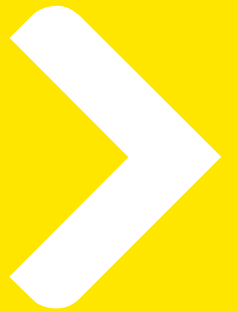




Raiffeisen Bank International **Sustainable Deposit - Update**

March 2025





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: RBI - a signatory of the UNGC
- 2021: RBI - a signatory of the PRB
- 2022: RBI's science-based climate targets approved by the Science Based Targets initiative (SBTi)

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.

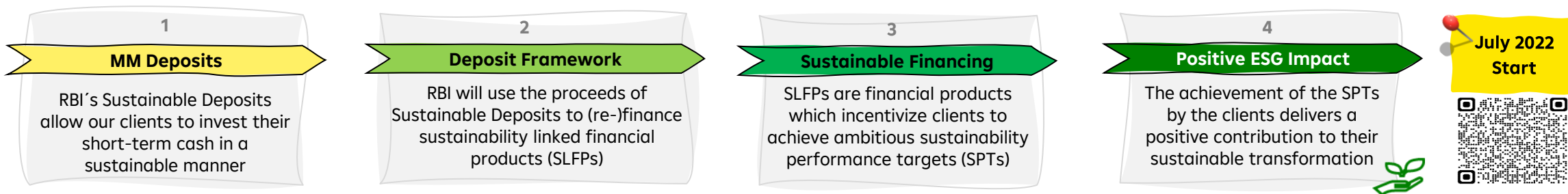
As of March 2025, **RBI AG** has **issued EUR 22 million** across **7 deposits** in **1 currency**.

In 2024, the **product was also launched in** one of the network banks, **TBSK**, further expanding its reach and impact.

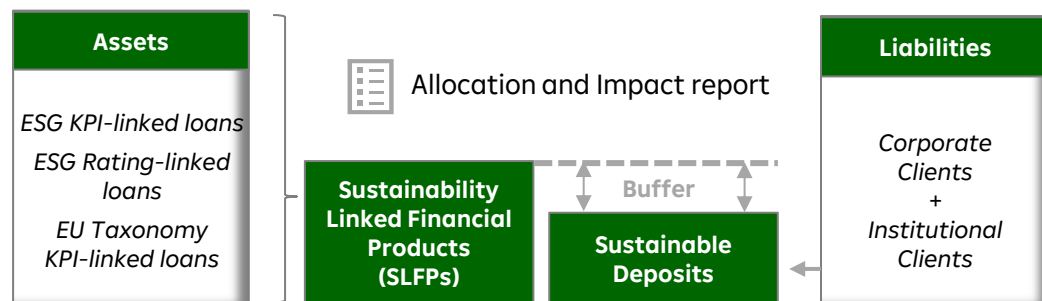


RBI'S SUSTAINABLE DEPOSIT PRODUCT

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).

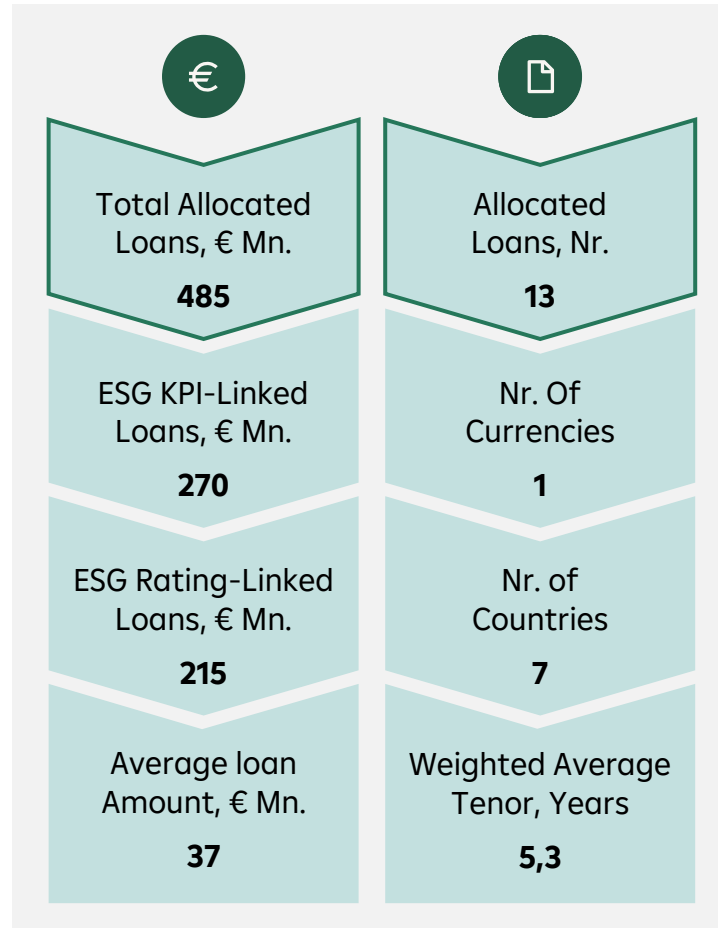
The loan's financial terms are adjusted based on the borrower's performance, providing an incentive for the borrower to improve its sustainability performance.

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.

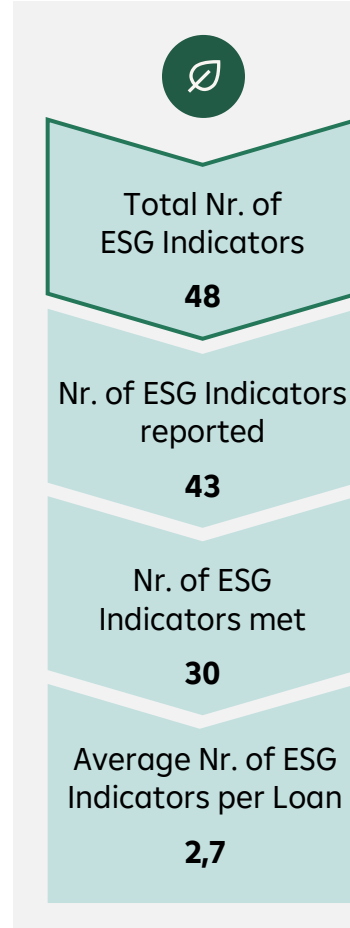


02. FACTS AT A GLANCE

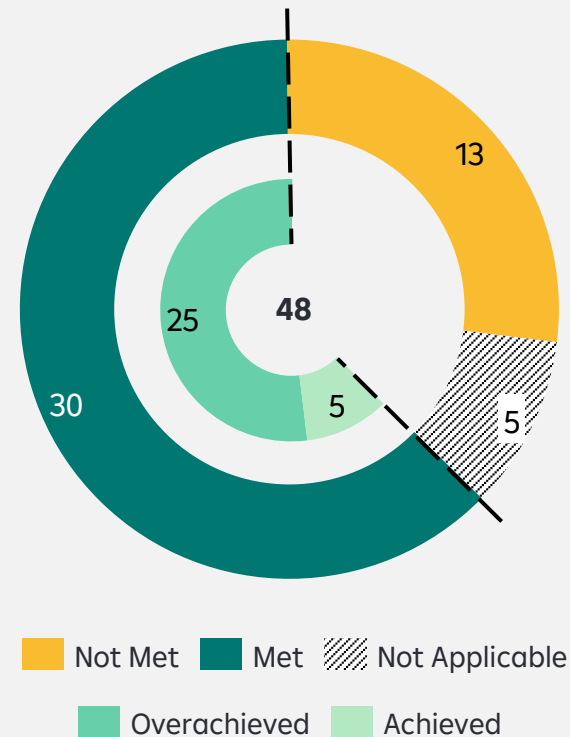
ALLOCATION METRICS as of 31.03.2025



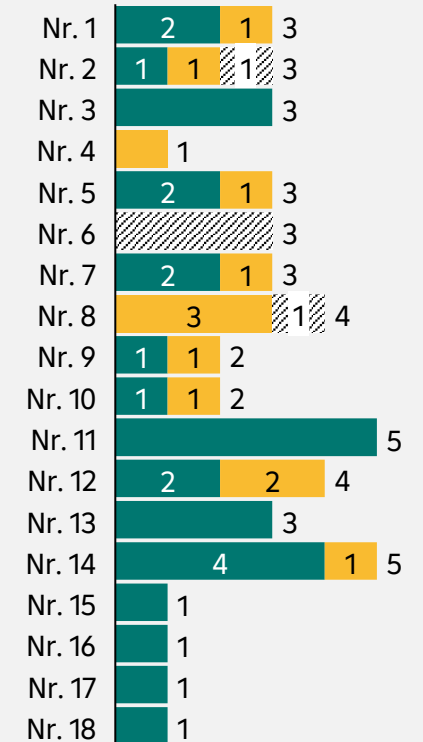
IMPACT METRICS as of 31.12.2023



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.



03. ALLOCATION REPORT – GENERAL OVERVIEW AS OF 31.03.2025

- › 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 2025, **RBI AG has allocated 13 loans or €485 Mn of eligible SLFPs**, with **€287 Mn disbursed** and **€198 Mn not disbursed**. All 13 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 13 allocated loans, **10 loans (€ 270 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.
- › All 13 allocated loans were denominated in **EUR**. The allocated loans were used to finance RBI AG's corporate customers across **7 countries** and **5 different sectors**.
- › RBI AG is committed to **maintaining a portfolio of the highest quality loans** through regular reviews. This process ensures the loans' materiality, ambitiousness, and alignment with the latest principles and market standards, such as those set by ICMA and LMA. Within the review in Q4 2024, 5 loans have been removed due to at least one same KPI being not met in the last two consecutive years.

DETAILED OVERVIEW OF SUSTAINABILITY-LINKED FINANCIAL PRODUCTS

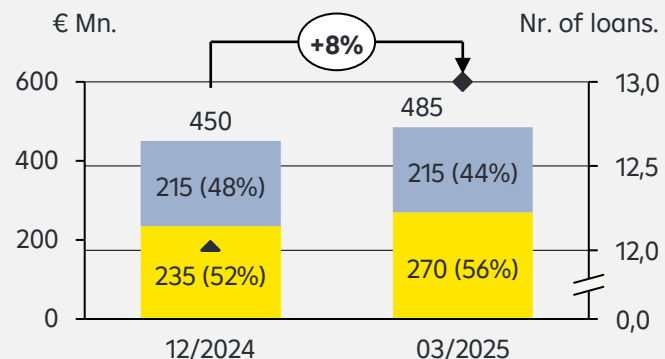
ELIGIBLE CATEGORY	NUMBER OF ELIGIBLE LOANS	ALIGNMENT WITH RBI FRAMEWORK	AMOUNT DISBURSED (€MN, %)	AMOUNT NOT DISBURSED (€MN, %)	TOTAL ALLOCATION (€MN, %)
ESG KPI-Linked	10	100%	169 (59%)	101 (51%)	270 (56%)
ESG Rating-Linked	3	100%	118 (41%)	98 (49%)	215 (44%)
ESG Taxonomy-Linked	-	-	-	-	-
Total	13	100%	287 (100%)	198 (100%)	485 (100%)



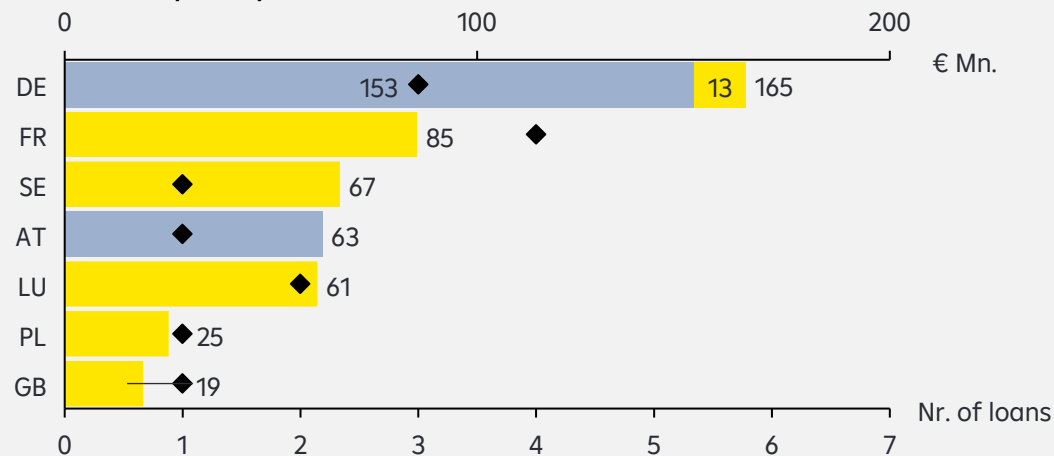
03. ALLOCATION REPORT – TOTAL PORTFOLIO AS OF 31.03.2025

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

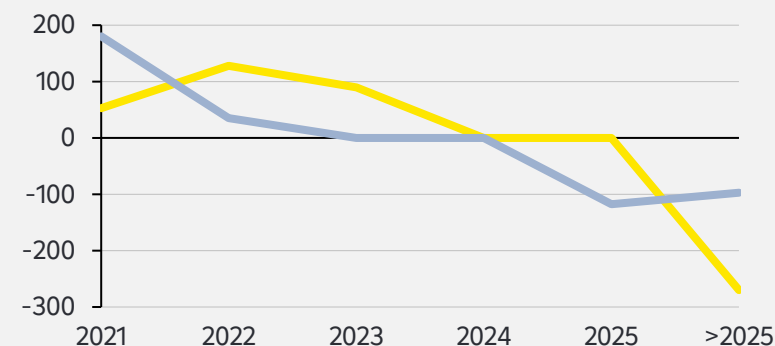
BY ELIGIBLE CATEGORY, € MN, NR. OF LOANS



BY LOCATION, € MN, NR. OF LOANS

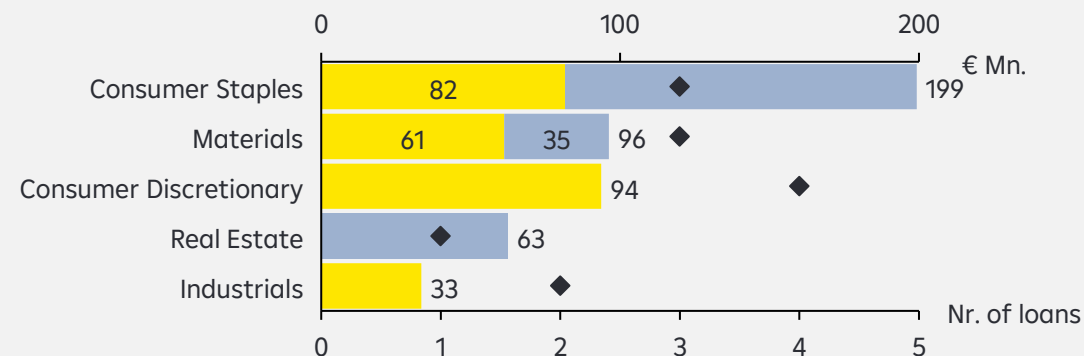


BY ORIGINATION AND MATURITY PROFILES, € MN.



Tenor: The weighted average length to maturity of the loans is 5.3 years.

BY SECTOR (GICS), € MN, NR. OF LOANS





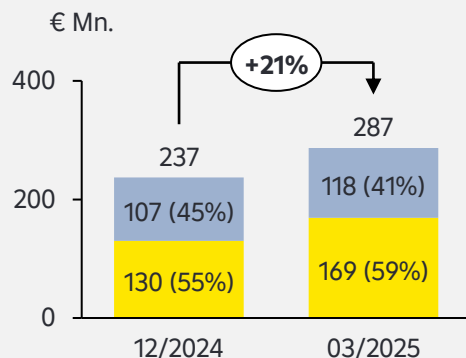
03. ALLOCATION REPORT – (NOT) DISBURSED PORTFOLIO AS OF 31.03.2025

DISBURSED PORTFOLIO

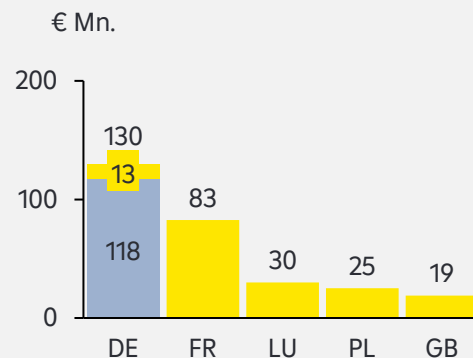
ESG KPI-Linked ESG Rating-Linked

NOT DISBURSED PORTFOLIO

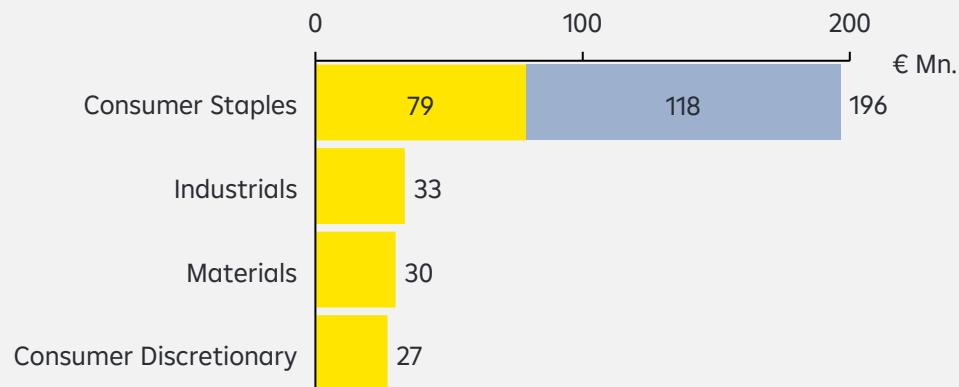
BY ELIGIBLE CATEGORY, € MN



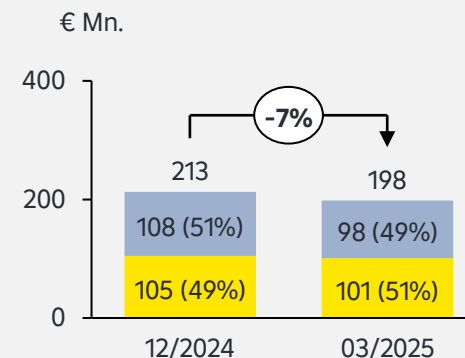
BY LOCATION, € MN



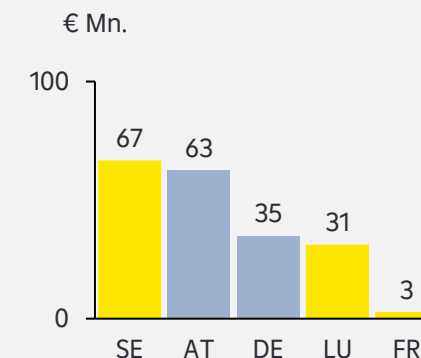
BY SECTOR (GICS), € MN



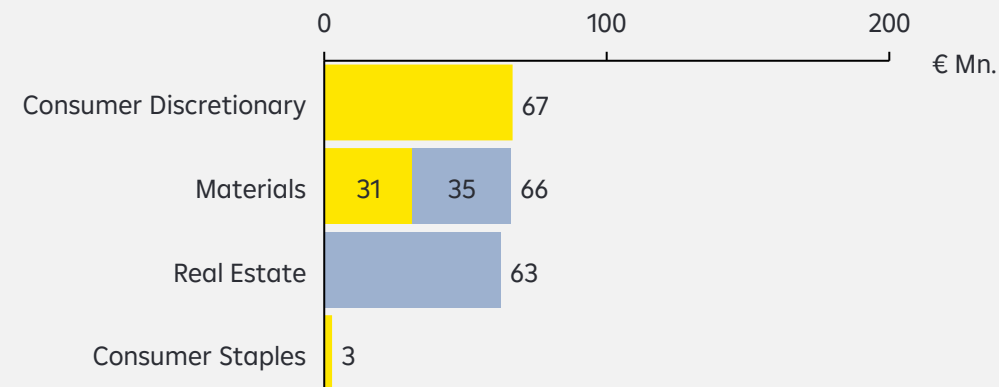
BY ELIGIBLE CATEGORY, € MN



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



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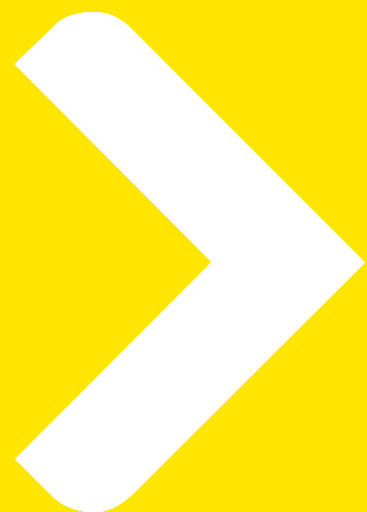
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