look forward to continuing our efforts, driven by the conviction that together, we can build a more sustainable future for generations to come. Thank you for your continued support and collaboration!

Raiffeisen Bank International

01. INTRODUCTION

AS OF 31.12.2024



01. INTRODUCTION (1/2)

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 AG'S SUSTAINABLE DEPOSIT PROGRAM

In **2022 RBI AG's 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 31.12.2024, due to the short-term nature of the product and the maturity of all outstanding deposits, the RBI AG Sustainable Deposits temporarily reached zero. However, market interest in the product was reconfirmed in 2025, leading to an increase in the outstanding amount.

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.

1. **MM Deposits**
   RBI´s Sustainable Deposits allow our clients to invest their short-term cash in a sustainable manner

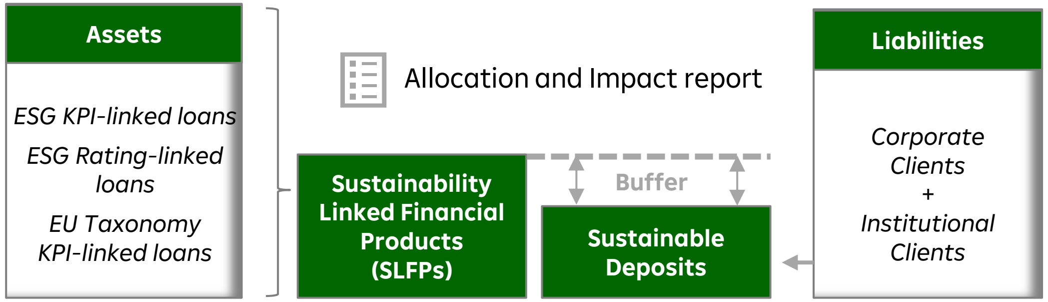
2. **Deposit Framework**
   RBI will use the proceeds of Sustainable Deposits to (re-)finance sustainability linked financial products (SLFPs)

3. **Sustainable Financing**
   SLFPs are financial products which incentivize clients to achieve ambitious sustainability performance targets (SPTs)

4. **Positive ESG Impact**
   The achievement of the SPTs by the clients delivers a positive contribution to their sustainable transformation

July 2022 Start

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.

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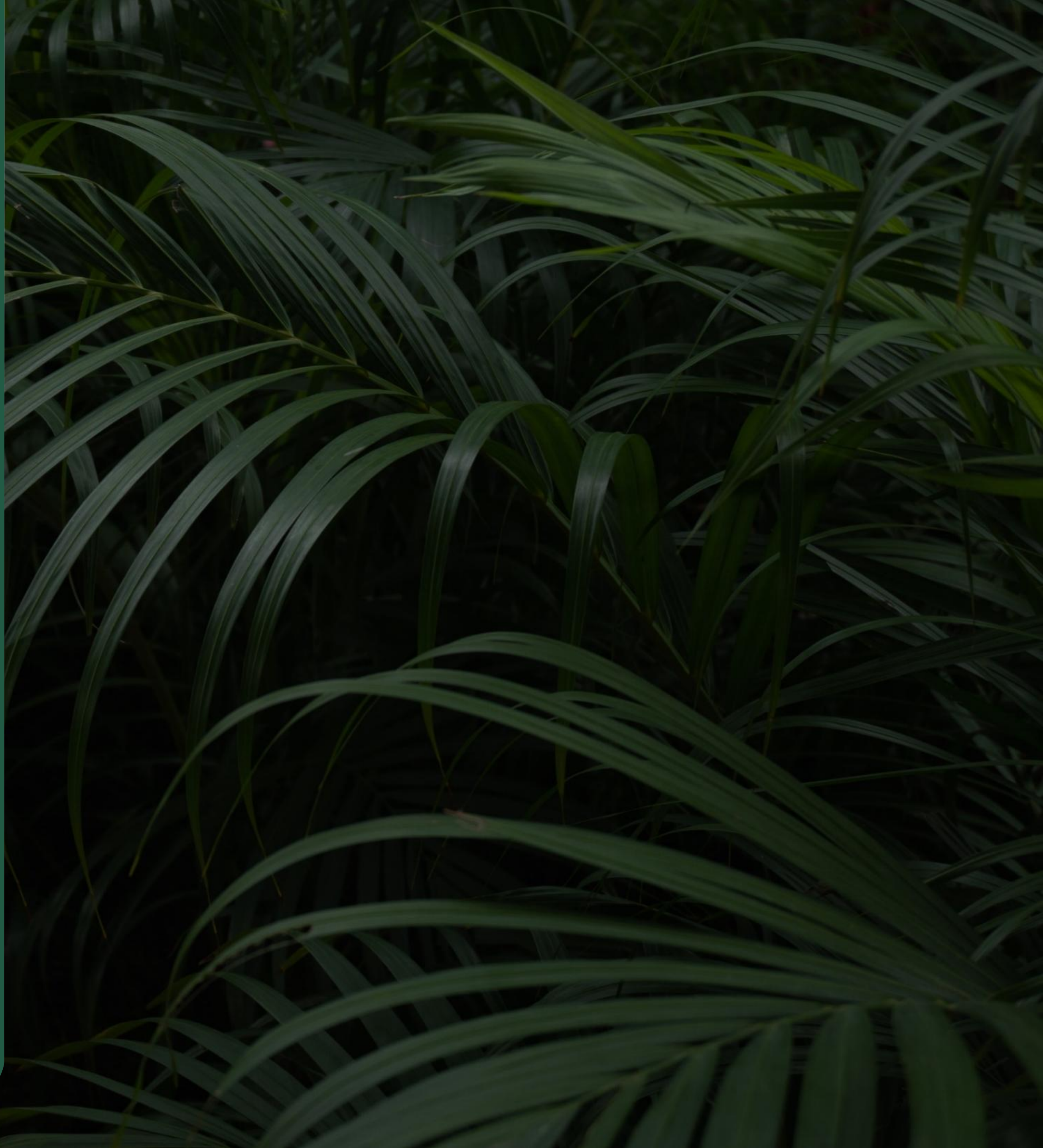
02. FACTS AT A GLANCE

AS OF 31.12.2024



02. FACTS AT A GLANCE

ALLOCATION METRICS

Total Allocated Loans, € Mn.
450

Allocated Loans, Nr.
12

ESG KPI-Linked Loans, € Mn.
235

Nr. Of Currencies
1

ESG Rating-Linked Loans, € Mn.
215

Nr. of Countries
7

Average loan Amount, € Mn.
38

Weighted Average Tenor, Years
5,1

IMPACT METRICS

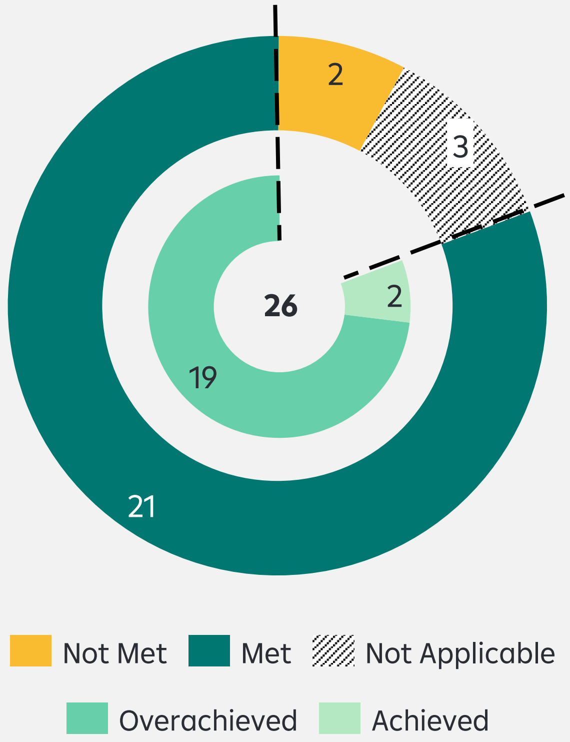
Total Nr. of ESG Indicators
26

Nr. of ESG Indicators reported
23

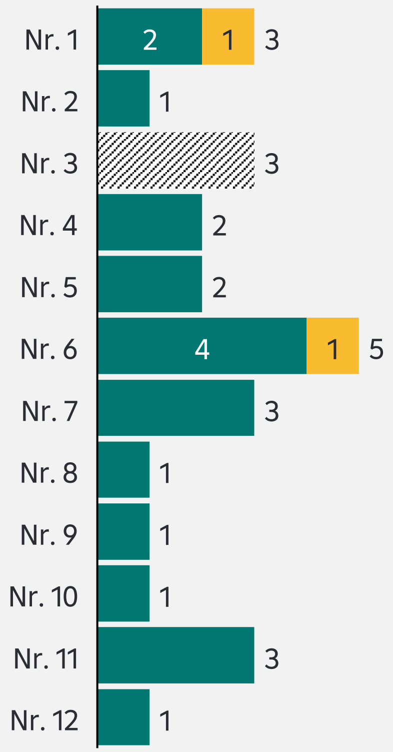
Nr. of ESG Indicators met
21

Average Nr. of ESG Indicators per Loan
2,2

ESG INDICATORS' ACHIEVEMENT - OVERALL *)



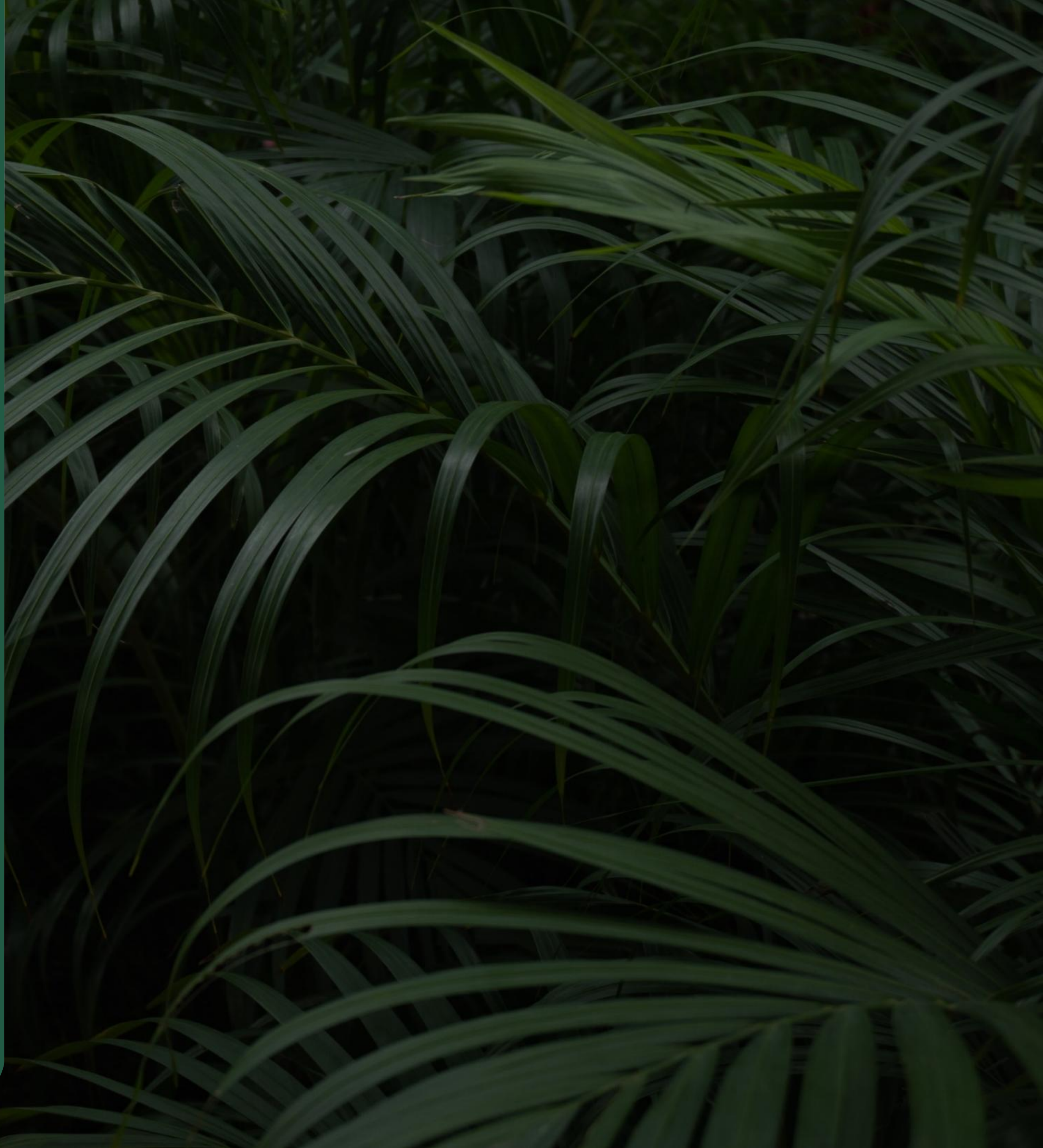
ESG INDICATORS' ACHIEVEMENT - PER LOAN *)



\) "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' 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.

03. ALLOCATION REPORT

AS OF 31.12.2024



03. ALLOCATION REPORT AS OF 31.12.2024

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 December 2024, **RBI AG has allocated 12 loans or €450 Mn of eligible SLFPs**, with **€247 Mn disbursed** and **€203 Mn not disbursed**. All 12 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 12 allocated loans, **9 loans (€ 235 Mn)** are eligible under **ESG KPI-Linked financing**. The remaining **3 loans (€ 215 Mn)** are eligible under **ESG Rating-Linked financing**. No loans have been allocated under the "EU Taxonomy-Linked financing" eligible category.
- Out of the 12 allocated loans, all of them were denominated in **EUR**. All allocated loans were used to finance RBI AG's corporate customers across **7 countries** and **5 different sectors**.
- Out of the 12 allocated loans, **9 loans** are with customers who have established and annually report **EU Taxonomy KPIs**. Out of the 12 allocated loans, **6 loans** are with customers who have committed to **SBTi** and/ or defined **SBTi targets**.

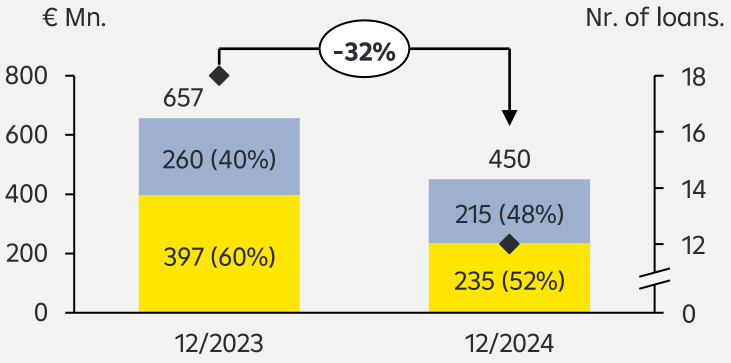
DETAILED OVERVIEW OF SUSTAINABILITY-LINKED FINANCIAL PRODUCTS

ELIGIBLE CATEGORY	NUMBER OF ELIGIBLE LOANS	ALIGNMENT WITH RBI FRAMEWORK	AMOUNT DISBURSED (€MN, %)	AMOUNT NOT DISBURSED (€MN, %)	TOTAL ALLOCATION (€MN, %)
ESG KPI-Linked	9	100%	130 (52%)	105 (52%)	235 (52%)
ESG Rating-Linked	3	100%	118 (48%)	98 (48%)	215 (48%)
ESG Taxonomy-Linked	-	-	-	-	-
Total	**12**	**100%**	**247 (100%)**	**203 (100%)**	**450 (100%)**

03. ALLOCATION REPORT – TOTAL PORTFOLIO AS OF 31.12.2024

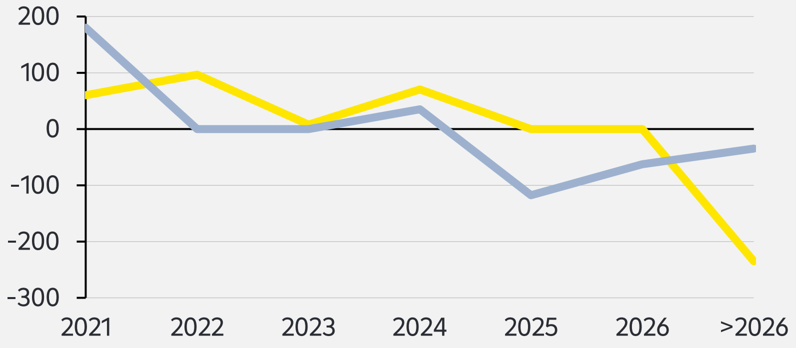
ESG KPI-Linked ESG Rating-Linked ◆ Nr. of loans

BY ELIGIBLE CATEGORY, € MN, NR. OF LOANS



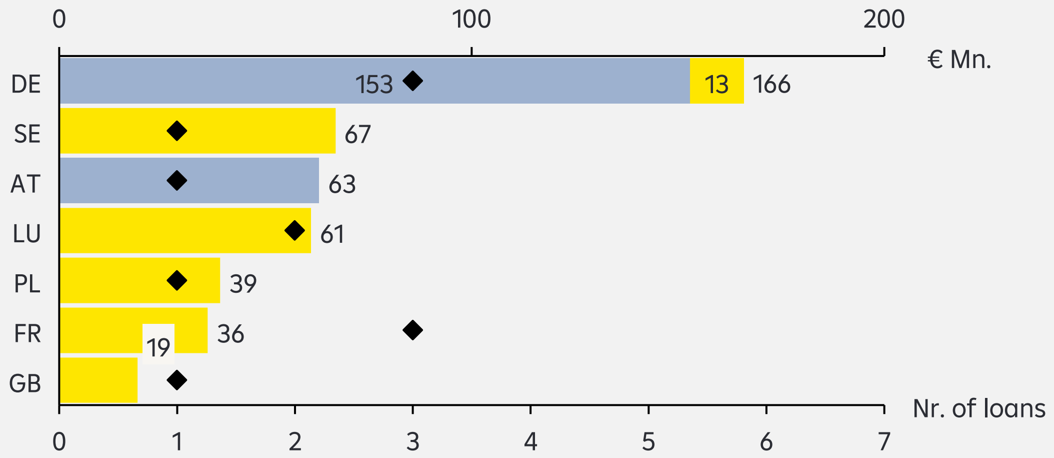
As compared to the end of 2023, RBI AG has decreased the total amount of its Eligible Loans by 32% per cent.

BY ORIGINATION AND MATURITY PROFILES, € MN.

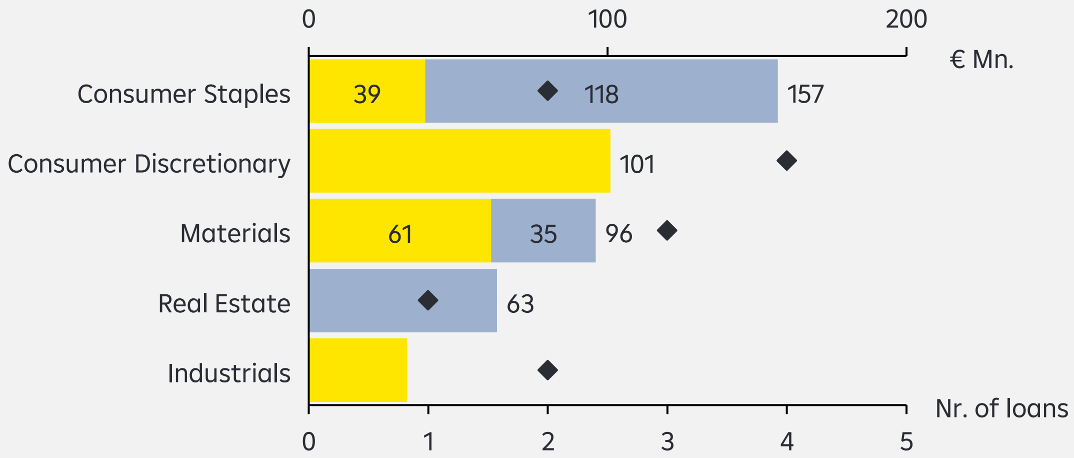


Tenor: The weighted average length to maturity of the loans is 5.1 years.

BY LOCATION, € MN, NR. OF LOANS



BY SECTOR (GICS), € MN, NR. OF LOANS

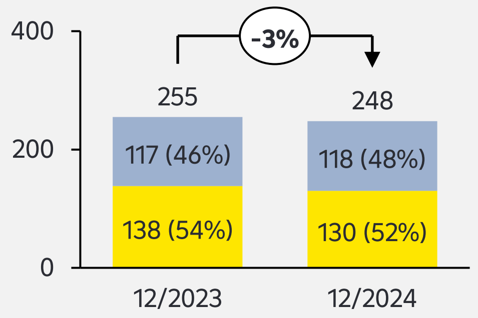


03. ALLOCATION REPORT – (NOT) DISBURSED PORTFOLIO AS OF 31.12.2024

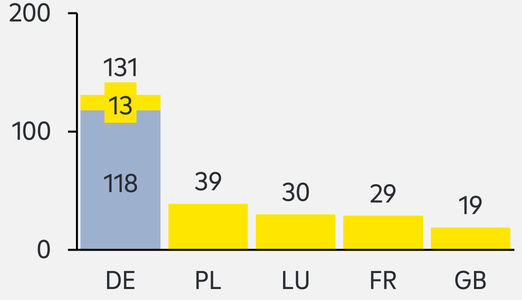
ESG KPI-Linked ESG Rating-Linked

DISBURSED PORTFOLIO

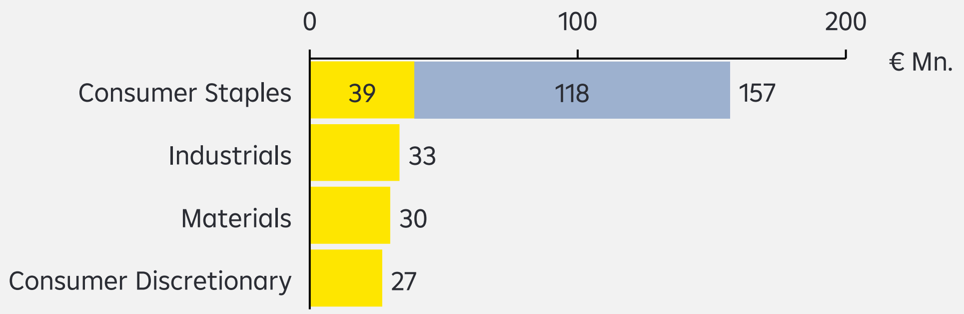
BY ELIGIBLE CATEGORY, € MN



BY LOCATION, € MN

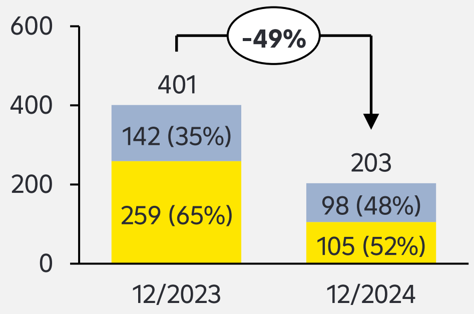


BY SECTOR (GICS), € MN

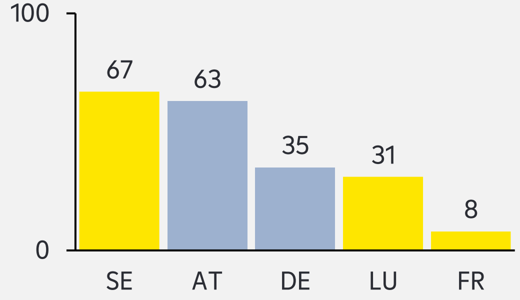


NOT DISBURSED PORTFOLIO

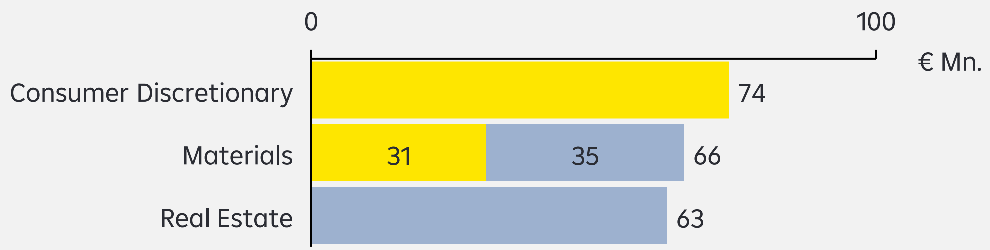
BY ELIGIBLE CATEGORY, € MN



BY LOCATION, € MN



BY SECTOR (GICS), € MN



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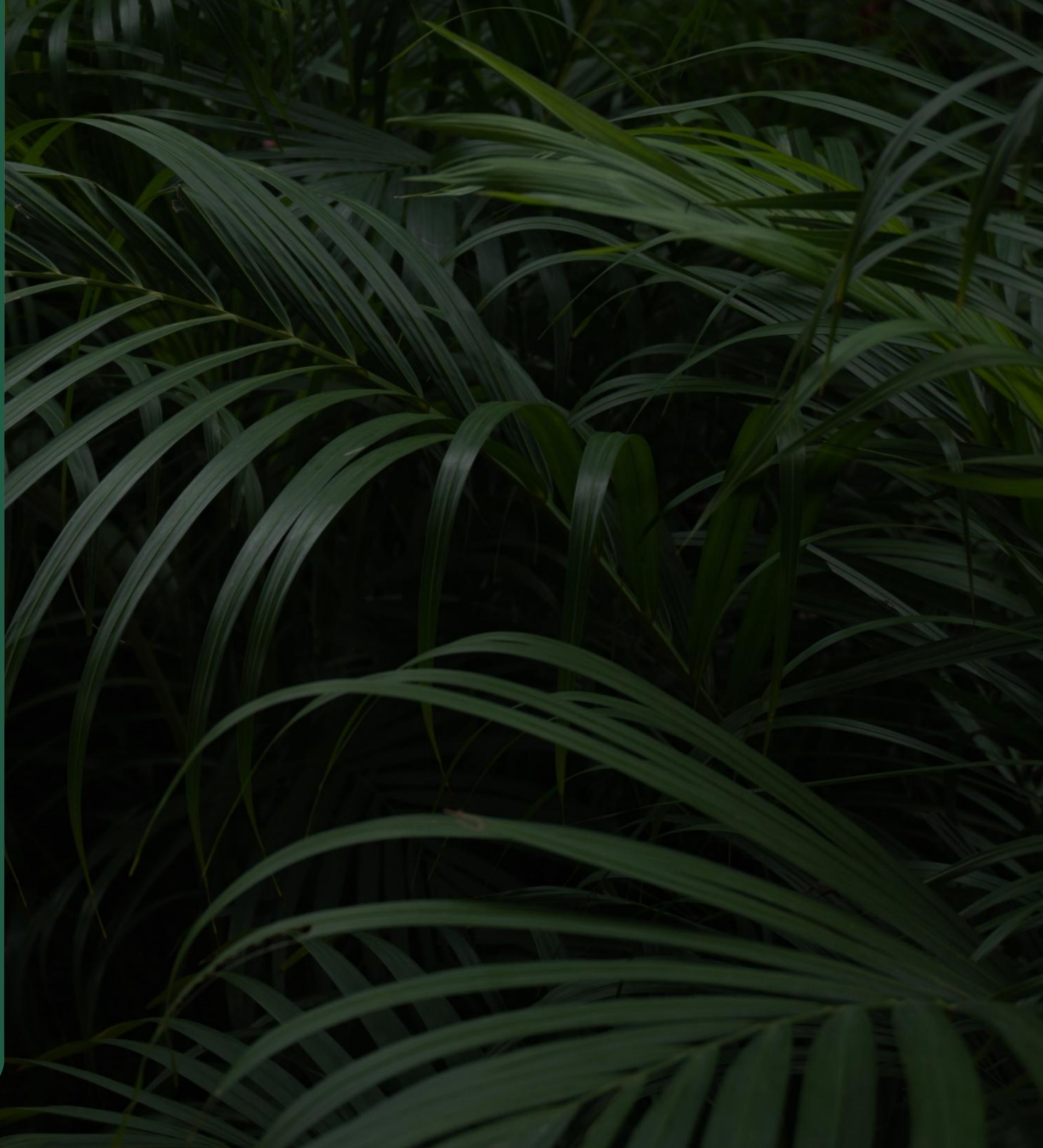
04. IMPACT REPORT

AS OF 31.12.2024

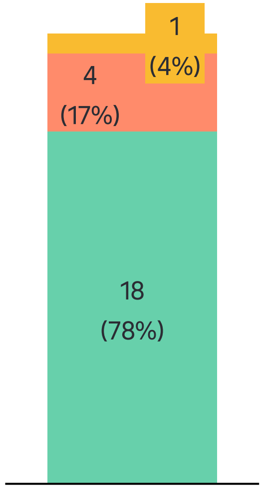


04. IMPACT REPORT - TOTAL PORTFOLIO AS OF 31.12.2024 (1/2)

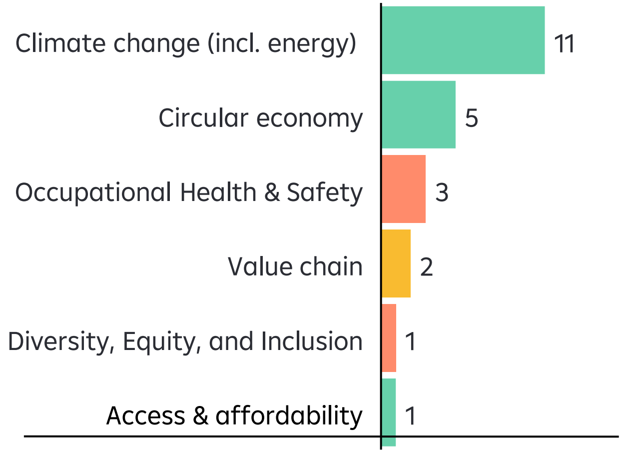
Thereof ESG KPI-Linked

	Volume, € Mn.	Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	450	12	11	9	26	23	21
Thereof ESG KPI-Linked	235	9	8	6	23	20	18

- Out of the nine ESG KPI-Linked allocated loans, reporting has been received for eight. Among these, six loans (75%) successfully met all defined ESG indicators (KPIs). The remaining two loans demonstrated strong partial achievement, meeting two out of three and four out of five KPIs, respectively.
- Of the 23 ESG indicators defined across all ESG KPI-linked allocated loans, reports were received for 20. The remaining three indicators could not be assessed due to the unavailability of year-end 2024 compliance documentation, which was not provided within the reporting period.
- Across the total of 23 ESG indicators,
  - 20 indicators were classified "Most material", one indicators were classified "Material" and two as "Not material" to the sector the respective customer operates in based on ICMA KPI registry.
  - 18 indicators relate to "Environment", followed by four indicators related to "Social" and one indicator related to "Governance" themes.



23 ESG Indicators by Theme



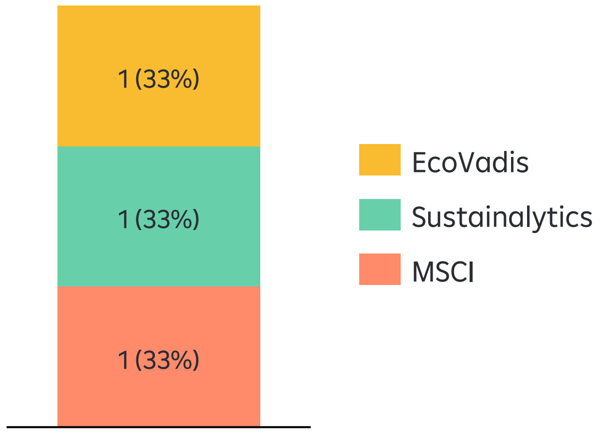
23 ESG Indicators by Topic

04. IMPACT REPORT - TOTAL PORTFOLIO AS OF 31.12.2024 (2/2)

Thereof ESG Rating-Linked

Volume, € Mn.		Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	450	12	11	9	26	23	21
Thereof ESG Rating-Linked	215	3	3	3	3	3	3

- All reports have been received for the three ESG Rating-Linked allocated loans. All loans achieved the defined ESG indicators (ESG Ratings), with the borrower benefiting from the relevant economic incentive.
  - One loan, granted to a customer in the Consumer Staples sector, was rated by MSCI. The loan included a condition requiring the customer to achieve an "AA" ESG rating, which was successfully met. This rating places the customer in MSCI's "Leader" category, indicating a strong ability to effectively manage and mitigate ESG-related risks.
  - One loan, granted to a customer in the Materials sector, was rated by EcoVadis. Under the EcoVadis rating system, the customer received a Silver Medal, which signifies placement within the top 15% of all assessed companies, with an overall score between 64 and 72. This rating reflects a robust sustainability management system, demonstrating effective performance across a range of environmental, social, and governance (ESG) criteria.
  - One loan, granted to a customer in the Real Estate sector, was rated by Sustainalytics. The borrower significantly exceeded the required ESG Management score, demonstrating the strong robustness of the company's ESG programs, practices, and policies.

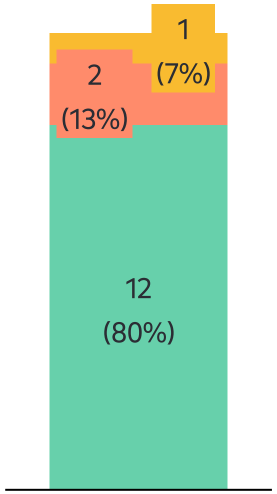


3 ESG indicators by ESG Rating Agency involved

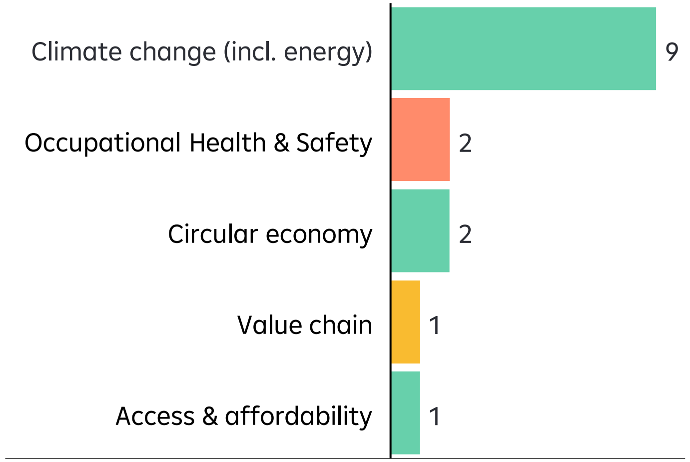
Thereof ESG KPI-Linked

Volume, € Mn.		Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	247	7	7	5	16	16	14
Thereof ESG KPI-Linked	130	6	6	4	15	15	13

- Out of six ESG KPI-Linked disbursed loans, reports have been received for all six loans, thereof four loans or 66% successfully met all defined ESG indicators (KPIs). Of the remaining two loans, both achieved at least one ESG indicator.
- Across all ESG KPI-Linked allocated loans, there were a total of 15 ESG indicators. Out of the reported 15 ESG indicators, all were achieved.
- Across the total of 15 ESG indicators,
  - 13 indicators were classified "Most material", and two as "Not material" to the sector the respective customer operates in based on ICMA KPI registry.
  - 12 indicators relate to "Environment", followed by two indicators related to "Social" and one indicator related to "Governance" themes.



15 ESG Indicators by Theme



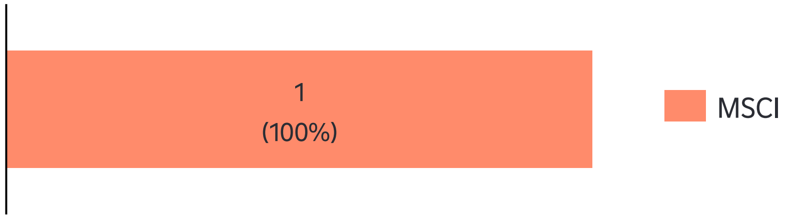
15 ESG Indicators by Topic

04. IMPACT REPORT - DISBURSED PORTFOLIO AS OF 31.12.2024 (2/2)

Thereof ESG Rating-Linked

Volume, € Mn.		Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	247	7	7	5	16	16	14
Thereof ESG Rating-Linked	118	1	1	1	1	1	1

- A report has been received for the one allocated loan. The reported ESG indicator was achieved, with the borrower benefiting from the relevant economic incentive.
  - The loan was rated by MSCI and was granted to a customer in the "Consumer Staples" sector. The MSCI ESG Rating-Linked loan had an indicator which required achieving an "AA" ESG rating, which was achieved. This places the customer in the "Leader" category for MSCI, classifying him as being able to successfully mitigate ESG risks.



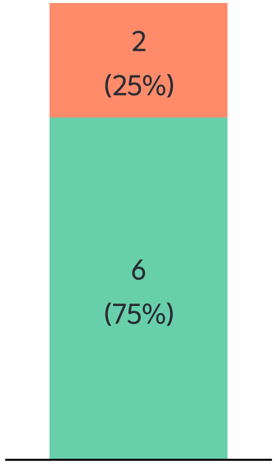
1 ESG indicator by ESG Rating Agency involved

04. IMPACT REPORT – NOT DISBURSED PORTFOLIO AS OF 31.12.2024 (1/2)

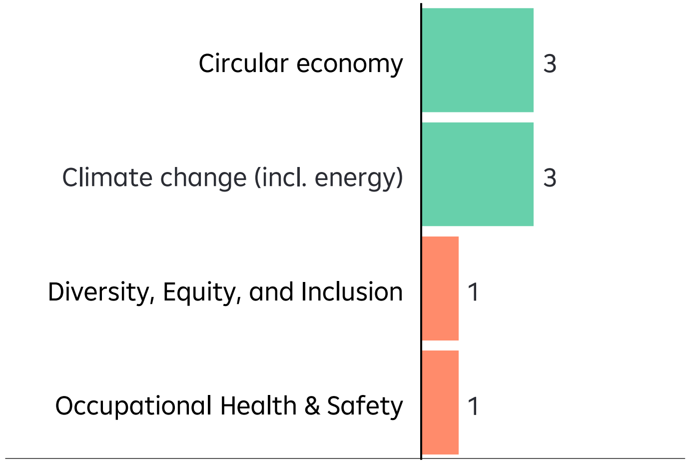
Thereof ESG KPI-Linked

Volume, € Mn.		Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	203	5	4	4	10	7	7
Thereof ESG KPI-Linked	105	3	2	2	8	5	5

- Out of three ESG KPI-Linked allocated loans, reports have been received for two loans. Both loans (100%) successfully met all defined ESG indicators (KPIs).
- Across all ESG KPI-linked allocated loans, a total of eight ESG indicators were defined. Reports have been received for five of these indicators. For the remaining three, the delivery of KPI compliance reports fell outside the assessment timeline. All five reported ESG indicators were successfully achieved.
- Across the total of eight ESG indicators,
  - seven indicators were classified "Most material" and one indicator was classified "Material" to the sector the respective customer operates in based on ICMA KPI registry.
  - six indicators relate to "Environment", followed by two indicators related to "Social" themes.



8 ESG Indicators by Theme



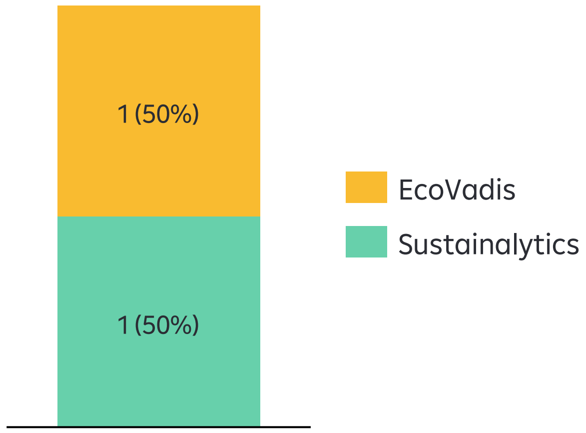
8 ESG Indicators by Topic

04. IMPACT REPORT – NOT DISBURSED PORTFOLIO AS OF 31.12.2024 (2/2)

Thereof ESG Rating-Linked

	Volume, € Mn.	Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG Indicators met	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met
Total Allocated Loans	203	5	4	4	10	7	7
Thereof ESG Rating-Linked	98	2	2	2	2	2	2

- Both ESG Rating-Linked not disbursed loans have submitted their respective reports. Each loan has exceeded the predefined ESG rating targets, enabling the borrowers to benefit from the associated economic incentives.
  - One loan was rated by EcoVadis and was granted to a customer in the "Materials" sector. In the context of the EcoVadis rating system, a silver medal signifies that a company ranks in the top 15% of all assessed companies, with an overall score between 64 and 72. This ranking reflects a relatively strong sustainability management system that addresses various sustainability criteria effectively.
  - One loan, granted to a customer in the Real Estate sector, was rated by Sustainalytics. The borrower significantly exceeded the required ESG Management score, demonstrating the strong robustness of the company's ESG programs, practices, and policies.



4 ESG indicators by ESG Rating Agency involved

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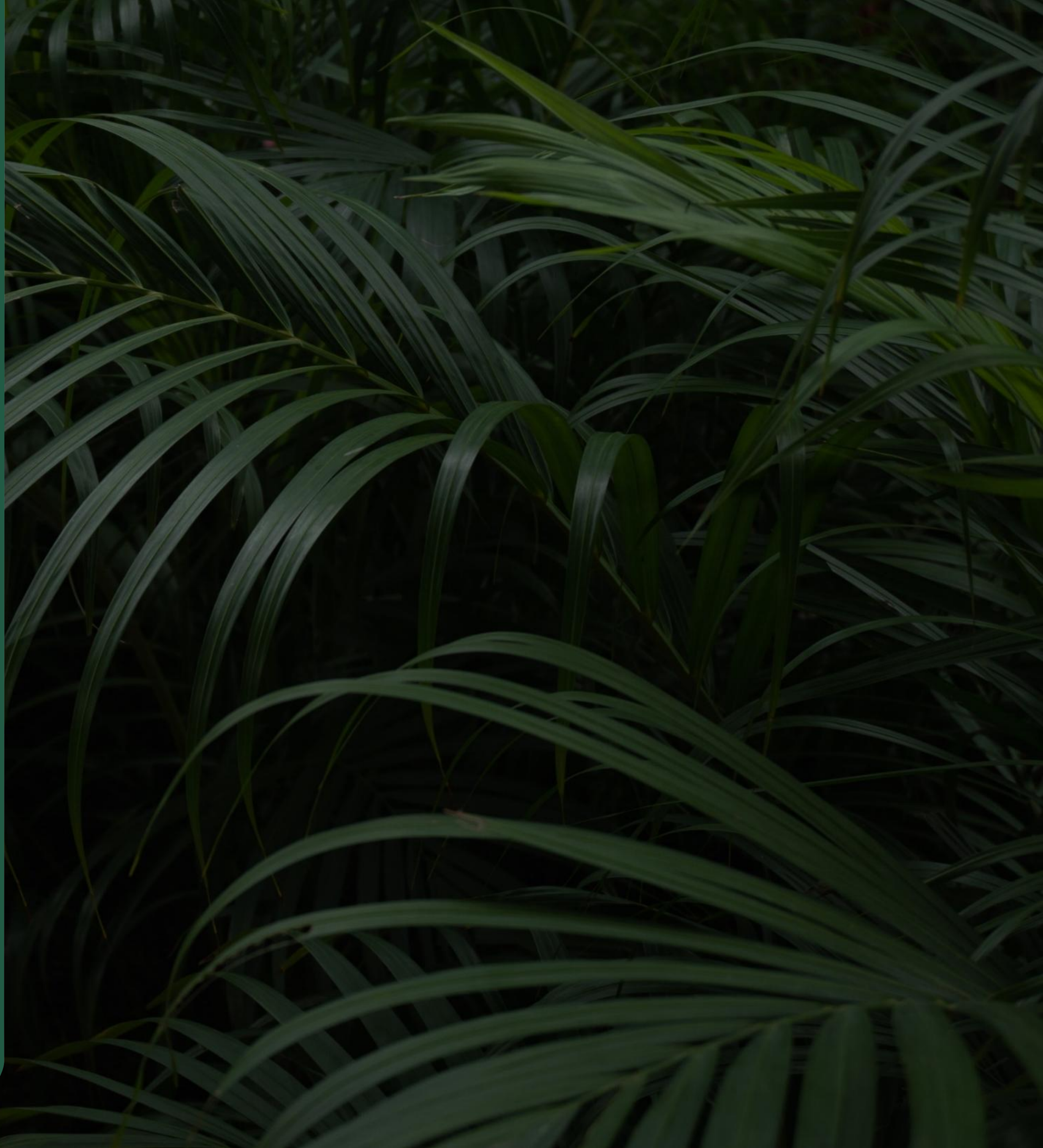
05. METHODOLOGY



05. RBI AG'S ASSETS' EVALUATION & SELECTION PROCESS

REGULAR CREDIT PROCESS	› All potential Eligible Sustainability-Linked financial products are subject to RBI AG's standard credit process, which includes Know-Your-Customer ("KYC"), Compliance, Credit Risk analysis, CSR relevance assessment, sector policies (sensitive business areas are regulated through individual sector policies, e.g. war material, nuclear power, coal, gambling), business exclusions and RBI AG Code of conduct.
PRE-SCREENING	› RBI AG's local business units are to identify eligible Sustainability-Linked financial products, which comply with the eligibility criteria set out within the Framework.
DETAILED ESG ASSESSMENT	› Department Sustainable Finance oversees collecting and monitoring all data for the Sustainability-Linked financial products evaluation and selection process as well as for the management of the eligible portfolio. › Based on the assessment, Sustainable Finance proposes to the Sustainable Deposit Committee (SDC) the Eligible Sustainability-Linked Loans for entry in the Sustainable Deposit Asset Register.
SUSTAINABLE DEPOSIT COMMITTEE	› SDC is part of the RBI Group Asset-Liability Committee and represents an extension of its management team. It takes place quarterly until full allocation or in case of material changes in the Eligible Sustainability-Linked Loan portfolio. SDC takes the decisions to include/exclude Eligible Sustainability-Linked Loans in/from the Eligible Sustainability-Linked Loan Portfolio and reviews the Sustainable Deposit Asset Register.
ONGOING MONITORING	› Sustainable Finance monitors the Eligible Sustainability-Linked Loan Portfolio to ensure that it remains compliant with the Eligibility Criteria.

05. RBI AG'S ASSETS' CATEGORIZATION

Eligible Sustainability-linked financial products are categorized in the table below. More detailed information is provided within RBI AG Sustainable Deposit Framework and Second Party Opinion:

Eligible category	**ESG KPI-Linked Financial Products**	**ESG Rating-Linked Financial Products**	**EU Taxonomy-Linked Financial Products**
Sustainability Performance Measurement based on:	KPIs (Key Performance Indicators) and SPTs (Sustainability Performance Targets)	ESG ratings and SPTs	KPIs and SPTs based on EU Taxonomy Technical Screening Criteria (TSC) as defined in the Delegated Acts and the % of the company's turnover of taxonomy.
KPIs/SPTs Determination and Definition	Set between borrower and lender(s) for each transaction and defined within corresponding loan agreement		

For further details, refer to slide 23, 24, 25.

* SPT refer to the whole ESG rating of the ESG rating agency, not single components.

05. LMA SLLPS FULFILLMENT: RBI AG'S APPROACH

LMA SLLPs		RBI AG's Approach
1. Selection of KPIs	Materiality to Borrower's Sustainability/ Business Strategy	RBI AG assesses whether the KPIs are material to the borrower's core sustainability and business strategy and of high strategic significance to the borrower's current and/or future operations.
	Materiality to Industry Sector	RBI AG assesses whether KPIs address relevant and core environmental, social and/or governance (ESG) challenges of the borrower's industry sector by using ICMA's illustrative KPI Registry. For details, slide 24.
	KPIs Scope	RBI AG assesses whether the KPIs are accounting for (1) full scope (company level) or (2) limited scope (single sites, locations etc.). For the 12 loans allocated to the Sustainable Deposit portfolio as of 31.12.2024, KPIs are accounting for the full scope.
	KPIs Quality	RBI AG assesses whether the KPIs are clearly defined, measurable, quantifiable, and of a consistent methodological basis.
	Data Track Record	RBI AG assesses the KPIs by availability of historical data to assess the level of ambitiousness against the borrowers own past performance.
2. Calibration of SPTs	Ambitiousness and Performance Levels of SPTs	RBI AG assesses SPTs ambitiousness in the sense of representing a material improvement beyond "business as usual", where possible these are compared to a benchmark or an external reference and remain ambitious throughout the life of the loan.
	SPT Time Horizon	RBI AG assesses the SPTs by their year coverage against the loan tenor. RBI AG requires that SPTs targets are determined and set for the entire tenor until maturity.
	Testing Frequency	RBI AG assesses the KPIs by testing frequency to ensure the SPTs are tested at least annually and the SPTs follow a predefined timeline, set before or concurrently with origination of the loan.
	Adequate First Testing Date	RBI AG assesses KPIs and SPTs by their first testing date to ensure customers do not have any information advantage when setting the first year's target.
3. Loan Characteristics	Margin Adjustment Mechanism based on the Economic Outcome	Details to be found here: "05. RBI AG's INCENTIVE SCHEMES' METHODOLOGY", slide 25.
4. Reporting	Reporting Frequency	RBI AG assesses the KPIs against their reporting frequency to ensure regular monitoring on at minimum an annual basis.
5. Verification	Externally Audited Data	RBI AG requires an external verification of KPIs' historical data to ensure the methodological consistency and provide an extended baseline to assess ambitiousness.

05. RBI AG's KPI MATERIALITY METHODOLOGY

- RBI AG uses ICMA's illustrative KPI Registry (06/2024) for the assessment of the KPIs' materiality. The table below provides an overview of the ESG Indicators (KPIs) used within the allocated 12 Sustainability-Linked Loans and their fitting into the ICMA KPI Registry (marked by "X"); differentiation is made between "most material", "material" and "not material" KPIs to the sector the respective customer operates in.

	SUSTAINABILITY TOPICS	Automotive	Consumer Goods	Energy	Food & Agri	Raw Materials - Metals & Mining	Retail	Technology
ENVIRONMENTAL	Climate change (GHG emissions and energy)	x	x	x		x	x	x
	Air quality							
	Water							
	Waste							
	Circular economy		x				x	
	Biodiversity							
SOCIAL	Access & affordability				x			
	Community & Human rights							
	Occupational Health & Safety		x			x		
	Diversity, Equity, and Inclusion						x	
	Just transition							
	Working conditions							
GOVERNANCE	Value chain		x					
	Business ethics							
	Data protection & security							
	Consumers (incl. relation and welfare, product labelling)							
	Product governance (safety & quality)							

05. RBI AG's INCENTIVE SCHEMES' METHODOLOGY

SUMMARY

- To encourage the achievement of the adopted ESG indicators, RBI AG uses one of the three below-listed options to incentivize sustainability performance of the borrower and thereby create ESG impact.
- For the margin adjustment RBI AG follows a balanced approach of adjustment according to the SPTs met.
- Where a strong rationale is provided, the scheme may include a neutral zone in which no margin adjustment applies, as shown in incentive scheme 1.
- All incentive schemes are tailored-made to fit the structure of the financing best.

* Margin adjustment balances itself out.

INCENTIVE SCHEME 1 – ALL OR NOTHING (LARGE NEUTRAL ZONE)

Achievement of the ESG Indicators	Margin Adjustment in basis points per annum
All ESG indicators achieved	- [•] (the "Sustainability Discount")
1 or [x] ESG indicators achieved (but not all)	0 bps
0 ESG indicators achieved, or no Sustainability Compliance Certificate received by Lender	+ [•] (the "Sustainability Premium")

INCENTIVE SCHEME 2 – BALANCED APPROACH*

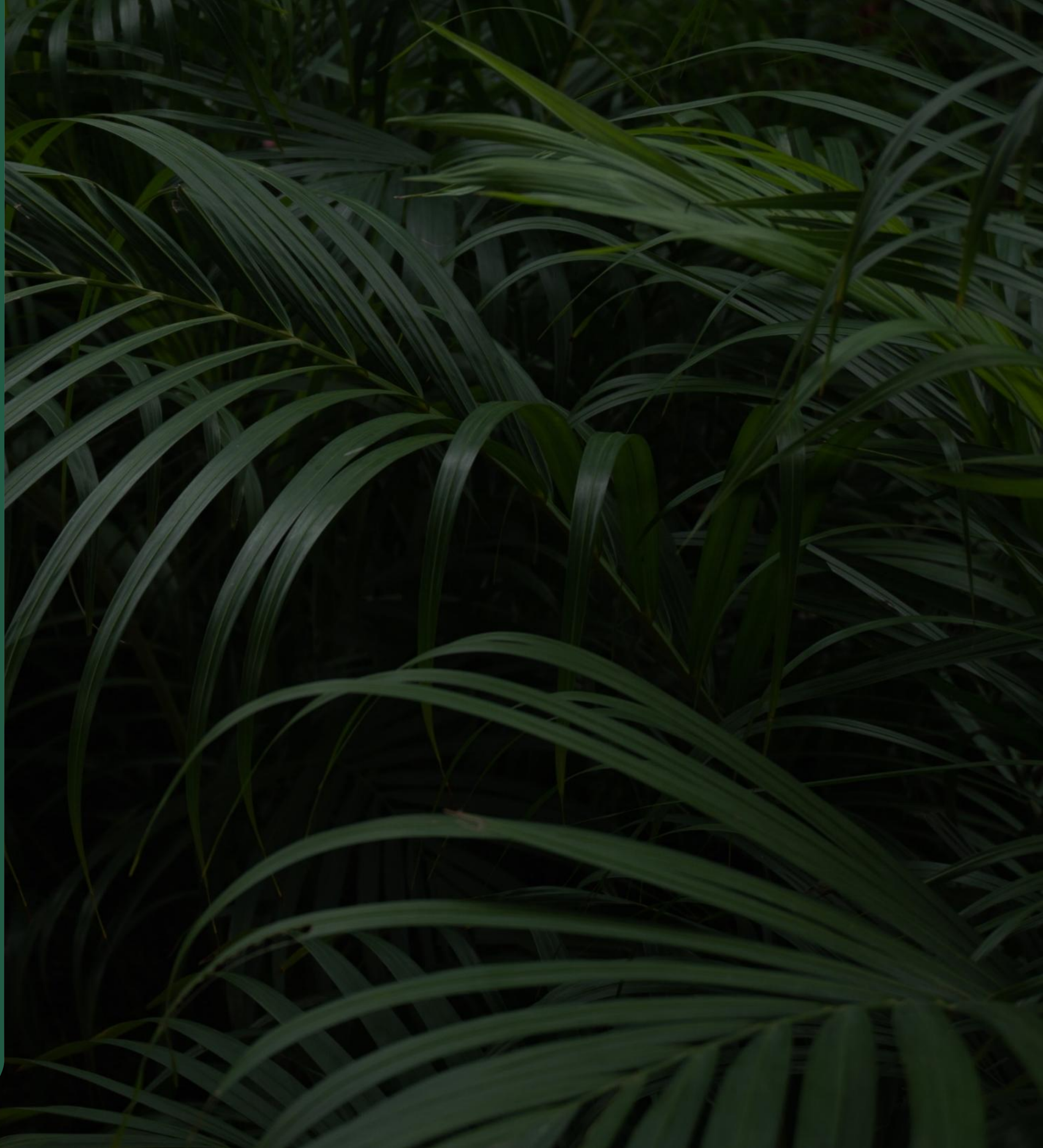
Achievement of the SPT Scores applicable to each ESG indicator	Margin Adjustment for each ESG indicator in basis points per annum
Equal to or better than the relevant SPT Score	- [•] (Sustainability Discount)
Worse than the relevant SPT Score	+ [•] (Sustainability Premium)

INCENTIVE SCHEME 3 – DEPENDENT MARGIN ADJUSTMENT APPROACH

Number of ESG indicators that are complied with/satisfied out of the [three (3)] ESG indicators	Margin Adjustment in basis points per annum
Zero (0)	+ [•] (Sustainability Premium)
One (1)	+ [•] (Sustainability Premium)
Two (2)	- [•] (Sustainability Discount)
Three (3)	- [•] (Sustainability Discount)

06. ANNEX

AS OF 31.12.2024



06. ANNEX – LIST OF ABBREVIATIONS

Abbreviation	Explanation
CIB	Corporate and Investment Banking
CSR	Corporate Social Responsibility
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
KYC	Know-Your-Customer policies and procedures
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	Sustainable Deposit Committee
SDG	Sustainable Development Goal
SLBPs	Sustainability-Linked Bond Principles
SLFPs	Sustainability-Linked Finance Products
SLLPs	Sustainability-Linked Loan Principles
SPT	Sustainability Performance Target
S&P	Standard and Poor's
TSC	Technical Screening Criteria
UNGC	UN Global Compact

06. ANNEX - ESG Indicators' Achievement by Loan

Nr.	Eligible Category	Overall Achievement of all ESG indicators per loan	ESG Indicator 1	ESG Indicator 2	ESG Indicator 3	ESG Indicator 4	ESG Indicator 5
1	ESG KPI Linked Loan	Not met	Overachieved	Overachieved	Not met	-	-
2	ESG KPI Linked Loan	Met	Overachieved	-	-	-	-
3	ESG KPI Linked Loan	N/A *)	N/A *)	N/A *)	N/A *)	-	-
4	ESG KPI Linked Loan	Met	Overachieved	Overachieved	-	-	-
5	ESG KPI Linked Loan	Met	Overachieved	Overachieved	-	-	-
6	ESG KPI Linked Loan	Not met	Achieved	Overachieved	Overachieved	Overachieved	Not met
7	ESG KPI Linked Loan	Met	Overachieved	Overachieved	Overachieved	-	-
8	ESG Rating Linked Loan	Met	Achieved	-	-	-	-
9	ESG Rating Linked Loan	Met	Overachieved	-	-	-	-
10	ESG Rating Linked Loan	Met	Overachieved	-	-	-	-
11	ESG KPI Linked Loan	Met	Overachieved	Overachieved	Overachieved	-	-
12	ESG KPI Linked Loan	Met	Overachieved	-	-	-	-

**) "N/A" stands for "Not Applicable"*

06. ANNEX - ESG Indicators' Achievement by Country

Nr.	Country	Total allocation (€ mn)	Amount disbursed (€ mn)	Total Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG indicators met	% of loans with all ESG indicators met (%)	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met	% of ESG indicators met (%)
1	Germany	165	130	3	3	3	100%	3	3	3	100%
2	Sweden	67	0	1	1	1	100%	3	3	3	100%
3	Austria	63	0	1	1	1	100%	1	1	1	100%
4	Luxembourg	61	30	2	2	2	100%	4	4	4	100%
5	Poland	39	39	1	1	1	100%	3	3	3	100%
6	France	36	29	3	2	1	50%	9	6	5	83%
7	United Kingdom	19	19	1	1	0	0%	3	3	2	67%
	Total	**450**	**247**	**12**	**11**	**9**	**82%**	**26**	**23**	**21**	**91%**

**) "N/A" stands for "Not Applicable"*

06. ANNEX - ESG Indicators' Achievement by Sector

Nr.	Sector (GICS)	Total allocation (€ mn)	Amount disbursed (€ mn)	Total Nr. of loans	Nr. of loans with received reports	Thereof Nr. of loans with all ESG indicators met	% of loans with all ESG indicators met (%)	Total Nr. of ESG indicators	Nr. of ESG indicators with received reports	Thereof Nr. of ESG indicators met	% of ESG indicators met (%)
1	Consumer Staples	157	157	2	2	2	100%	4	4	4	100%
2	Consumer Discretionary	101	27	4	3	2	67%	10	7	6	86%
3	Materials	96	30	3	3	3	100%	5	5	5	100%
4	Real Estate	63	0	1	1	1	100%	1	1	1	100%
5	Industrials	33	33	2	2	1	50%	6	6	5	83%
	Total	**450**	**247**	**12**	**11**	**9**	**82%**	**26**	**23**	**21**	**91%**

**) "N/A" stands for "Not Applicable"*

06. ANNEX – ESG Indicators by Theme and Topic

Nr.	ESG Topic	Total Nr. of ESG Indicators	"Environment" Theme	"Social" Theme	"Governance" Theme
1	Access & affordability	1	1	0	0
2	Climate change (GHG emissions and energy)	11	11	0	0
3	Diversity, Equity, and Inclusion	1	0	0	1
4	Occupational Health & Safety	3	0	0	3
5	Raw material sourcing and recycling (circular economy)	5	5	0	0
6	Value chain	2	1	1	0
	Total	**23**	**18**	**1**	**4**

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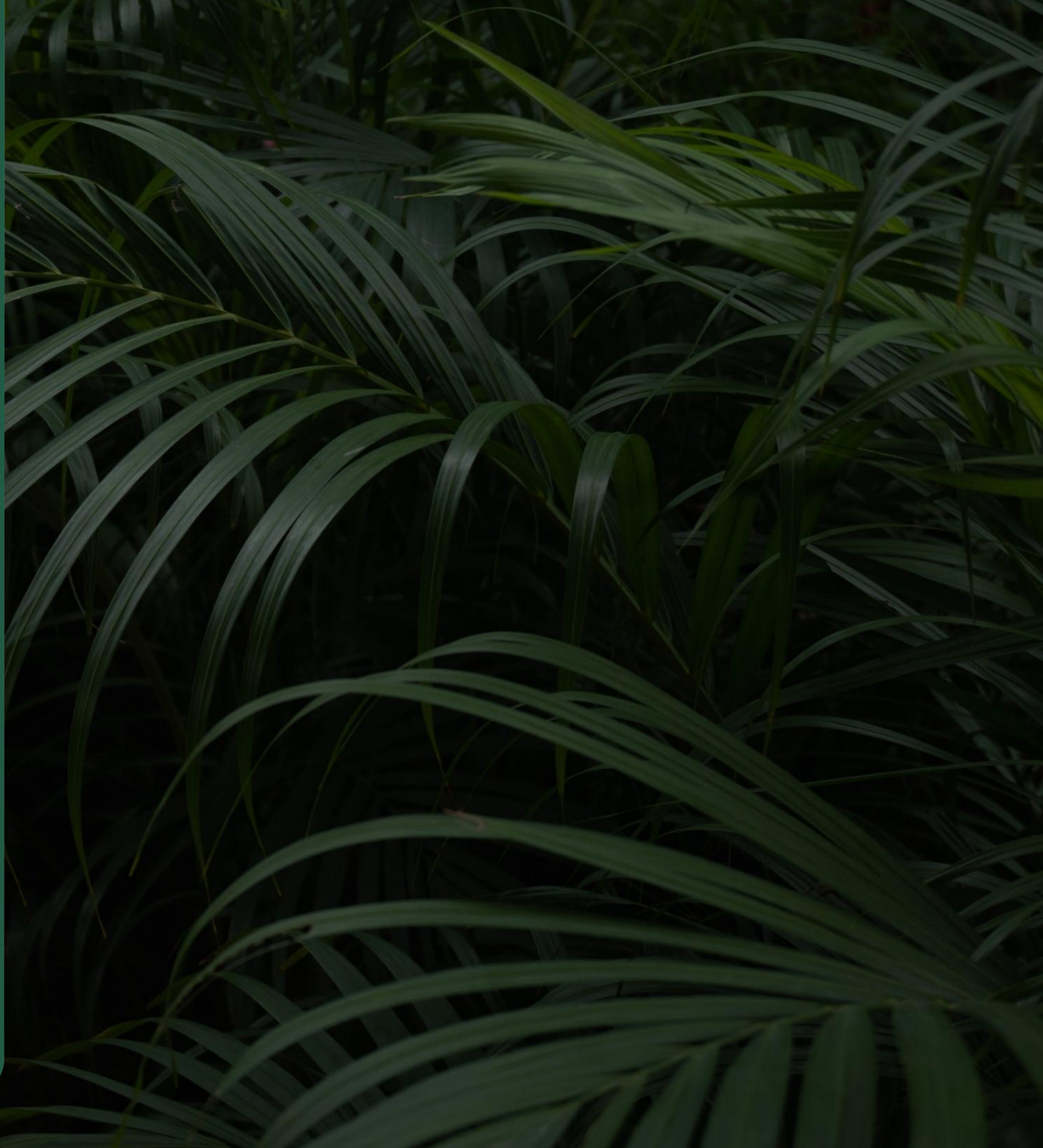

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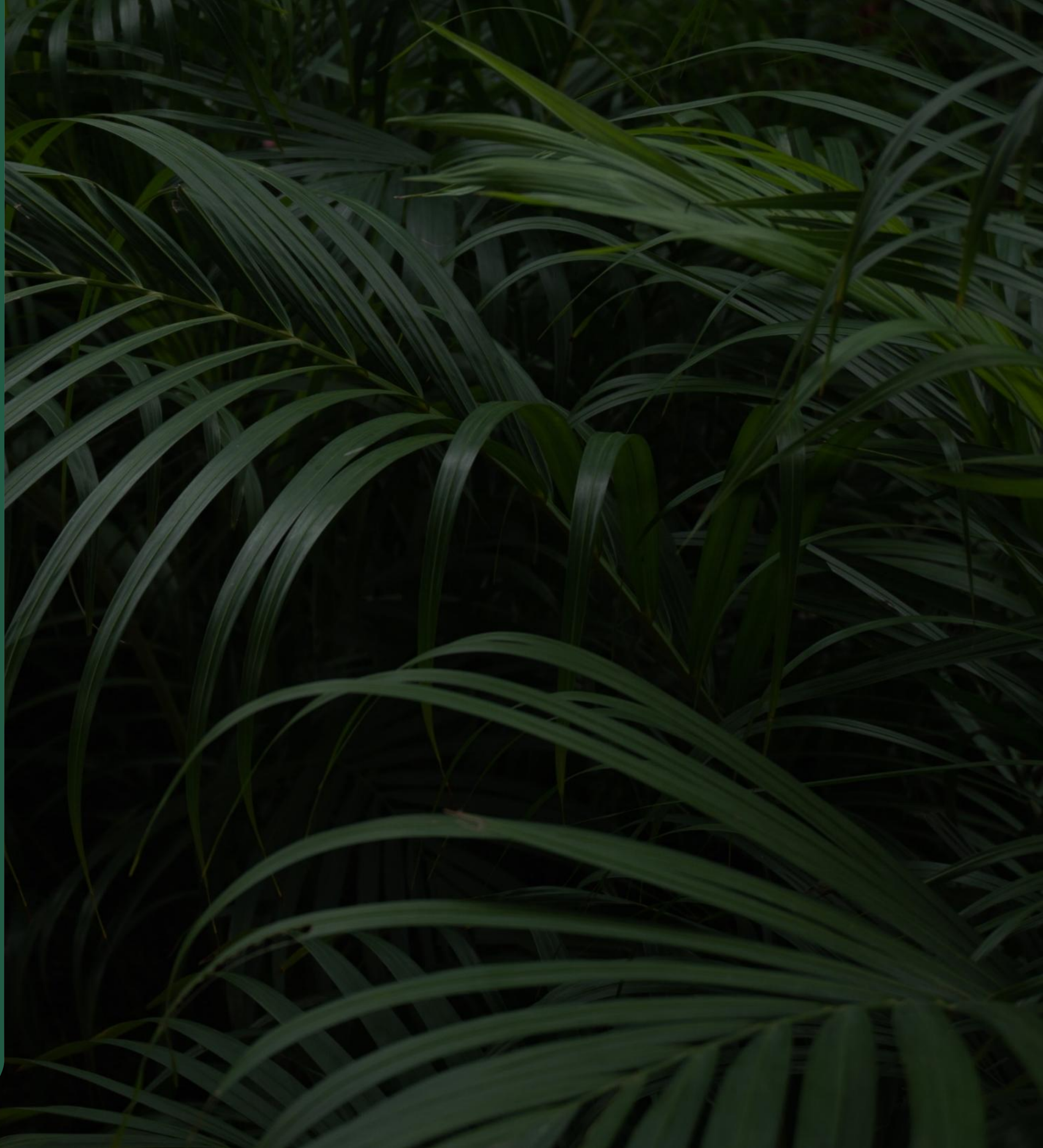

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