



Raiffeisen Bank
International

Remuneration Report 2024

Report on the remuneration of the members of the Management Board and the Supervisory Board of Raiffeisen Bank International AG in the 2024 financial year

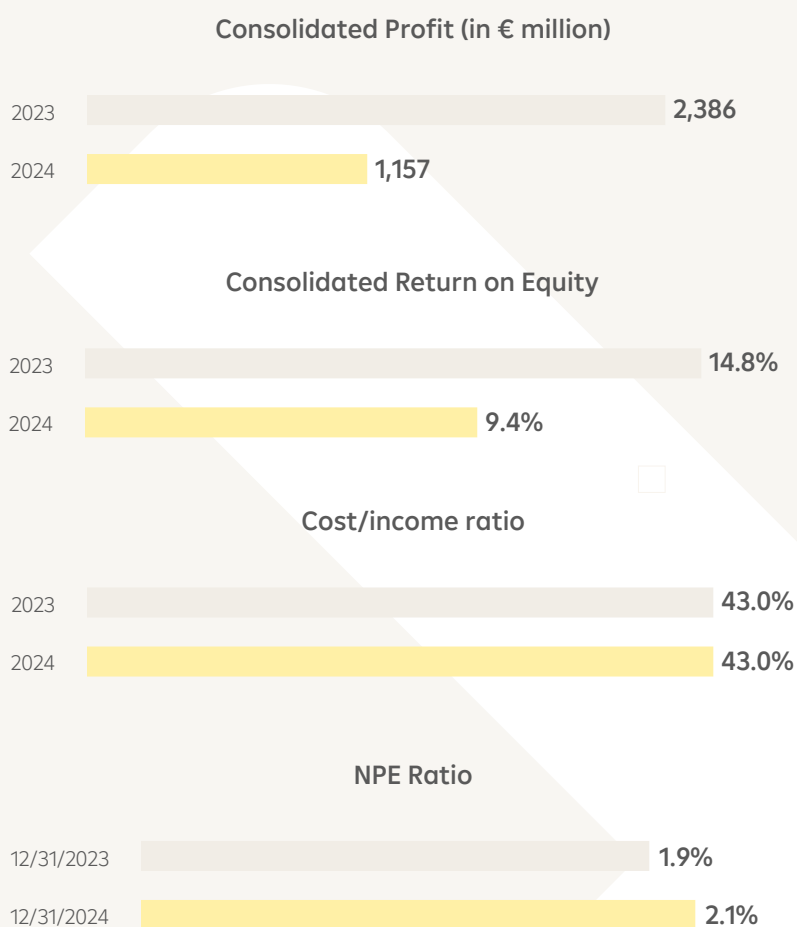
Remuneration Report

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in the 2024 financial year

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1. Overview



2. Foreword

This remuneration report, which was prepared by the Management Board and the Supervisory Board, contains a comprehensive overview of the remuneration awarded or owed to current and former members of the Management Board and the Supervisory Board of Raiffeisen Bank International AG ("RBI AG" or "Company") in the 2024 financial year, including all benefits in any form. The remuneration was granted and paid in accordance with the remuneration policy for members of RBI AG's Management Board and Supervisory Board ("remuneration policy") that was agreed at the Annual General Meeting on 04 April 2024 and in compliance with the legal and regulatory requirements for banks.

All monetary amounts in this remuneration report are rounded to EUR thousands and shown as gross amounts (excluding employer and other mandatory charges).

The English language version of the remuneration report is a translation of the German language report. The German language version is the sole authentic version.

This remuneration report was prepared with the utmost care and the data have been checked. Nonetheless, rounding, transmission, typesetting or printing errors cannot be ruled out. The aggregation of rounded amounts and percentages may result in rounding differences.

3. Introduction – company performance

As in previous years, the 2024 financial year was heavily influenced by the geopolitical situation. At € 1,157 million, consolidated profit was significantly down on the previous year's figure of € 2,386 million and was in particular impacted by the sale of the Belarusian Group units as well as the allocation of a large provision in Russia. The reduction in business in Russia, the interest rate measures initiated particularly in the euro area, and continuing high inflationary pressure on the cost side in most markets were additional influencing factors. At 43.0 per cent, the cost/income ratio remained stable year-on-year, despite cost pressures. The consolidated return on equity decreased by 5 percentage points to 9.4 percent. The Common equity tier 1 ratio (transitional) sunk 0.2 percentage points to 17.1 percent.

In this context, RBI has continued to focus on optimizing its offerings and developing solutions that meet both the needs of its customers and the current macroeconomic conditions. Additionally, with the successful sale of Priorbank, RBI has completed its withdrawal from the Belarusian market, thereby reducing operational complexity and geopolitical risk as part of its risk mitigation strategy in Eastern Europe. In the fourth quarter of 2024, AO-Raiffeisenbank had to book a provision of € 840 million due to a Russian court ruling. The background: Rasperia Trading Limited is a shareholder of STRABAG SE. Due to sanctions against Russia, its shares are frozen, and it receives no dividends from STRABAG. In August 2024, Rasperia also initiated legal proceedings in Russia against STRABAG, its Austrian core shareholders, and AO-Raiffeisenbank. While RBI is not accused of any wrongdoing in the lawsuit, it is portrayed as allegedly being connected with the other defendants. It is the only defendant with assets in Russia. RBI is not a party to this proceeding. The court ruled that STRABAG and its Austrian core shareholders must pay Rasperia €2,044 million in damages, and the amount can be enforced against Raiffeisenbank's assets.

The consolidated result of EUR 1,157 million, despite the necessary provision in the fourth quarter of 2024, demonstrates the strength of RBI's diversified business model. This success is primarily due to the tireless efforts of our employees. At the Annual General Meeting on April 4, 2024, a dividend distribution of € 1.25 per dividend-entitled common share was approved. This dividend was paid out on April 11, 2024. For the 2024 financial year, a dividend distribution of € 1.10 per dividend-entitled common share will be proposed to the Annual General Meeting.

4. Report on the remuneration of Management Board members in 2024

The remuneration policy stipulates that the following remuneration components may be granted to members of the Management Board:

| Compensation components | | |
|---|---|---|
| Start of contract | Contract period | Termination of contract |
| <ul style="list-style-type: none"> ➤ Buyout bonus, limited to the first year of employment | <ul style="list-style-type: none"> ➤ Base salary and other additional and fringe benefits attributable to the fixed remuneration ➤ Annual performance bonus | <ul style="list-style-type: none"> ➤ Statutory, voluntary or contractually agreed severance payments ➤ Entitlement to a fixed part of the base salary during post-contractual validity period of the competition clause |
| Time schedule | | |

In line with these guidelines, the following remuneration was granted to members of the Management Board in the 2024 financial year:

- Fixed remuneration:
 - base salary,
 - additional & fringe benefits and
 - remuneration for any supervisory board mandates in affiliated companies
- Variable remuneration: allocation of annual performance bonus for the 2024 financial year and payment of bonus allocations from previous periods

No other variable remuneration was granted or paid to the Management Board members. Members of the Management Board do not receive any variable remuneration for their supervisory board roles in affiliated companies. Moreover, apart from the

allocation of some of the bonus in the form of phantom shares (see section 4.1.1), members of the Management Board were not granted any share-based remuneration.

No buyout awards were granted or paid to members of the Management Board in the 2024 financial year.

Section 4.1 of the remuneration report below contains disclosures on the total remuneration that was granted, allocated and/or paid to members of the Management Board in relation to the 2024 financial year. This includes fixed remuneration paid in 2024 and the performance bonus allocated with regard to the 2024 financial year. In addition, information on variable remuneration relating to previous financial years that was granted, allocated or paid in 2024 can be found in section 4.1.2. Section 4.1.3 contains information on pension payments to former Management Board members.

Section 4.2 contains detailed information on the annual performance bonus for the 2024 financial year.

Please refer to the remuneration policy (section 2.2. ff) for details of the individual remuneration components.

4.1 Total remuneration of Management Board members in relation to the 2024 financial year

4.1.1 Total remuneration of Management Board members in relation to the 2024 financial year

| in € thousand | | | | | | | | | | | |
|--|---------------|----------------------|--|-------------|-------------------------------|--------------------------------|---|---|----------------------|---|---|
| Name of board member | Business year | 1 Fixed remuneration | | | | 2 Annual variable remuneration | 2a Up-front portion of annual variable remuneration | 2b Deferred portion of annual variable remuneration | 3 Total remuneration | 4 Variable remuneration as a proportion of total remuneration (including remuneration for supervisory board mandates) | 5 Variable remuneration as a proportion of total remuneration (excluding remuneration for supervisory board mandates) |
| | | 1a Base salary | 1b Remuneration for supervisory board mandates in affiliated companies | 1c Benefits | 1d Pension fund contributions | | | | | | |
| Johann Strobl CEO | 2024 | 1100 | 140 | 2 | 70 | 1,042 | 417 | 625 | 2,354 | 44% | 47% |
| Andreas Gschwentner COO/CIO | 2024 | 750 | 160 | 14 | 47 | 711 | 284 | 426 | 1,682 | 42% | 47% |
| Hannes Mösenbacher CRO | 2024 | 750 | 175 | 14 | 47 | 711 | 284 | 426 | 1,696 | 42% | 47% |
| Łukasz Januszewski CIB Products & Solutions | 2024 | 750 | 205 | 111 | 23 | 711 | 284 | 426 | 1,799 | 40% | 45% |
| Andrii Stepanenko Retail Banking | 2024 | 750 | 296 | 112 | 47 | 711 | 284 | 426 | 1,916 | 37% | 44% |
| Valerie Brunner CIB Customer Coverage | 2024 | 750 | 46 | 2 | 47 | 711 | 284 | 426 | 1,555 | 46% | 47% |

Notes to Table 1:

This table shows the fixed compensation paid to the Executive Board members in 2024 and the performance bonus allocated in respect of the performance year 2024.

In order to assess the market conformity of the remuneration of the members of the Executive Board, the appropriateness of the remuneration is checked as part of a peer group comparison. When putting together the peer group of universal banks,

aspects of the number of employees, the business model, geographical positioning and total assets are taken into account. This peer group consists of the following banks: Erste Group, ABN AMRO Group, KBC Group, Rabobank Group, Nordea Bank, OTP Group, Societe Generale and ING Groep. This peer group comparison is intended to ensure that the remuneration of RBI AG's Executive Board is in line with the market.

1. Fixed remuneration:

1a. Base salary:

The amount of the base salary is based on the relevant professional training and experience and is commensurate with the individual Management Board member's duties and responsibilities, and the remuneration customary for the specific function. Base salary also includes monthly salary payments for the thirteenth and fourteenth months. The legally stipulated employer and other charges are not included (this pertains in particular to the employer contribution to social security, municipal taxes, employer contributions to the Family Burden Equalization Fund as well as the supplementary employer contributions and the contribution to the corporate pension fund).

1b. Remuneration for supervisory board mandates in affiliated companies:

This relates to fixed remuneration that was paid to members of the Management Board in their role as supervisory board members in companies affiliated with the Company (§ 189a (8) of the Austrian Commercial Code (UGB)) in the 2024 financial year. The amount of the remuneration was determined at an appropriate level at the shareholder meetings of the affiliated companies.

1c. Benefits:

Benefits comprise the additional and fringe benefits besides the fixed remuneration and include, in accordance with the Company's remuneration policy, provision of a company car (incl. parking space), an allowance for the Group health insurance scheme, contributions to personal accident insurance and life insurance policies as well as reimbursement of relocation and accommodation expenses incurred by Management Board members coming from abroad. Additionally, there is a D&O insurance policy for the Management Board, the costs of which are borne by the Company.

1d. Pension fund contributions

This consists of the basic contribution and where applicable a supplementary contribution to the corporate pension fund, in accordance with the remuneration policy. The contributions are not dependent on the performance of the individual Management Board member.

2. Annual variable remuneration

The amounts shown in the table under "Annual variable remuneration" reflect the annual performance bonus allocated by the Company's Supervisory Board and/or the Personnel Committee of the Supervisory Board in February 2025 for the 2024 financial year in accordance with the remuneration policy (see section 4.2 for details).

The annual bonus for all members of the Management Board in 2024 is subject to special payment procedures in accordance with the remuneration policy and the legal requirements for banks (see especially § 39b of the Austrian Banking Act (BWG) including the annex to § 39b BWG). Please refer to the remuneration policy for details (section 2.4.3).

Accordingly, depending on the bonus amount, at least 40% (although usually 60% based on the bonus amount) is deferred, i.e. the final allocation (in accordance with an ex-post risk adjustment relating to any malus or clawback events) and the payments are made on a pro-rata basis over a five-year period. In addition, half of the total bonus is granted in the form of non-cash instruments (phantom shares), subject to a retention period of one year, with the value paid out in cash after the retention period has expired. The number of phantom shares allocated remains unchanged during the deferral and retention period. The calculation of the number of phantom shares allocated and the calculation of their respective (pay-out) value is based on the average annual stock market price of the Company's share (in the respective preceding year). Thus, it can be assumed that the total payments made with regard to phantom shares in the years ahead will differ from (i.e. either exceed or fall short of) the bonus amounts originally allocated in the form of phantom shares.

2a. Up-front portion of annual variable remuneration

This is the portion of the annual performance bonus that is not subject to deferral. All members of the Management Board were allocated 40% of their 2024 bonuses up front. Half of this amount is paid out in cash in 2025. The other half was allocated in the form of phantom shares and cannot be paid out until the one-year retention period has expired in 2026.

2b. Deferred portion of annual variable remuneration

This is the portion of the annual performance bonus that is deferred for a five-year period. The deferred portion is 60% for all members of the Management Board, whereby half of this amount was allocated in the form of phantom shares (with a retention period of one year). Further information on the payment model can be found in section 4.2.6.

3. Total remuneration

The total remuneration for the 2024 financial year is the sum of column 1 (fixed remuneration) plus column 2 (variable remuneration).

4. Variable remuneration as a proportion of total remuneration (including remuneration for supervisory board mandates)

Indicates the variable remuneration (column 2) as a percentage of the total remuneration (column 3).

5. Variable remuneration as a proportion of total remuneration (excluding remuneration for supervisory board mandates)

Indicates the variable remuneration (column 2) as a percentage of the total remuneration (column 3), excluding remuneration for supervisory board mandates (excluding column 1b).

4.1.2 Variable remuneration of Management Board members in relation to previous financial years

Overview of payments made to members of the Management Board in the 2024 financial year in relation to bonus allocations in previous years (table 3):

| Board Members in € thousand | Bonus 2023 | Bonus 2022 | Bonus 2021 | Bonus 2020 | Bonus 2019 | Bonus 2018 | Bonus 2017 | Sum |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----|
| Johann Strobl | 220 | 278 | 91 | 77 | 87 | 82 | 32 | 868 |
| Andreas Gschwenter | 150 | 195 | 76 | 64 | 72 | 69 | 24 | 650 |
| Hannes Mösenbacher | 150 | 195 | 76 | 64 | 72 | 67 | 19 | 644 |
| Łukasz Januszewski | 150 | 195 | 76 | 64 | 72 | 57 | - | 615 |
| Andrii Stepanenko | 150 | 195 | 76 | 64 | 72 | 51 | - | 609 |
| Valerie Brunner | 38 | - | - | - | - | - | - | 38 |

| Former Board Members in € thousand | Bonus 2023 | Bonus 2022 | Bonus 2021 | Bonus 2020 | Bonus 2019 | Bonus 2018 | Bonus 2017 | Sum |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----|
| Peter Lennkh | 100 | 195 | 76 | 64 | 66 | 69 | 25 | 595 |
| Martin Grüll | - | - | - | 7 | 72 | 69 | 27 | 175 |
| Klemens Breuer | - | - | - | - | - | - | 24 | 24 |
| Karl Sevelda | - | - | - | - | - | - | 19 | 19 |

Notes on table 2:

This table shows the payments made to active and former members of the Management Board in the 2024 financial year with regard to bonus allocations for the 2023 financial year and previous financial years.

4.1.3 Pension payments to former members of the Management Board

Furthermore, an amount of EUR 1,610 thousand was paid in the financial year to former members of the Management Board and their surviving dependents.

4.2 Performance bonus for the 2024 financial year

4.2.1 Introduction/overview

The bonus system for members of the Company's Management Board is as follows:

Bonus system for members of the Company's Management Board

| | | |
|---------------------|---|-------------------------------------|
| 1. Step-in criteria | Regulatory step-in criteria | Leistungsbezogene Step-in Kriterien |
| 2. Bonus amount | Return on Equity (ROE) | Cost Income Ratio (CIR) |
| 3. Payment | Deferral of a portion of the bonus for five years, use of non-cash instruments with a retention period of one year, bonus cap | |
| 4. Malus/Clawback | Ex-post risk adjustment within a structured and transparent process ("malus/clawback") | |

Step 1: Any bonus allocation or payment requires that the regulatory and performance-related step-in criteria are met. The step-in criteria are applied cumulatively, i.e. if one of the step-in criteria is not met, the Management Board or Management Board member concerned is not entitled to a bonus for the relevant performance year. For further details, see sections 4.2.2, 4.2.3 and 4.2.4.

Step 2: If all step-in criteria are met, the bonus process continues with the calculation of the bonus amount. The specific amount of the bonus is calculated on the basis of the degree of fulfillment of the performance targets set by the Personnel Committee of the Company's Supervisory Board for the respective financial year regarding the two ratios ROE and CIR (each related to RBI results) with a weighting of 50% for each ratio. For further details, see section 4.2.5.

Step 3: Payment of the annual performance bonus is made in accordance with the payment model stipulated in the Austrian Banking Act (deferral of 40% or 60% of the bonus, 50% phantom shares). For more details on the payment model, see sections 4.1.1 (clause 2 on variable remuneration) and 4.2.6.

Step 4: In subsequent years, an ex-post risk adjustment will be made and the sustainability of performance will be re-viewed before the deferred portions of the performance bonus are allocated or paid out. Clawback rules and clawback agreements ensure that the bonus can be reduced if malus and clawback events arise. For further details, see section 5.

4.2.2 Fulfillment of regulatory step-in criteria

The regulatory step-in criteria refer to the regulatory requirements for granting and paying out variable remuneration, which are intended to ensure, in particular, that an adequate capital base is maintained and that the overall commercial and financial situation of the Company and of RBI is taken into appropriate account.

The Supervisory Board's Remuneration Committee found in February 2025 that all regulatory requirements for granting and paying out the performance bonus for the 2024 financial year had been met:

- The granting and payment of variable remuneration (including the deferred portions from preceding years) is acceptable given the financial situation of RBI AG and RBI and justified given the performance of RBI AG and RBI.
- The legally required CET 1 ratio of RBI AG and RBI has been achieved and all other capital and buffer requirements of the CRR and CRD that are necessary for regulatory purposes have been met.
- There is no prohibition on the granting or payment of variable remuneration by the relevant regulator, the ECB.
- The granting and payment of variable remuneration is not detrimental to the sound capitalization of RBI AG and RBI.

4.2.3 Fulfillment of performance-related step-in criteria

General performance-related step-in criteria

Any bonus payment also requires that the general performance-related step-in criteria are met, which relate to the achievement of the threshold target set for the respective performance year by the Supervisory Board or the Remuneration- and Personnel Committee in relation to the Group's CET 1 ratio ("capital-based step-in criterion") as well as the achievement of the consolidated ROE mid-term target.

The general performance-related step-in criteria for 2024 and the degree to which they have been fulfilled are as follows:

| Step-in Criterion | Target | Achieved | Status |
|---|--------|----------|--------|
| Capital-based step-in criterion | 13,7% | 17,1% | ok |
| 50% of the consolidated ROE mid-term target | 6,25% | 9.45 % | ok |

Individual performance-related step-in criteria

The individual performance-related step-in criteria for the 2024 financial year were determined by the Supervisory Board's Personnel Committee for each individual Management Board member as part of the performance management process, taking into account his or her duties and responsibilities. Details of the individually defined performance targets and their achievement can be found in section 4.2.4.

The specific individual key figures (performance criteria) for each member of the Management Board were defined in accordance with the remuneration policy and the performance management rules as set out by the Remuneration Committee. This ensured that the performance assessment was based on relevant key figures (performance criteria) for the specific Management Board area. These performance criteria should:

| |
|---|
| be derived from the business and risk strategy , objectives, values and long-term interests of the Company |
| meet regulatory requirements , especially regarding risk orientation and performance assessment |
| contain both financial and non-financial objectives , in an appropriate proportion |
| not lead to inappropriate short-term success orientation |
| be ambitious enough |
| have a relative weighting |
| be formulated in clear and comprehensible terms |
| Contain clear and, as far as possible, objectifiable parameters and methods for measuring the achievement of objectives (including minimum performance levels) |

Individual performance criteria for the 2024 financial year include financial performance criteria (quantitative, with a minimum weighting of 40%) and non-financial performance criteria (quantitative and qualitative, with a maximum weighting of 60%). A minimum weighting of 50% with regard to quantitative targets was taken into account in each of the individual performance agreements.

The financial performance criteria were determined by the Personnel Committee on the basis of a proposal from experts in the Finance division that focuses heavily on Group steering aspects, while taking account of mid-term planning considerations. The extensive harmonization of financial steering criteria between RBI AG and the other banks of RBI in Austria and other countries ensures that the success of the Management Boards is measured according to a single standard to guarantee the success of the entire Group. In particular, the important control function for risk aspects was given due consideration.

In this way, factors relevant from a risk perspective as well as financial efficiency indicators were taken into account in the specification of the financial performance indicators, such as: NPE ratio (non-performing exposure ratio), RORAC (return on risk-adjusted capital) and consolidated profit/RWA (RWA: risk weighted assets).

The non-financial performance criteria are based on RBI's Vision/Mission 2025. This ensures that the performance targets are consistent with the strategic goals of RBI AG and RBI and that the Management Board members make a significant contribution towards these.

VISION 2025: WE ARE THE MOST RECOMMENDED FINANCIAL SERVICES GROUP

MISSION: WE TRANSFORM CONTINUOUS INNOVATION INTO SUPERIOR CUSTOMER EXPERIENCE

Achievement of the Vision/Mission is assured by "Group Strategy Map" within the individual Management Board areas, which each have a two-year planning horizon. This results in the Management Board goals for 2024, which were approved by the Personnel Committee of the Supervisory Board. The topics of sustainability and the focus on RBI AG employees were consistently continued, as was the strong focus on adaptive and digital transformation. In this way, RBI AG continues to fulfill its vision/mission of being a valuable and strategically important partner to its customers through continuous transformation.

Positioning RBI AG as an attractive employer in 2024 was achieved through a focus on further expanding gender diversity at top management level and through the targeted further expansion of existing leadership quality. In this way, we ensure an environment that enables employees to exploit their full potential.

The expansion of digital offerings for RBI customers, which is intended not only to ensure strong customer growth but also to increase satisfaction, will also be continued consistently. The aim is to ensure that customers recommend RBI AG or RBI as a competent and value-adding business partner. The exercise of the social responsibility of RBI AG or RBI to bring banking transactions to customers in a sustainable and social way, as well as to provide customers with advice on this path remains an essential part of RBI AG's strategy. The initiatives are entitled "Focus on responsible customers/businesses". In order to keep the bank future-proof, huge steps have been made in the area of AI (artificial intelligence) transformation.

All of the core strategic issues stated for 2024 are appropriately reflected in the individual targets for the respective Management Board members.

Further details of the bonus system for members of the Company's Management Board can be found in section 2.4 of the remuneration policy.

4.2.4 Fulfillment of performance targets by individual Management Board members

Breakdown of the individual targets including their weighting and the performance level achieved by the individual Management Board members (performance targets in EUR m, unless otherwise indicated):

| Individual Objectives CEO: Johann Strobl | | | |
|--|----|---|--------|
| Financial Objectives (50%) | % | Measured Performance | Result |
| <ul style="list-style-type: none"> > Consolidated Profit/RWA - Group: 2.3% > RORAC - Group: 19.5% > OPEX - Group: 3916 mn € | 50 | Consolidated Profit/RWA - Group: 1.7% RORAC - Group: 18.8% OPEX - Group: 3786 mn € | 2.00 |
| 2: Meets expectations 1.2-0.8 | | | |
| Non-financial Objectives (50%) | % | Measured Performance | Result |
| Gender diversity in top management Attractive employer & high performing culture 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group 2) Be an attractive employer by strengthen/enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success. 2: Meets expectations: qualitative assessment | 10 | Gender Diversity in Top Management: <ul style="list-style-type: none"> > RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B). > RBI Group achieved the target of 35% (34.6%) female leadership across the Group (SB, B, and B-1). Attractive employer: <ul style="list-style-type: none"> > More than 50% of leaders participated in leadership initiative "Make impactful conversations happen" > Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024 > 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys | 2.00 |
| Focus on responsible customers / businesses <ul style="list-style-type: none"> > New ESG Business volume by YTD Dec. (Sum of Business lines) 2: Meets expectations: qualitative assessment | 10 | <ul style="list-style-type: none"> > 31.12.2024: new sustainable financing solutions in RBI Group: 19.4 EUR bn > 31.12.2024: 46,6% assets under management achieved versus target of 47 %. > 31.12.2024: ESG certificates 38,7% versus target: 35% > 31.12.2024: 11,5 % New sales of mortgage loans and unsecured (SME and PI) purpose loans versus target 10 %. Gross sales of ESG investments as per December achievement is 149% of the yearly target | 3.00 |
| Brand Health Ensure RBI brand health via refreshing and streamlining RBI Group brand(s) and marketing communication by: <ul style="list-style-type: none"> > securing brand consistency across all markets and all customer channels > reducing production costs via centralization of campaign production > improving marketing effectiveness via applying an evidence-based marketing model > measuring key brand health KPIs 2x/year (e.g. Brand Awareness, Mental Availability) to identify and derive necessary adjustments 2: Meets expectations: qualitative assessment | 10 | <ul style="list-style-type: none"> > targeted 80% brand consistency in all branded materials across the Group has been achieved. > production cost in the NWUs decreased 30% yoy through centralizing campaign production. > groupwide 50 marketing colleagues have been trained on the evidence-based marketing model postulated by Prof. Byron Sharp and colleagues of the Ehrenberg-Bass Institute for Marketing Science (University of South Australia). Various improvements have been implemented based on trained model and are measured via brand health metrics. > Brand Health metrics are measured 2x/year across 10 markets for network banks; RBI's brand value, as measured and published by BrandFinance, has increased +28% yoy. | 2.00 |

| Non-financial Objectives (50%) | % | Measured Performance | Result |
|---|------------|--|-------------|
| Organizational AI Transformation Ensure RBI's organizational AI transformation by: <ul style="list-style-type: none"> ➤ establishing a robust governance framework for adoption and ethical use in alignment with RBIs organizational and cultural values ➤ implementing a new AI operating model that builds the core of the bank's AI capabilities ➤ driving the strategic upskilling of the organization in AI capabilities to foster innovation and maintain competitive advantage ➤ setting up a tracking mechanism to monitor the financial performance of AI investments against predefined success metrics ➤ fostering collaboration across board areas in the sense of "Think/Act RBI in AI" ➤ conducting yearly AI maturity survey to assess progress and identify areas for improvement. | 10 | <ul style="list-style-type: none"> ➤ governance framework established and published in company; compliance with legal obligations ensured ➤ use case process standards defined, aligned and presented to decision body ➤ AI Group Policy aligned and ready for approval ➤ Group wide AI transformation program launched and on track ➤ Strategic upskilling established via central learning measures and a group wide change agent program ➤ tracking mechanism defined, regular update to RBI board done ➤ AI Maturity survey baseline done end 23/beginning 24, follow-up survey prepared and ready to be launched | 2.00 |
| 2: Meets expectations: qualitative assessment | | | |
| Grow active client base <ul style="list-style-type: none"> ➤ Achieve active client base goals in both Retail and CIB areas, as defined in respective board member MBOs. | 10 | Retail: <ul style="list-style-type: none"> ➤ 10.4M active customer base ➤ 761 K digital new to Bank customers Corporate: <ul style="list-style-type: none"> ➤ Institutionals: active client base decreased by -5% ➤ Corporate: active client base stayed flat | 2.00 |
| 2: Meets expectation: Retail and CIB equally balanced 50:50 | | | |
| | 100 | | 2,10 |

Individual Objectives CIB Products & Solutions: Lukasz Januszewski

| Financial Objectives (40%) | % | Measured Performance | Result |
|---|----|---|--------|
| Portfolio Quality - corporate, Group without EE: target 2,3% average PD Consolidated Profit/RWA - Group: 2.3% OPEX - Group: 3916 mn € | 40 | Consolidated Profit/RWA - Group: 1.7% OPEX - Group: 3786 mn € Portfolio Quality - corporate, Group without EE: 1,31% average PD | 2.00 |

2: meets expectations 1,2-0,8

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|---|--------|
| Gender diversity in top management Attractive employer & high performing culture 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group 2) Be an attractive employer by strengthen/enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success. 2: Meets expectations: qualitative assessment | 10 | 1) Gender diversity in top management: <ul style="list-style-type: none"> > RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B). > RBI Group achieved the target of 35% (34.6%) female leadership across the Group (SB, B, and B-1). 2) Attractive employer: <ul style="list-style-type: none"> > More than 50% of leaders participated in leadership initiative "Make impactful conversations happen" > Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024 > 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys | 2.00 |

| | | | |
|---|----|--|------|
| Focus on responsible customers / businesses <ul style="list-style-type: none"> > We will support our Corporate and Investment Banking customers with new EUR 7bn sustainable financing solutions in RBI Group. The volume includes financing (Based on ESG Rulebook) and lead-arranged sustainable bonds and Schuldschein issuances. > Assets under Management will reach a minimum share of 47% ESG Funds groupwide > RBI Certificates will reach a minimum share of 35% ESG Certificates out of the total outstanding Certificates volume > We will complete our ESG Transition policy and set emission targets for 50% of our total financed emissions. > We will support our customers in their ESG transition and will deliver best-in-class ESG Advisory. 2: Meets expectations: qualitative assessment | 10 | new sustainable financing solutions in RBI Group: as of 12/2024: 19,4 EUR bn Assets under Management: as of 31/12/2024: 46,6% RBI Certificates: as of 12/2024: 38,7% ESG Transition: <ul style="list-style-type: none"> > ESG transition policy approved. > Financed emissions reduction targets for the corporate lending portfolio approved > portfolio in scope accounts for approx. 60% of RBI Group's total financed emissions. Support customers: <ul style="list-style-type: none"> > comprehensive customer ESG engagement strategy developed > Sustainable Finance experts engaged in 162 ESG-focused customer meetings. | 3.00 |
|---|----|--|------|

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|---|-----|---|--------|
| Group Synergies & New Technology: # of NWBs reusing our group digital solutions AI Transformation | 15 | Reuse: > Avg number of networkbanks per CIB digital solution = 4.5 AI uses cases: > ad 1) 5 AI use cases in production > ad 2) > CIB AI Pioneer community in Head Office established > AI Literacy training programs launched > contributing to the preparation of the AI policy rollout. | 2.00 |
| Reuse: > Increase the reuse of group-wide solutions by NWBs (average number of NWBs per group solution in 2023 = 3,5) Scope: RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH AI uses cases: > 1) Implementation of at least two AI use cases in CIB area in production with material efficiency and/or customer experience improvements. > 2) Support the implementation of an AI framework 2: Meets expectations: both targets weight 50%; ad reuse: 4,7-4,9; ad AI: > 1) at least two AI use cases in production > 2) qualitative assessment | | | |
| Grow active client base | 15 | > Institutionals: active client base decreased by -5% > Corporate: active client base stayed flat | 1.00 |
| Increase active client base > Institutionals: Increase the number of active clients by 4% (baseline 12/2023: 2.641) > Corporate: Increase the number of active clients by 4% (baseline 12/2023: 24.787) Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH 2: meets expectations +3% - +5% | | | |
| Culture / Adaptive Transformation in CIB Area | 10 | > Successful implementation of the end-to-end cross-divisional set up in Group Prime Services > "One Business Bank" collaboration mindset fostered by > joint leadership meetings, > employee and client events targeting Corporate Customers as well as Institutional Clients. > implementation in daily doings e.g. via introduction of joint CRM system. | 3.00 |
| > Implement one pilot cross divisional Tribe in HO to support the adaptive transformation > Foster the "One Business Bank" collaboration mindset across the group 2: Meets expectations: both targets weight 50%; > ad E2E: at least one E2E pilot implemented > ad collaboration: qualitative assessment | | | |
| | 100 | | 2,05 |

| Individual Objectives CIB Customer Coverage: Valerie Brunner | | | |
|---|----|---|--------|
| Financial Objectives (40%) | % | Measured Performance | Result |
| Portfolio Quality - corporate, Group without EE: target 2,3% average PD Consolidated Profit/RWA - Group: 2.3% OPEX - Group: 3916 mn € | 40 | Consolidated Profit/RWA - Group: 1.7% OPEX - Group: 3786 mn € Portfolio Quality - corporate, Group without EE: 1,31% average PD | 2.00 |
| 2: meets expectations 1,2-0,8 | | | |
| Non-financial Objectives (60%) | % | Measured Performance | Result |
| Gender diversity in top management Attractive employer & high performing culture 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group 2) Be an attractive employer by strengthen/enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success. 2: Meets expectations: qualitative assessment | 10 | 1) Gender diversity in top management: <ul style="list-style-type: none"> > RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B). > RBI Group achieved the target of 35% (34.6%) female leadership across the Group (SB, B, and B-1). 2) Attractive employer: <ul style="list-style-type: none"> > More than 50% of leaders participated in leadership initiative "Make impactful conversations happen" > Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024 > 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys | 2.00 |
| Focus on responsible customers / businesses <ul style="list-style-type: none"> > We will support our Corporate and Investment Banking customers with new EUR 7bn sustainable financing solutions in RBI Group. The volume includes financing (Based on ESG Rulebook) and lead-arranged sustainable bonds and Schuldschein issuances. > Assets under Management will reach a minimum share of 47% ESG Funds groupwide > RBI Certificates will reach a minimum share of 35% ESG Certificates out of the total outstanding Certificates volume > We will complete our ESG Transition policy and set emission targets for 50% of our total financed emissions. > We will support our customers in their ESG transition and will deliver best-in-class ESG Advisory. 2: Meets expectations: qualitative assessment | 10 | new sustainable financing solutions in RBI Group: as of 12/2024: 19,4 EUR bn Assets under Management: as of 12/2024: 46,6% RBI Certificates: as of 12/2024: 38,7% ESG Transition: <ul style="list-style-type: none"> > ESG transition policy approved. > Financed emissions reduction targets for the corporate lending portfolio approved > portfolio in scope accounts for approx. 60% of RBI Group's total financed emissions. Support customers: <ul style="list-style-type: none"> > comprehensive customer ESG engagement strategy developed > Sustainable Finance experts engaged in 162 ESG-focused customer meetings. | |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|---|----|---|-------------|
| Group Synergies & New Technology: # of NWBs reusing our group digital solutions AI Transformation Reuse: <ul style="list-style-type: none"> > Increase the reuse of group-wide solutions by NWBs (average number of NWBs per group solution in 2023 = 3,5) Scope: RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH AI uses cases: <ul style="list-style-type: none"> > 1) Implementation of at least two AI use cases in CIB area in production with material efficiency and/or customer experience improvements. > 2) Support the implementation of an AI framework 2: Meets expectations: both targets weight 50%; <ul style="list-style-type: none"> > ad reuse: 4,7-4,9; > ad AI: 1) at least two AI use cases in production > ad AI: 2) qualitative assessment | 15 | Reuse: <ul style="list-style-type: none"> > Avg number of networkbanks per CIB digital solution = 4.5 AI uses cases: <ul style="list-style-type: none"> > ad 1) 5 AI use cases in production > ad 2) <ul style="list-style-type: none"> > CIB AI Pioneer community in Head Office established > AI Literacy training programs launched > contributing to the preparation of the AI policy rollout. | 2.00 |
| Grow active client base Increase active client base <ul style="list-style-type: none"> > Institutionals: Increase the number of active clients by 4% (baseline 12/2023: 2.641) > Corporate: Increase the number of active clients by 4% (baseline 12/2023: 24.787) Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH 2: meets expectations +3% - +5% | 15 | <ul style="list-style-type: none"> > Institutionals: active client base decreased by -5% > Corporate: active client base stayed flat | 1.00 |
| Culture / Adaptive Transformation in CIB Area 2: Meets expectations: both targets weight 50%; <ul style="list-style-type: none"> > ad E2E: at least one E2E pilot implemented > ad collaboration: qualitative assessment | 10 | <ul style="list-style-type: none"> > Successful implementation of the end-to-end cross-divisional set up in Group Prime Services > "One Business Bank" collaboration mindset fostered by <ul style="list-style-type: none"> > joint leadership meetings, > employee and client events targeting Corporate Customers as well as Institutional Clients. > implementation in daily doings e.g. via introduction of joint CRM system. | 3.00 |
| 100 | | | 2,05 |

| Individual Objectives Retail: Andrii Stepanenko | | | |
|---|----------|---|---------------|
| Financial Objectives (40%) | % | Measured Performance | Result |
| Consolidated Profit/RWA - Group: 2,3% | 40 | Consolidated Profit/RWA - Group: 1.7% | 2.00 |
| OPEX - Group: 3916 mn € | | OPEX - Group: 3786 mn € | |
| Portfolio Quality retail (non RU/BY) 1,47% default rate | | Portfolio Quality retail (non RU/BY) 1,37% default rate | |
| 2: Meets expectations 1,2-0,8 | | | |
| Non-financial Objectives (60%) | % | Measured Performance | Result |
| Gender diversity in top management | 10 | Gender diversity in top management: | 2.00 |
| Attractive employer & high performing culture | | <ul style="list-style-type: none"> > RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B). > RBI Group achieved the target of 35% (34,6%) female leadership across the Group (SB, B, and B-1). | |
| 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group | | Attractive employer: | |
| 2) Be an attractive employer by strengthen/ enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success. | | <ul style="list-style-type: none"> > More than 50% of leaders participated in leadership initiative "Make impactful conversations happen" > Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024 > 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys | |
| 2: Meets expectations: qualitative assessment | | | |
| Support RBI customers in their climate and environmental transition | 5 | 1) Energy efficiency certificates for new sales were asked to be mandatory in the network, the coverage of data is improving. | 3.00 |
| 1) Decarbonizing retail loans; accelerating data collection related to emission and energy efficiency e.g. EPC labels for existing mortgage portfolio. | | 2) New sales of mortgage loans and unsecured (SME and PI) purpose loans is 11,5% of the total retail loans as of December 2024 data. | |
| 2) 10% new sales of mortgage loans and unsecured (SME and PI) purpose loans within total retail loans & gross sales of ESG investments | | ad 3) | |
| 3) Preventing greenwashing through training and awareness creation for the essentials of sustainable finance & continue driving further impact by financial literacy programs and products. | | <ul style="list-style-type: none"> > Online Training: New retail ESG online training was launched in Aug 2024. Previous training was successfully completed by 7299 employees across the network (based on network bank reporting, except for TBSK). > Onsite training: Dedicated onsite training performed in eight Network Banks except for TBSK (existing mandatory holistic ESG training for all employees including retail) | |
| (Excluding RBRU, RBUA and RBBY) | | | |
| 2: Meets expectations between 8,5 % and 11,5% | | <ul style="list-style-type: none"> > My finance quest was successfully launched in Czechia, Kosovo and Romania. | |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|--|--------|
| <p>AI (Artificial Intelligence) Transformation</p> <p>Support the implementation of an AI framework</p> <p>2: meets expectations: qualitative assessment</p> | 5 | <ul style="list-style-type: none"> ➤ In 2024, our RBI Conversational AI solution offered chatbots that served our customers in secure and trusted manner across 9 markets. ➤ Successfully rolled out Microsoft Co-pilot to all Retail employees in Head Office through active participation in the Co-pilot evaluation program. ➤ Conversational AI compliance framework delivered as part of RBI AI Policy ➤ three GenAI solutions (CZ, KO and Certificate Finder for CIB) were taken live per 12/24. | 3.00 |
| <p>Grow active client base</p> <p>Increase Customer base. Become best in class in digital customer acquisition, incl. digital marketing & customer onboarding experience.</p> <p>Key results:</p> <ul style="list-style-type: none"> • Achieve Active Customer base of 10,7 mio in 10 NWBs (RU, BY excluded). • Improve digital e2e onboarding (via web, mobile) to improve the dNTB conversion rate • Boost brand & sales activation through digital marketing • Leverage on referrals from existing customers via MGM • Increase lead conversion via real time lead management • Strategic KPI: Achieve Active Customer base of 10,7 mio in 10 NWBs (RU, BY excluded). <p>2: Meets expectations 1,2-0,8</p> <p>Acquire 524k digital NTB customers on aggregated group level in 10 NWBs (RU, BY excluded).</p> <p>2: Meets expectations: in a range of 10% up/down from 524k dNTB.</p> | 10 | <p>1) 10.4M active customer base</p> <p>2) 761 K digital new to bank customers</p> | 2.00 |
| <p>Drive digital customers interactions with daily banking products in mobile app channel</p> <p>Create relevant, intuitive, personalized and rewarding digital interactions through mobile apps as prime channel.</p> <p>Key results:</p> <ul style="list-style-type: none"> ➤ Cover core daily banking jobs-to-be-done (JTBD) e2e qualitatively in mobile app ➤ Boost early engagement ➤ Nudge and grow core behaviors using customer insights <p>Strategic KPI:</p> <ul style="list-style-type: none"> ➤ Increase Mobile Engaged Customers by 5pp on aggregated group level in 10 NWBs (RU, BY excluded). <p>2: Meets expectations: 4 - 6pp increase</p> | 10 | MEC (mobile engaged customers) in reached +5% growth | 2.00 |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|------------|---|-------------|
| <p>Increase digital sales LCV ratio (Lifetime contribution value) on Group level</p> <p>Become the leader in digital sales for key banking products in the mobile app.</p> <p>Key results:</p> <ul style="list-style-type: none"> ➤ Boost mobile commerce via smart CRM; Core products are available E2E mobile; Human channels assist digital sales in remote and f2f; Increase leads conversion via real time lead management ➤ We create 75 Mn EUR in value by scaling up group unified solutions and digital distribution <p>Strategic KPI (quantitative measure, both KPIs weighted with each 50%):</p> <ul style="list-style-type: none"> ➤ Increase Digital Sales LCV by 5pp on aggregated group level in 10 NWBs (RU, BY excluded). ➤ Achieve 75 Mn EUR value from scaling of group solutions. <p>2: Meets expectations: 4 - 6pp increase in a range of 10% up/ down from 75 Mn EUR</p> | 10 | <ul style="list-style-type: none"> ➤ Digital Sales LCV grew by 15pp n 10 NWBs (RU, BY excluded) ➤ value from scaling of group solutions as of 9M 2024 was 31,5 mio EUR. Expected Run Rate is 55.6 mio EUR by year end | 2.00 |
| <p>Scale mobile native retail bank on a single banking platform in RO, PL</p> <p>Build mobile native retail bank across multiple markets on a single banking platform.</p> <p>Key results:</p> <ul style="list-style-type: none"> ➤ Stand-alone bank: by attracting new-to-bank volumes of personal loans (NTB new volumes exceed 120 mln EUR) in Poland and Romania during 2024 ➤ Innovation vehicle: by forming a solid discovery-validation-acceleration portfolio of innovation projects that generate end-customer value <p>Strategic KPI:</p> <ul style="list-style-type: none"> ➤ Stand-alone bank: NTB new volumes exceed 120 mln EUR achieved as quantitative measure, weighted with 70%. ➤ Innovation Vehicle: qualitative assessment, weighted with 30% <p>2: Meets expectations: in a range of 15% up/ down from 120 mln EUR.</p> | 10 | <ul style="list-style-type: none"> ➤ Stand-alone bank: 136,6 mln EUR Personal Loan NTB new volumes achieved. ➤ Innovation Vehicle: strong portfolio of topics that create value for end-customers build, , including various tests, campaigns, new products/existing product changes (meets expectations) | 2.00 |
| | 100 | | 2,10 |

Individual Objectives CIO/COO: Andreas Gschwenter

| Financial Objectives (40%) | % | Measured Performance | Result |
|---------------------------------------|----|---------------------------------------|--------|
| Consolidated Profit/RWA - Group: 2.3% | 40 | Consolidated Profit/RWA - Group: 1.7% | 2.00 |
| OPEX - Group: 3916 mn € | | OPEX - Group: 3786 mn € | |

2: meets expectations 1,2-0,8

Non-financial Objectives (60%)

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|---|----|--|--------|
| Gender diversity in top management | 10 | Gender diversity in top management: | 2.00 |

Attractive employer & high performing culture

- 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group
- 2) Be an attractive employer by strengthen/enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success.

2: Meets expectations: qualitative assessment

➤ RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B).

➤ RBI Group achieved the target of 35% (34.6%) female leadership across the Group (SB, B, and B-1).

Attractive employer:

- More than 50% of leaders participated in leadership initiative "Make impactful conversations happen"
- Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024
- 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys

| Focus on inhouse ecology | 10 | | 2.00 |
|---|----|---|------|
| CIO: | | ➤ CIO: Baselineing for IT-CO2-emissions has been completed | |
| ➤ Inhouse Ecology – Baselineing of IT CO2 emissions (Vienna HO) | | ➤ COO: 100% of electricity in headquarter RBI is coming from renewable sources | |
| ➤ Inhouse Ecology: Baselineing of IT Inhouse Ecology - Evaluation and Concretization of the inhouse ecology baseline and its data points based on HO ESG Cockpit requirements for IT) | | ➤ school 42: 452 students in total; 21 students successfully completed, 79 new students | |
| COO: | | | |
| ➤ Inhouse Ecology – Efficiency of Green Energy Mix (Vienna HO) | | | |
| ➤ School 42: support the further build up of students of more than 400 on the campus at Muthgasse | | | |

CIO:

- Inhouse Ecology – Baselineing of IT CO2 emissions (Vienna HO)
- Inhouse Ecology: Baselineing of IT Inhouse Ecology - Evaluation and Concretization of the inhouse ecology baseline and its data points based on HO ESG Cockpit requirements for IT)

COO:

- Inhouse Ecology – Efficiency of Green Energy Mix (Vienna HO)
- School 42: support the further build up of students of more than 400 on the campus at Muthgasse

2: meets expectations: equally balanced

- CIO: qualitative assessment
- COO: Keep 100% green energy mix
- School 42: qualitative assessment

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|---|--------|
| Adaptive Transformation: Operations Goes Adaptive & Agility in IT | 10 | Group Product Owner: <ul style="list-style-type: none"> > structural framework defined and agreed > 4 CIB pilots and 1 retail pilot defined Agile: - improvement of 10% in agile maturity in all 4 target countries Github Co-Pilot: <ul style="list-style-type: none"> > compliance and legal requirements clarified and approved > rollout for 1000 engineers in group done operations efficiency: <ul style="list-style-type: none"> > approx. 56% STP (straight through processing) rate for 16 defined core services achieved > set-up established for 5 products/ services in 7 NWBs | 2.00 |
| Group Product Owner: <ul style="list-style-type: none"> > develop minimum level of structural framework with stakeholders HO and group > continue working with Retail and CIB on 3 additional products set up acc. to Group PO principles meets expectations: qualitative assessment | | | |
| Agile Change: <ul style="list-style-type: none"> > Agile maturity assessment showing an increase of 10 % for the countries RBCZ, RBHU, RBRO and RBRS meets expectations: quantitative assessment (Agile Expert Assessment) | | | |
| Github Co-Pilot (AI for engineering productivity) drive readiness to make GitHub Co-Pilot available to the entire engineering community (3000+) to enable leveraging engineering productivity. This requires legal, technical and budget readiness - Board decision in first HY2024- based on that subsequent roll-out meets expectation: qualitative assessment | | | |
| Operations efficiency: <ul style="list-style-type: none"> > Automation - Increase STP rate for 16 defined core servicing processes to 60% > Operations goes Adaptive: - adaptive set-up established for 5 products/services in 7 NWBs 2: meets expectations: quantitative assessment | | | |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|---|--------|
| IT Transformation in technology & data infrastructure Strategic Initiatives: <ul style="list-style-type: none"> > manage IT part of RBRU and RBBY decoupling > Execute cloud acceleration according to plan (i.e. achieve + 10 % migrated to Cloud by year end group wide) > Data platforms transformation roadmap defined by HY1/2024; further execution of DWH consolidation (delivery of e.Hive roadmap) > Engineering transformation group wide continued with a focus on CI/ CD adoption and Test Automation + 10% > Workplace: onboard all 35.000 clients to cloud based mgmt. Setup; develop group harmonized workplace and scale incl. Security setup > improve DDoS protection group-wide: select and kick-off implementation of respective solution in the Group in 2024 > define and execute Gebos replacement according to plan > Support the implementation of an AI framework <p>2: meets expectations: qualitative assessment</p> | 10 | Technical Decoupling RBRU and RBBY: <ul style="list-style-type: none"> > RBBY: Technical decoupling of RBBY successfully done > RBRU: Technical decoupling fully achieved under the given conditions Cloud: <ul style="list-style-type: none"> > + 10 % achieved group wide resulting into 52 % applications running on the cloud. DATA: <ul style="list-style-type: none"> > data platform transformation roadmap defined > EDWH (enterprise data warehouse) to Cloud migration in production, > "eHive" as future data "pipeline" instead of GDWH (group data warehouse) delivered according to plan > Oracle ODI (oracle data integrator) decommissioning project setup and started in Head Office. > continuous improvement of Timeliness of data delivery for regulatory purposes (incl. BCBS 239) > APEX well established in further rolled out for analytical purposes Engineering transformation: <ul style="list-style-type: none"> > number of products delivered via CI/CD (continuous integration/continuous delivery) pipelines increased by +19% Workplace: <ul style="list-style-type: none"> > 40.000 clients onboarded group wide. Build up of Group Workplace work in progress. DDoS (Distributed denial of services): <ul style="list-style-type: none"> > Cloudflare as group solution selected. Implementation kicked off with Ukraine, Czech Republic, Slovakia, RPC and Head Office. Core Banking System (CBS): <ul style="list-style-type: none"> > go live in Raiffeisenbank Bosnia with new CBS with RBI Head Office guidance, MVP (minimum viable product) Delivery for Gebos replacement successfully done AI (artificial intelligence) framework: <ul style="list-style-type: none"> > AI enabling platforms established and rolled out group wide: RBI ChatGPT 20.000 users monthly, GitHub CoPilot 1.000 Developers monthly, O365 CoPilot 400 users monthly. | 2.00 |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|---|--------|
| RBI Information and Cyber Security <ul style="list-style-type: none"> ➤ Define and deliver the DORA roadmap - roadmap will be delivered by the end of April in alignment with the regulatory publications (RTS), after that until end of year all deliverables of the roadmap according to plan ➤ Define and align with the regulator a Roadmap to deliver the OSI23 measures and deliver the 2024-share according to plan - Roadmap until end of march (dependent on the approval of the RBI BoM and the regulator), after that deliveries according to the plan ➤ Develop and position a holistic operational resilience view and deliver according to the respective roadmap - presentation of the resilience approach in the RBI BoM Meeting and after that production of deliverables according to plan ➤ Finish the groupwide rollout of Zero Trust CPA and Service Now Vulnerability Response to ensure Security and compliance groupwide - both rollouts done for the whole group (respectively the units in scope), ZPA used by all NWBs, SN Vulnerabilities Module rolled out, feeded and used for regular reporting in the HO, the SBs and the regulator | 10 | <ul style="list-style-type: none"> ➤ DORA (Digital operational resilience act): Roadmap delivered, implementation well in progress, DORA Audit by Internal Audit done with minor remarks. ➤ alignment with the JST (joint supervisory team) done on the OSI 23 findings. Effort-acceptable approach to deliver these measures developed. F4 finding delivered in time to the JST by end of year. Status of all other OSI (Onsite Inspection) measures within committed timeline. ➤ Holistic resilience strategy presented to board. Identified measures delivered according to plan. ➤ Zero Trust for end users completed in whole group. VPN infrastructures in most countries significantly reduced. The VR (vulnerability response) Module is rolled out to all NWBs and Head Office; regularly reporting not yet fully done based on VR module. | 2.00 |
| 2: meets expectations: qualitative assessment | | | |
| Ensure successful implementation of the RBI AT 2025 project, specifically <p>Deliver committed savings in 2024 as follows (all RBI HO):</p> <ul style="list-style-type: none"> ➤ Cloud migration 1 mio ➤ Workplace: 0,5 ➤ Raiffeisen Tech: 1,6 mio. ➤ R-IT: initiate the changes in RIT so that a saving potential of 5 Mio. Euro can be delivered in 2025 | 10 | <ul style="list-style-type: none"> ➤ Total savings achieved in 2024: 12 mio € ➤ Cloud migration: 2,2 mio € ➤ Workplace: 0,2 mio € ➤ Raiffeisen Tech: total financial benefit for RBI at 7,8 mio € in 2024 ➤ R-IT: postponed to 2025 ➤ Raiffeisen Tech legal setup completed; hiring process set-up and running for Romania, Kosovo and Poland, Demand Management and collaboration models up and running with focus on RBI Head Office | 2.00 |
| meets expectations: achieve savings | | | |
| Build up sustainable Raiffeisen Tech approach (legal, hiring, demand management, collaboration with HO teams and Group) | | | |
| 2: meets expectations: qualitative assessment on those dimensions | | | |
| 100 | | 2,00 | |

| Individual Objectives CRO: Hannes Mösenbacher | | | |
|--|----|---|--------|
| Financial Objectives (40%) | % | Measured Performance | Result |
| Portfolio Quality - Group (non-EE): 1.9% | 40 | Portfolio Quality - Group (non-EE): 1.3% | 3.00 |
| OPEX - Group: 3916 mn € | | OPEX - Group: 3786 mn € | |
| Risk Costs - Group: 625 mn € | | Risk Costs - Group: 125 mn € | |
| NPE Ratio - Group: < 3% (EBA green benchmark) | | NPE Ratio - Group: 2.1% | |
| 2: meets expectations 1,2-0,8 | | | |
| Non-financial Objectives (60%) | % | Measured Performance | Result |
| Gender diversity in top management | 10 | Gender diversity in top management: | 2.00 |
| Attractive employer & high performing culture | | <ul style="list-style-type: none"> > RBI AT maintained 25% female leadership on both the Supervisory Board (SB) and the Board (B). > RBI Group achieved the target of 35% (34.6%) female leadership across the Group (SB, B, and B-1). | |
| <ul style="list-style-type: none"> > 1) Reach the targets of gender diversity in top management, both in RBI AT and RBI Group > 2) Be an attractive employer by strengthen/enabling leaders to help employees grow to their full potential. This will be done by focusing on performance management and fueling a work-environment where teams stay motivated, curious, and healthy for sustained success. | | Attractive employer: | |
| 2: Meets expectations: qualitative assessment | | <ul style="list-style-type: none"> > More than 50% of leaders participated in leadership initiative "Make impactful conversations happen" > Adapted process for performance driven monetary rewarding of employees defined, internally published and executed in 2024 > 41 workshops in team development initiative delivered internally with the aim of creating an environment for effective teamwork and driving high performance and productivity; fostering a healthy work environment through targeted interventions such as 700 participants in Breathwork Sessions, 19 participants in Resilience WorkOuts, 42 participants in Resilience Learning Journeys | |
| Focus on responsible customers / businesses | 10 | Definition of regulatory relevant Green Asset Ratio (GAR) and Banking Book Taxonomy Aligned Ratio (BTAR) KPIs and processes are developed and fully implemented. | 2.00 |
| Lead the implementation of ESG regulatory requirements, particularly when it comes to CO2 related target setting (at portfolio and industry level), translation in the individual approval process and the development and implementation of assessing green deal (GRETA). | | <ul style="list-style-type: none"> > assessment tool for EU Taxonomy-alignment (GAIA) developed and launched > RBI Group Taxonomy Rulebook was approved > Processes for data collection, calculation, and disclosure of EU Taxonomy KPIs were implemented | |
| KPI: | | Regulatory requirements are met on time | |
| <ul style="list-style-type: none"> > Definition of regulatory relevant GAR & BTAR KPIs and processes are developed and fully implemented (approval via GRC) > Regulatory requirements are met on time | | <ul style="list-style-type: none"> > No additional actions received from the ECB after delivery according to the thematic review > CO reduction targets have been set and agreed at the total group and NWB level > ESG Risk Policy statements have been approved at local unit level > Further steps have been done in terms of biodiversity preceding upcoming regulatory requirements > Regulatory disclosure related to the EU Taxonomy was provided > - BTAR outlook: First disclosure in EBA ITS Pillar ESG in Q1/2025 for FY 2024 | |
| 2: meets expectations: qualitative assessment | | | |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|---|----|---|--------|
| <p>Strong Risk Governance</p> <p>1) Accurate, timely and reliable data</p> <p>2) Independence of risk management</p> <p>3) Pro-active, common, forward looking and consistent ownership for risk appetite, portfolio limits, strategies & policies (1st and 2nd line responsible)</p> <p>4) 1st and 2nd line collaborate to understand principles of risk measurement and underlying assumptions</p> <p>5) We act responsibly in accordance with Environmental, Social and Governance (ESG) criteria</p> <p>We are eager to learn from each other both internally (groupwise, business and risk) and externally (industry, academia). We benefit from experiences, education and failure.</p> <p>2: Meets expectations: Qualitative assessment</p> | 10 | <ul style="list-style-type: none"> > Stable and strong external rating: A1 long term rating confirmed by Moodys and A- by Standard&Poor's > Daily group wide reliable position data ensured effective market risk and liquidity risk handling; Daily credit risk RWA calculations enhanced steering tools; > Accurate, timely and reliable data confirmed by Data governance board > A1 long term rating confirmed by Moodys and A- by Standard&Poor's > Russia de-risking continued: Dual steering concept, -30% loans to customer reductions vs YE 2023, reduction of payment volume > Forward looking risk management approach proofed on base on special risk factor concept > Resilience measure and concentration limits have been proven effective > Rapidly changed sanction requirements have been implemented and monitored; all OFAC related RFIs have been delivered in time & quality > ESG is integrated in overall ICAAP and underwriting processes | 2.00 |
| <p>Data & Analytics:</p> <ul style="list-style-type: none"> > # of applied smart models > # of employees participating in data / modelling training > # of implemented AI use cases <p>Data & Analytics</p> <ul style="list-style-type: none"> > 'Use state of the art environment & models and continue innovation roadmap on updated / new risk solutions <p>regular validation on these criteria: SMART:</p> <ul style="list-style-type: none"> > efficient: Before a new model is developed, existing models shall be tried first to provide a baseline > scalable: The usage in more than one unit is the guiding principle for model development. Exceptions must be documented. > utilized: the model is used on regular basis and is either steering relevant or provides a measurable top- or bottom-line impact > proven: the model was found fit for purpose, i.e. it was tested/validated according to the standards defined in the Model Risk Framework <p>Trainings:</p> <ul style="list-style-type: none"> > # of trainings on different seniority level <p>AI uses cases:</p> <ul style="list-style-type: none"> > Implementation of at least one AI use case in risk area in production with material efficiency improvements > Support the implementation of an AI framework. <p>2: Meets expectations: Qualitative assessment</p> | 20 | <p>The following SMART tools have been introduced:</p> <ul style="list-style-type: none"> > New limit management system (LMS) for Corporate customers > Go live of 'Corporate Risk Assistant' > Further usage of APEX platform as new central analytic platform <p>Implemented advanced analytics use cases:</p> <ul style="list-style-type: none"> > Rating Assistant > ESG Criticality Check; ESG Controversy Screening > Ask RBI Group Policy <p>Artificial Intelligence (AI) Framework)</p> <ul style="list-style-type: none"> > governance framework established and published in company; compliance with legal obligations ensured > use case process standards defined, aligned and presented to decision body > AI Group Policy aligned and ready for approval > Group wide AI transformation program launched and on track <p>advanced analytics trainings:</p> <ul style="list-style-type: none"> > Classical data science academy: 1737 colleagues > AI Pioneers: 681 colleagues > Ad hoc Trainings on AI: 497 colleagues | 2.00 |

| Non-financial Objectives (60%) | % | Measured Performance | Result |
|--|----|---|-------------|
| Advance Agile/Adaptive Transformation in Risk Area <ul style="list-style-type: none"> > Improving risk tribes based on the Agile expert assessment > Implement one pilot cross divisional Tribe in HO to support the adaptive transformation; <p>2: Meets expectations: both targets weight 50%; ad E2E: at least one E2E pilot implemented</p> | 10 | <ul style="list-style-type: none"> > The agile teams in CRO area have medium to good maturity. Due to cost saving initiatives, no major improvement activities were possible. > good maturity helped teams to execute cost saving measures in a very efficient way and ensured ability for fast adoption of regulatory and market changes as well as providing steering data for crisis handling in different cases. > existing tribes were complemented by the creation of a non-financial risk tribe focusing on identification and management of comprehensive non-financial risk within RBI Group | 2,00 |
| 100 | | | 2,40 |

Notes on the tables

The tables show the achievement of the individual Management Board member's performance targets along with explanations in accordance with the Performance Management Guidelines defined by the Remuneration Committee.

The overall assessment is calculated based on the weighted rating of each target. Each target assessed/performance criteria is assigned a value for the calculation:

- Exceeds expectations = evaluation rating 3
- Fully meets expectations = evaluation rating 2
- Below expectations = evaluation rating 1

For a performance evaluation of "fully meets expectations", it is necessary that a weighted overall assessment rating of at least 1.71 is achieved. This rating was achieved by all Management Board members.

The Personnel Committee of the Company's Supervisory Board therefore determined in February 2025 that all Management Board members had performed to the level of "fully meets expectations" at a minimum and that the individual step-in criterion for a bonus payment is thus met for all Management Board members.

4.2.5 Bonus amount

The specific amount of the bonus for all members of the Company's Management Board is calculated on the basis of the degree of fulfillment of the two ratios ROE and CIR (each related to RBI results) with a weighting of 50% for each ratio. For both of these ratios, strategic goals exist that were set by the Personnel Committee as performance targets over several years (most recently in 2024) and against which RBI ROE and CIR values actually achieved in a performance year are measured (see table below). For a bonus to be granted, the minimum performance threshold (hurdle rate) set for the ROE and CIR of 50% must be reached. Overall performance is calculated as the weighted average level of ROE and CIR target fulfillment. In order to incentivize the Management Board to exceed the targets in the interest of shareholders, under-fulfillment of one key figure may be offset by over-fulfillment of the other, provided that the hurdle rates for both ROE and CIR are reached. This does not affect the maximum possible bonus cap of 100% of the target bonus.

Please refer to section 2.4.2 of the Company's remuneration policy for further details on how the bonus system for members of the Management Board works.

Fulfillment of the targets for the ROE and CIR ratios in 2024 is as follows:

| 2024 Targets | % of Bonus | Target | Achieved | % of Target | Performance |
|-----------------------|------------|--------|----------|-------------|-------------|
| Cost Income Ratio RBI | 50% | 50,0% | 43.05% | 113.91% | 94.75 % |
| Return on Equity RBI | 50% | 12,5% | 9.45% | 75.59% | |

The overall performance relevant to bonus payments amounted to 94,75% in 2024. The percentage of the overall performance calculated in this way (achievement of ROE/CIR targets) was multiplied by the target bonus specifically set by the Personnel Committee for each Management Board member (up to 100% of the base salary) to determine the annual bonus that was granted.

The annual performance bonus is therefore calculated as follows:

$$\begin{array}{|c|} \hline \text{Regulatory} \\ \text{step-in criteria} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{Performance step-} \\ \text{in criteria} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{Achievement of} \\ \text{objectives ROE/CIR} \\ \hline \end{array} \times \begin{array}{|c|} \hline \text{Target bonus} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Annual bonus} \\ \text{granted} \\ \hline \end{array}$$

As the Company's Personnel Committee determined that the step-in criteria for granting a bonus for 2024 were met (see sections 4.2.1 to 4.2.4) and there was no reason for the Company to apply the "malus" or "clawback" rules (see section 5), the Company's Personnel Committee allocated the performance bonuses for 2024, as calculated on the basis of the above formula, to the members of the Management Board.

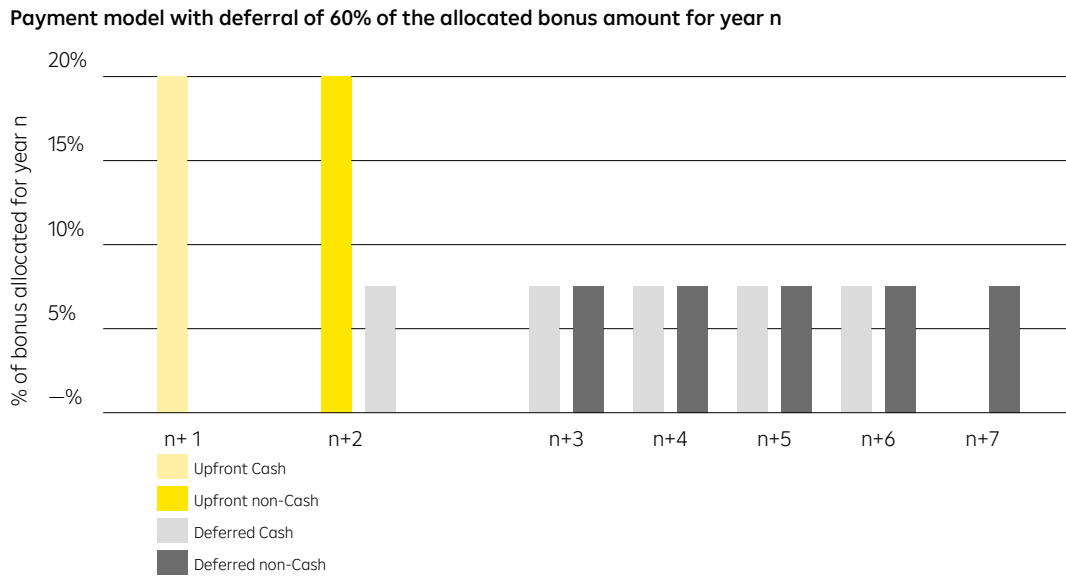
The bonus amounts specifically allocated to the individual members of the Management Board for the 2024 financial year are shown in the "Variable remuneration" column of table 1 [and table 2] in section 4.1.

4.2.6 Payment model

The annual performance bonus awarded to members of the Management Board for the 2024 financial year is subject to the statutory payment procedures under banking law. Accordingly, half of the bonus was allocated in the form of non-cash

instruments (phantom shares) and a significant portion of the bonus (specifically up to 60%) will be deferred over a five-year period. Further information can be found in section 4.1.1 (clause 2 on variable remuneration).

The following overview illustrates the payment model for the 2024 annual bonus:



5. Malus and clawback

Annual performance bonus for the 2024 financial year

In accordance with the remuneration policy and the regulatory requirements, the performance bonus allocated for the 2024 financial year is subject to clawback rules, and corresponding clawback agreements have been or will be made with the Management Board members. In the event that the performance for which Management Board members have been awarded remuneration is not sustainable or the Company's financial position and profitability have deteriorated, the Company may reduce the deferred variable remuneration or waive it entirely ("malus") in accordance with the payment model (see section 4.2.6). In addition, the Company may, under certain circumstances, reclaim bonus components already paid out in the event of serious misconduct ("clawback").

Bonus allocations in previous years

In accordance with the remuneration policy, the sustainability of performance for which bonuses were awarded in previous years was reviewed as part of the annual review process. This ex-post risk review did not produce any evidence of a malus or clawback event. These findings were confirmed by the Remuneration Committee and the Supervisory Board's Personnel Committee, allowing the bonus portions allocated for the previous years, which were due for payment in the 2025 financial year in accordance with the payment model, to be paid in full (details of the amounts can be found in table 2 under section 4.1.2).

6. Deviations from the remuneration policy

None.

7. Comparison with the Company's performance and employee remuneration

When determining the Management Board's remuneration, the Company's employees' remuneration and employment conditions were taken into account appropriately. As the table below shows, there is no undue imbalance in the wage and salary structure (including on a year-on-year basis).

The performance criteria for the Management Board's annual performance bonus for the 2024 financial year and the performance criteria for bonus-entitled employees, particularly senior management (pursuant to § 2 (1b) BWG), were determined on the basis of similar criteria oriented to the business strategy (while taking specific tasks and responsibilities into account).

The following overview shows the annual changes in the total remuneration of the individual Management Board members, the Group's commercial success (Group performance) and average employee remuneration:

| Year-on-year change of Board Member Compensation | | | 2024 vs 2023 | 2023 vs 2022 | 2022 vs 2021 | 2021 vs 2020 | 2020 vs 2019 | |
|---|----------|--|---------------------|---------------------|---------------------|---------------------|---------------------|-------------|
| in € thousand | | | | | | | | |
| Johann Strobl | In % | | - 3% | 3% | 20% | 14% | -16% | |
| CEO | absolute | | -58 | 58 | 352 | 214 | -297 | |
| Andreas Gschwenter | In % | | - 3% | 0% | 1% | 13% | -16% | |
| COO/CIO | absolute | | -39 | 0 | 8 | 179 | -242 | |
| Hannes Mösenbacher | In % | | - 3% | 0% | 1% | 13% | -16% | |
| CRO | absolute | | -39 | 0 | 8 | 178 | -241 | |
| Łukasz Januszewski | In % | | - 3% | 0% | 0% | 12% | -8% | |
| CIB Products & Solutions | absolute | | -39 | -1 | 6 | 178 | -118 | |
| Andrii Stepanenko | In % | | - 3% | 0% | 0% | 12% | -15% | |
| Retail Banking | absolute | | -41 | 0 | 8 | 177 | -239 | |
| Valerie Brunner | In % | | - 3% | - | - | - | - | |
| CIB Customer Coverage | absolute | | -38 | - | - | - | - | |
| Year-on-year change of average employees remuneration on FTE basis | | | | | | | | |
| Company employees | In % | | 7% | 8% | 1% | 0% | 1% | |
| | absolute | | 6 | 7 | 0,96 | -0,19 | 0,8 | |
| Group Performance | | | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 |
| ROE | | | 9.45% | 14.80% | 26,80% | 10,90% | 6,40% | 11,00% |
| CIR | | | 43.05% | 43.11% | 36,60% | 53,50% | 55,80% | 55,10% |

Notes:

Ms. Brunner's total compensation for 2023 was extrapolated from the period of her Board membership in 2023 (November and December) to the full year.

Total remuneration: The total remuneration is the sum of the fixed remuneration that was paid or allocated in the respective financial year (excluding remuneration for supervisory board mandates and pension fund contributions) and the annual variable remuneration for the respective financial year. See section 4.2.1 for the relevant information on the 2024 financial year. The annual change is listed as both a percentage and an absolute amount.

Group performance: The performance of RBI is shown on the basis of the ROE and CIR ratios (consolidated). These figures reflect the performance actually achieved and not the percentage change relative to a prior period

Average employee remuneration on FTE basis: The basis for calculation is the average remuneration of all Company employees on a full-time equivalent basis.

8. Report on the remuneration of Supervisory Board members in the 2024 financial year

The remuneration policy stipulates that no variable remuneration is granted to members of the Company's Supervisory Board, although they do receive appropriate annual fixed remuneration. The fixed remuneration paid to the members of the Supervisory Board is structured in such a way that it is proportionate to the Company's situation, size and complexity, is in line

with market conditions and is differentiated with regard to individual functions on the Supervisory Board. In addition, Supervisory Board members may be granted an appropriate fee for attending meetings.

In line with these principles, as of the 2024 financial year members of the Supervisory Board (shareholder representatives) are granted the following remuneration in accordance with the resolution of the Annual General Meeting dated 4 April 2024, unless the Annual General Meeting passes any future resolutions to the contrary:

- a. EUR 160,000 for the Chairman of the Supervisory Board
- b. EUR 110,000 each for the Deputy Chairmen of the Supervisory Board
- c. EUR 70,000 each for every other elected member of the Supervisory Board
- d. an additional EUR 20,000 each for the Chairmen/Chairwoman of the Audit Committee and Risk Committee and additional EUR 10,000 for the Chairwoman of the Digitalization Committee
- e. an additional attendance fee of EUR 1,200 for every elected member of the Supervisory Board for each meeting they attend

The annual remuneration for the respective financial year is allocated and paid on a pro rata basis or in its entirety depending on how long the Supervisory Board member has served on the Supervisory Board.

On the basis of these principles, remuneration for members of the Supervisory Board for the 2024 financial year has been calculated as follows (subject to a possible deviating resolution at the Annual General Meeting 2025):

| Supervisory Board Member in € thousand | Fixed Remuneration | Attendance Fee | Fixed Remuneration for Committee Chairman-ships | Sum |
|---|-----------------------|-------------------|--|--------------|
| Erwin Hameseder | 160 | 47 | 0 | 207 |
| Martin Schaller | 110 | 41 | 0 | 151 |
| Heinrich Schaller | 110 | 43 | 0 | 153 |
| Michael Alge | 70 | 14 | 0 | 84 |
| Eva Eberhartinger | 70 | 25 | 20 | 115 |
| Andrea Gaal | 70 | 49 | 10 | 129 |
| Michael Höllerer | 70 | 12 | 0 | 82 |
| Rudolf Könighofer | 70 | 10 | 0 | 80 |
| Heinz Konrad | 70 | 18 | 0 | 88 |
| Reinhard Mayr | 70 | 20 | 0 | 90 |
| Birgit Noggler | 70 | 47 | 20 | 137 |
| Manfred Wilhelmer | 70 | 11 | 0 | 81 |
| Sum | 1,010 | 337 | 50 | 1,397 |

The total remuneration of the Supervisory Board members in relation to the 2024 financial year corresponds to 76% of the average remuneration of a member of RBI AG's Management Board in the 2024 financial year.

The employee representatives in the Supervisory Board do not receive any remuneration for exercising their supervisory board mandates. There is a D&O insurance policy for the members of the Supervisory Board, the costs of which are borne by the Company.

9. Consideration of votes at the Annual General Meeting

In April 2024, the Annual General Meeting approved the remuneration report that was presented by RBI AG for the 2023 financial year, with the vote being of a recommendatory nature.



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