

ENVIRONMENTAL POLICY

Our responsibility for the environment

As an internationally operating company with more than 12 markets in Central and Eastern Europe and over 45,000 employees, Raiffeisen Bank International (RBI) has a great responsibility towards society and the environment. More than ever before, society is facing major ecological challenges such as climate change and the high consumption of natural resources. We therefore strive to continuously optimise our inhouse related processes to minimise the environmental impact of our business activities. We also support the ten principles of the UN Global Compact (UNGC) and aim to contribute to the achievement of the Sustainable Development Goals (SDGs) and the Paris climate targets.

As part of our sustainability agenda, we have defined the key topics of "carbon footprint", "energy efficiency" and "renewable energy" in the area of "environment". In this way, we want to ensure that our efforts towards sustainability start precisely where we, as a company with our office locations, have the greatest influence and can make a meaningful contribution. This Environmental Policy is part of our sustainability agenda and forms the basis for our environmental management.

Compliance

We are committed to complying with the requirements of all legal environmental regulations. We also comply with relevant international standards and other relevant <u>initiatives</u> to which we are signatories.

Greenhouse gas emissions

We contribute to global efforts to limit the global warming to well-below 2°C. Therefore, the RBI has set itself respective <u>climate targets</u>. These were submitted to and officially approved by <u>the Science Based Targets initiative</u> in 2022.

Energy efficiency

Among other things, we want to continuously increase energy efficiency to reduce the absolute carbon dioxide equivalent emissions of our office locations.

Renewable energies

We also strive to promote the use of renewable energies. In Austria we have been using 100% green electricity for many years, and in Central and South-Eastern Europe we intend to increase this figure in line with our climate targets.

Responsible use of resources

We use natural resources responsibly and strive to reduce the consumption of resources wherever possible. This is done, among other things, through awareness-raising measures among employees. For waste that is nevertheless produced, we aim to increase the proportion of recycling.

Water use

We are aware of our responsibility for this valuable resource and use technical measures to continuously reduce the consumption.

Employees

We see the active contribution of our employees as an important pillar in achieving our climate goals. With transparent communication, various training opportunities and an ongoing dialogue, we want to empower every employee to live the responsible use of the environment and resources in their daily actions.

Responsibility along the supply chain

We expect all suppliers to comply with our environmental standards. By signing our <u>Supplier Code of Conduct</u>, we ensure the communication of our expectations to our suppliers.

Continuous development

We continuously review the effectiveness of our environmental measures in the Environmental Committee to constantly optimise them. We also report annually on our progress and commitments with regard to environmental issues in our <u>Sustainability Report</u> and on our <u>website</u>.