



Raiffeisen Bank
International

Remuneration Report

2025

Report on the remuneration of the members of the
Management Board and the Supervisory Board of Raiffeisen
Bank International AG

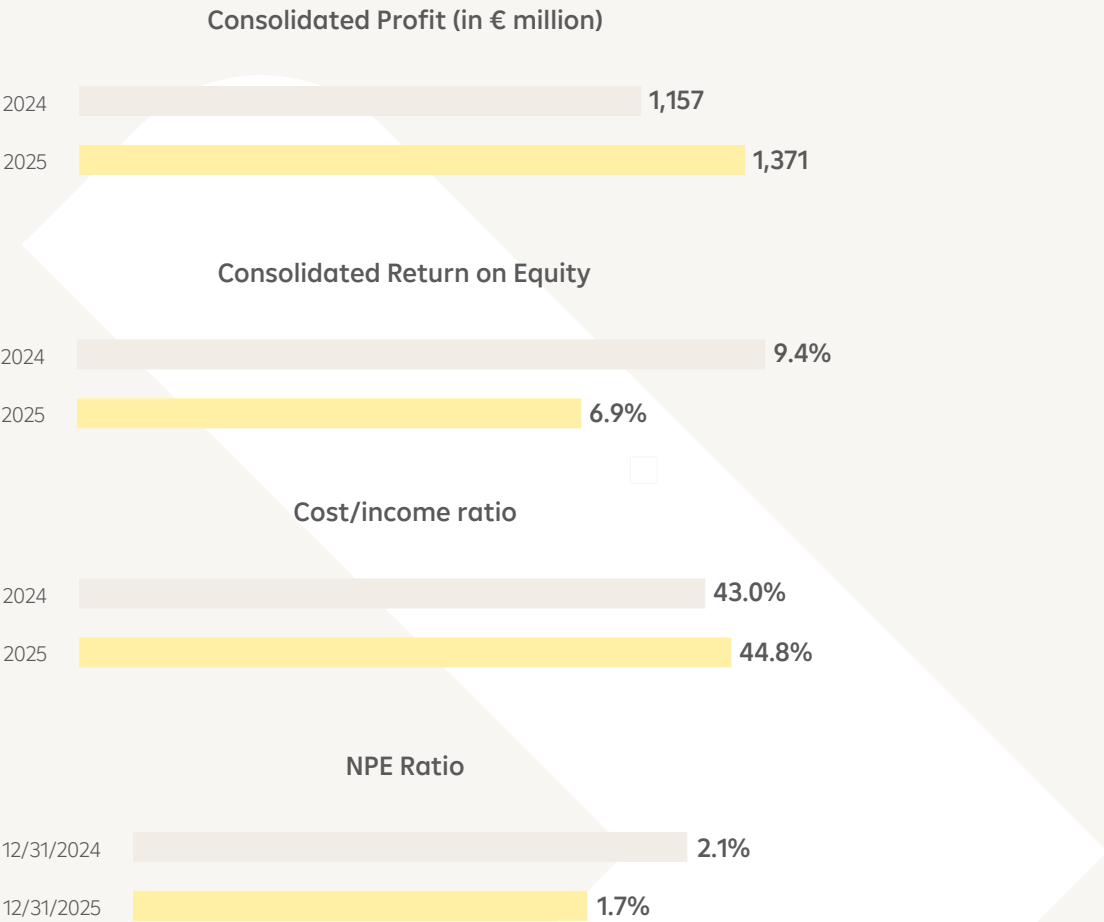
Remuneration Report

Report on the remuneration of the members of the
Management Board and the Supervisory Board of Raiffeisen
Bank International AG
in the 2025 financial year

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1. Overview (extract from the annual report)



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 2025 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 € 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

RBI's income statement continued to be affected by the challenging economic environment and, above all, by the European Central Bank's (ECB) continued interest rate cuts. Nevertheless, operating result, at € 4,963 million, was € 48 million higher than the previous year. The consolidated profit of € 1,371 million was € 214 million or 19 Prozent higher than the previous year. The cost/income ratio increased year-on-year from 43.0 to 44.8 per cent. The consolidated return on equity decreased by 2.5 percentage points to 6.9 percent (for the bonus-relevant consolidated return on equity, see further down). The Common equity tier 1 ratio (transitional) increased by 0.8 percentage points to 17.9 percent.

At the Annual General Meeting on March 26, 2025, a dividend distribution of € 1.10 per dividend-entitled common share was approved. This corresponds to a total distribution of €361 million. The Board of Management will propose a dividend distribution of €1.60 per share to the Annual General Meeting on April 9, 2026. Based on the number of shares issued, this would amount to approximately €525 million.

Due to the lawsuits brought by Rasperia Trading Limited ("Rasperia") against STRABAG SE, its Austrian core shareholders, and AO Raiffeisenbank in Russia ("RBRU"), the RBI Group's 2025 results are burdened by approximately €1.6 billion.

Rasperia's lawsuits against RBRU are related to the political events resulting from Russia's war of aggression against Ukraine and constitute external and exceptional circumstances that have no bearing on the RBI Group's performance and over which the RBI Management Board had no control. As a result of this effect, the consolidated ROE reported in the consolidated financial statements is distorted and therefore unsuitable for evaluating the Management Board's performance.

Section 2.4.1 of RBI AG's remuneration policy stipulates that, in the event of a distortion of the consolidated key figures, the Supervisory Board must define other suitable target values and their calculation basis. The Supervisory Board and/or the Personnel Committee, therefore, based on a recommendation from the Remuneration Committee, decided to adjust the calculation of the consolidated ROE to exclude the negative one-off effects from the Rasperia lawsuits. This resulted in an adjusted consolidated ROE of 15.80% for fiscal year 2025, which formed the basis for the bonus calculation.

4. Report on the remuneration of Management Board members in 2025

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 2025 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 2025 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 2025 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 2025 financial year. This includes fixed remuneration paid in 2025 and the performance bonus allocated with regard to the 2025 financial year. In addition, information on variable remuneration relating to previous financial years that was granted, allocated or paid in 2025 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 2025 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 2025 financial year

4.1.1 Total remuneration of Management Board members in relation to the 2025 financial year

in € thousand		1 Fixed remuneration				2	2a	2b	3	4	5
Name of board member	Business year	1a Base salary	1b Remuneration for supervisory board mandates in affiliated companies	1c Benefits		Annual variable remuneration	Up-front portion of annual variable remuneration	Deferred portion of annual variable remuneration	Total remuneration	Variable remuneration as a proportion of total remuneration (including remuneration for supervisory board mandates)	Variable remuneration as a proportion of total remuneration (excluding remuneration for supervisory board mandates)
				1c	1d						
Johann Strobl CEO	2025	1,100	110	2	-	1,100	440	660	2,312	48%	50%
Andreas Gschwentner COO/CIO	2025	750	211	14	47	750	300	450	1,773	42%	48%
Hannes Mösenbacher CRO	2025	891	175	14	57	891	357	535	2,029	44%	48%
Łukasz Januszewski CIB Products & Solutions (until 30.04.2025)	2025	375	207	55	10	250	100	150	897	28%	36%
Andrii Stepanenko Retail Banking	2025	750	337	111	47	750	300	450	1,995	38%	45%
Valerie Brunner CIB Customer Coverage	2025	750	108	2	47	750	300	450	1,657	45%	48%

Notes to Table 1:

This table shows the fixed compensation paid to the Executive Board members in 2025 and the performance bonus allocated in respect of the performance year 2025.

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 2025 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 2026 for the 2025 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 2025 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 2025 bonuses up front. Half of this amount is paid out in cash in 2026. 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 2027.

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 2025 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 2025 financial year in relation to bonus allocations in previous years (table 3):

Board Members in € thousand	Bonus 2024	Bonus 2023	Bonus 2022	Bonus 2021	Bonus 2020	Bonus 2019	Bonus 2018	Sum
Johann Strobl	208	338	144	100	86	95	35	1,006
Andreas Gschwenter	142	230	101	83	71	79	29	736
Hannes Mösenbacher	142	230	101	83	71	79	29	736
Łukasz Januszewski	142	230	101	83	71	79	24	731
Andrii Stepanenko	142	230	101	83	71	79	22	729
Valerie Brunner	142	51	-	-	-	-	-	193

Former Board Members in € thousand	Bonus 2024	Bonus 2023	Bonus 2022	Bonus 2021	Bonus 2020	Bonus 2019	Bonus 2018	Sum
Peter Lennkh	-	100	65	54	46	47	19	332
Martin Grüll	-	-	-	-	8	79	29	116

Notes on table 2:

This table shows the payments made to active and former members of the Management Board in the 2025 financial year with regard to bonus allocations for the 2024 financial year and previous financial years.

4.1.3 Pension payments to former members of the Management Board

Furthermore, an amount of € 1,601 thousand was paid in the financial year to former members of the Management Board and their surviving dependents.

4.2 Performance bonus for the 2025 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	Performance-related step-in criteria
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 2026 that all regulatory requirements for granting and paying out the performance bonus for the 2025 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 target achievement was based on an adjusted consolidated ROE (see section 3).

The general performance-related step-in criteria for 2025 and the degree to which they have been fulfilled are as follows:

Step-in Criterion	Target	Achieved	Status
Capital-based step-in criterion	14.1 %	17.9 %	ok
50% of the consolidated ROE mid-term target	6.25%	15.80 %	ok

Individual performance-related step-in criteria

The individual performance-related step-in criteria for the 2025 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 2025 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), Portfolio Quality and CIR (Cost-Income-Ratio).

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 2025, 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 2025 was achieved through a focus on further expansion of existing leadership quality as well as measurements derived from findings of our employee engagement survey.

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 2025 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 € m, unless otherwise indicated):

Individual Objectives CEO: Johann Strobl						
Financial Objectives (50%)	%	Measured Performance			Result	
> ROE - Group	50	% deviation Actual vs. Budget	Weight	Factor (capped)	W-Factor	2.00
> CIR - Group						
> RBI AT Head Office costs (CEO area)		ROE - Group	0.33	1.26	0.42	
> RBI AT Head Office costs (RBI total)		CIR - Group	0.33	1.04	0.34	
2:meets expectations 1,2-0,8		RBI AT Head Office costs (CEO area)	0.23	1.10	0.25	
		RBI AT Head Office Costs (RBI total)	0.11	1.05	0.12	
		overall achievement: 1,13				

Non-financial Objectives (50%)	%	Measured Performance			Result
Attractive employer & high performing culture	10	ad 1)			2.00
Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.		> 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program			
Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model		> implementation of a new Onboarding HUB, 5 onboarding events for new joiners			
2: Meets expectations: qualitative assessment		> improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects			
		> launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views			
		ad 2)			
		> 49 leader's learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer			
		> including resilience offer in leadership education with in total 46 leaders.			
		> 100 leaders participated in team development workshops			
		> At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School			
		> two offsite meetings were facilitated for the Top 60 leaders of the Head Office			

Non-financial Objectives (50%)	%	Measured Performance	Result
Focus on responsible customers / businesses > New and/or total volume of ESG assets (percentage of total assets) by eoy (average of all business line outcomes) > Oversee the development and local implementation of the CO2 targets 2030 in line with RBI Group Transition plan 2: Meets expectations: qualitative assessment	10	> Average of all business line outcomes = 127% based on business line ESG results > RBI Group Transition plan was approved by BoM in Q3 2025 with a clear implementation plan.	2.00
Brand Health Continue the successful RBI brand health journey: > further increase marketing effectiveness with the implementation of an optimal mix of Category Entry Points > ensure consistent execution of brand guidelines and templates for marketing materials by at least 90% > enable further cost reductions via central creative productions > establish market research governance to improve quality and availability of insights and enable cost reductions > further leverage our external partnerships regarding evidence-based marketing models by executing a multi-tier learning initiative 2: Meets expectations: qualitative assessment	10	> Marketing effectiveness contributed to overachievement of new to bank (NTB) and digital New to bank (dNTB) customer acquisition; Optimization of Category Entry Points mix in marketing communication enable via country-specific market research data > Actual full year 2025 brand consistency score: 86,23% > no further cost savings vs. 2024 for production and agency costs > Market research manager started Aug 1, servicing RBI AG, Subsidiaries, Sektor, Network Banks with research services using established tools. Group directive developed in 2025, going live Q1/2026. > Marketing science & effectiveness' learning initiative fully executed: How Brands Grow Live! session held with 30 top executives; 46 colleagues complete external marketing science trainings; learning video series produced in-house	2.00
Organizational AI Transformation > Increase AI Maturity from "Level 2: Opportunistic" to "Level 3: Systematic" across the group. > Successful implementation of the AI Strategy measured by the number of implemented, re-usable, use cases increasing efficiency (e.g. KYC) or customer experience (e.g. customer facing applications). 2: Meets expectations: qualitative assessment	10	ad 1) > RBI's AI Maturity achieved "Level 3: Systematic" in 2025. In the group, network units have started their own AI Transformation programs and are conducting their first country-specific measurements of AI adoption. Ad 2) > Advanced digital transformation with multiple innovative artificial intelligence use cases in corporate and retail banking, including customer identity verification, automated trade finance communications, and personalized marketing offers. > Rolled out reusable chatbot frameworks and launched artificial intelligence knowledge assistants, boosting operational efficiency and user engagement. > Delivered extensive training programs and collaborated with academic institutions to strengthen data science skills and promote responsible artificial intelligence adoption. > Ensured compliance with legal and regulatory standards through robust governance and policy frameworks. > Organized numerous workshops, events, and communication campaigns to raise awareness and support upskilling across the organization. > Fostered a vibrant artificial intelligence community, accelerating innovation, improving customer experience, and reinforcing leadership in artificial intelligence technologies. > 12 unique use cases implemented in AT > 10 use cases implemented in group > 11 blueprints developed and rolled-out	2.00
Grow active client base > Achieve active client base goals in both Retail and CIB areas, as defined in respective board member MBOs. 2: Meets expectation: Retail and CIB equally balanced 50:50	10	> RETAIL: Active Customer base reached 8.3mn (+5.2%) across 9 NWBs (RU, UA excluded) > CIB: active client base increase by 1,801 clients as of Dec 2025 YTD	2.00
100			2,00

Individual Objectives CIB Products & Solutions: Lukasz Januszewski (performance period 1.1.2025 to 30.4.2025)

Financial Objectives (40%)	%	Measured Performance	Weight	Factor (capped)	W-Factor	Result
> ROE - Gruppe	40	% deviation Actual vs. Budget				2.00
> CIR - Gruppe						
> Portfolio Quality Corporate - Gruppe non-EE average PD		ROE - Group	0.25	1.24	0.31	
> RBI AT Head Office Kosten (CIB area)		CIR - Group	0.25	1.05	0.26	
> RBI AT Head Office Kosten (RBI total)						
2: meets expectations ^{1,2} -0,8		Portfolio Quality Corporate - Group non-EE average PD	0.25	1.17	0.29	
		RBI AT Head Office costs (CIB area)*	0.25	1.04	0.26	
		overall achievement: 1,13				

- > *Due to the mid-year departure of Lukasz Januszewski from the RBI Executive Board and the consequently shorter performance period, the KPI "RBI AT Head Office Costs (RBI overall)"—which is designed for an annual assessment—cannot be used to evaluate Mr. Januszewski's performance. Therefore, the weighting of the KPI "RBI AT Head Office Costs (CIB division)" was correspondingly increased to 25%.

Non-financial Objectives (60%)	%	Measured Performance	Result
Attractive employer & high performing culture	10	ad 1)	2.00
Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.		<ul style="list-style-type: none"> > 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program > implementation of a new Onboarding HUB, 5 onboarding events for new joiners > improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects > launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views 	
Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model		ad 2)	
2: Meets expectations: qualitative assessment		<ul style="list-style-type: none"> > 49 leader's learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer > including resilience offer in leadership education with in total 46 leaders. > 100 leaders participated in team development workshops > At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School > two offsite meetings were facilitated for the Top 60 leaders of the Head Office 	
Focus on responsible customers / businesses	10	> volume of new sustainable finance solutions +100% above BUD	3.00
> We will support our Corporate and Investment Banking customers with new EUR 7 bn sustainable financing solutions in RBI Group. The volume includes financing (Based on ESG Rulebook) and lead-arranged sustainable bonds, Schuldschein issuances.		<ul style="list-style-type: none"> > share of ESG Funds 46% > share of ESG Certificates 40% > As of April the development of the Climate and Environmental Transition Group Policy has been started. > Implement ESG engagement strategy by clustering clients based on specific criteria and a tailor-made sales and engagement approach was developed, the customer planning meetings for the first industries were planned. 	
> 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			
> Develop execution plan for reaching CO2 targets 2030 in line with Transition plan and implementation of necessary measures			
> Implementation of ESG engagement strategy, focus on clients with high CO2 emissions			
2: Meets expectations: qualitative assessment			

Non-financial Objectives (60%)	%	Measured Performance	Result
Group Synergies & New Technology: # Group Business Owner (GBO) # AT Transformation (Artificial Intelligence) 1) Group Business Owner (GBO): <ul style="list-style-type: none"> Roll out of Group Business Ownership approach in the Group. Measurements: Scale GBO approach to cover CIB Change-the-Bank investments in proportion of 40% in 2025 2: Meets expectations 32% - 48% 2) AI Transformation <ul style="list-style-type: none"> Scale AI Features and -Tools across CIB: Evolve CIB AI use cases in top priority areas (Sales Support, KYC Process Efficiency, Customer Experience, Media Monitoring, Research) Actively push scaling of successfully tested AI use cases group-wide measurements: <ul style="list-style-type: none"> 5 AI Use cases are successfully implemented and regular reports on the usage (incl. # of users) are delivered to business owners for active management of AI usage AI Use cases are live in min 4 NWBs and regular usage of the AI features is confirmed by NWB 2: meets expectations: <ul style="list-style-type: none"> 5 AI Use cases are successfully implemented AI Use cases are live in 4 NWBs 	15	1) Group Business Owner (GBO): 43% of CIB CtB investments covered 2) AI transformation: <ul style="list-style-type: none"> 3 Central AI use cases in top priority areas have been successfully set into operation 2 Central AI use cases were scaled successfully to 5 NWBs outside RBI HO 	2.00
Grow active client base Increase active customer base (legal entities with GI > EUR 100/ GI <-100) in Corporate and Institutional Clients by 1,600 (i.e. 2.9% growth vs baseline eoy 2024 (total IC and Corporate, 55,790) and net of resegmentation within the bank). Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH 2: Meets expectations 1200 - 2000 additional customers	10	<ul style="list-style-type: none"> active client base increase by 1,801 clients as of Dec 2025 YTD 	2.00
Increase capital light x-sell <ul style="list-style-type: none"> Share of capital light product Gross Income of 63%. Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH 2: Meets expectations 59% - 67%	15	<ul style="list-style-type: none"> Share of capital light product GI APR 2025 YTD: 60% 	2.00
	100		2,10

Individual Objectives CIB Customer Coverage: Valerie Brunner						
Financial Objectives (40%)	%	Measured Performance				Result
<ul style="list-style-type: none"> > ROE - Group > CIR - Group > Portfolio Quality Corporate - Group non-EE average PD > RBI AT Head Office costs (CIB area) > RBI AT Head Office costs (RBI total) <p>2: meets expectations 1,2-0,8</p>	40	% deviation Actual vs. Budget	Weight	Factor (capped)	W-Factor	3.00
		ROE - Group	0.25	1.26	0.31	
		CIR - Group	0.25	1.04	0.26	
		Portfolio Quality Corporate - Group non-EE average PD	0.25	1.60	0.40	
		RBI AT Head Office costs (CIB area)	0.175	1.04	0.18	
		RBI AT Head Office costs (RBI total)	0.075	1.05	0.08	
overall achievement: 1,24						

Non-financial Objectives (60%)	%	Measured Performance			Result	
<p>Attractive employer & high performing culture</p> <p>1. Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.</p> <p>2. Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model</p> <p>2: Meets expectations: qualitative assessment</p>	10	ad 1)	<ul style="list-style-type: none"> > 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program > implementation of a new Onboarding HUB, 5 onboarding events for new joiners > improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects > launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views 	ad 2)	<ul style="list-style-type: none"> > 49 leader's learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer > including resilience offer in leadership education with in total 46 leaders. > 100 leaders participated in team development workshops > At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School > two offsite meetings were facilitated for the Top 60 leaders of the Head Office 	2.00
<p>Focus on responsible customers / businesses</p> <ul style="list-style-type: none"> > We will support our Corporate and Investment Banking customers with new EUR 7 bn sustainable financing solutions in RBI Group. The volume includes financing (Based on ESG Rulebook) and lead-arranged sustainable bonds, 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 > Develop execution plan for reaching CO2 targets 2030 in line with Transition plan and implementation of necessary measures > Implementation of ESG engagement strategy, focus on clients with high CO2 emissions <p>2: Meets expectations: qualitative assessment</p>	10	<ul style="list-style-type: none"> > volume of new sustainable finance solutions +100% above BUD > share of ESG Funds 45% > share of ESG Certificates 38% > Climate and Environmental Transition Group Policy developed and approved; non financial corporates portfolio 2030 target refined with country specific 2030 targets and 2026–2029 annual ambitions and incorporated into Group and country financial planning and budgeting; local country transition execution plans have been developed and operationalized to align with the overarching policy > Implement ESG engagement strategy by clustering clients based on specific criteria and a tailor-made sales and engagement approach was developed, customer planning meetings were successfully conducted across all corporate industries. Integration plan for customer engagement in RBI's transition policy has been developed. 			3.00	

Non-financial Objectives (60%)	%	Measured Performance	Result
Group Synergies & New Technology: # Group Business Owner (GBO) # AT Transformation (Artificial Intelligence)	15	1) Group Business Owner (GBO): 43% of CIB CtB investments covered 2) AI transformation in the first HY: <ul style="list-style-type: none"> ➤ 9 Central AI use cases in top priority areas have been successfully set into operation ➤ 7 Central AI use cases were scaled successfully to 5 NWBs outside RBI HO 	3.00
1) Group Business Owner (GBO): <ul style="list-style-type: none"> ➤ Roll out of Group Business Ownership approach in the Group. ➤ Measurements: Scale GBO approach to cover CIB Change-the-Bank investments in proportion of 40% in 2025 2: Meets expectations 32% - 48% 2) AI Transformation <ul style="list-style-type: none"> ➤ Scale AI Features and -Tools across CIB: ➤ Evolve CIB AI use cases in top priority areas (Sales Support, KYC Process Efficiency, Customer Experience, Media Monitoring, Research) ➤ Actively push scaling of successfully tested AI use cases group-wide measurements: <ul style="list-style-type: none"> ➤ 5 AI Use cases are successfully implemented and regular reports on the usage (incl. # of users) are delivered to business owners for active management of AI usage ➤ AI Use cases are live in min 4 NWBs and regular usage of the AI features is confirmed by NWB 2: meets expectations: <ul style="list-style-type: none"> • 5 AI Use cases are successfully implemented • AI Use cases are live in 4 NWBs 			
Grow active client base	10	<ul style="list-style-type: none"> ➤ active client base increase by 1,801 clients as of Dec 2025 YTD 	2.00
Increase active customer base (legal entities with GI > EUR 100/ GI <-100) in Corporate and Institutional Clients by 1,600 (i.e. 2.9% growth vs baseline eoy 2024 (total IC and Corporate, 55,790) and net of resegmentation within the bank). Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH			
increase capital light x-sell	15	<ul style="list-style-type: none"> ➤ Share of capital light product GI Dec 2025 YTD: 63% 	2.00
<ul style="list-style-type: none"> ➤ Share of capital light product Gross Income of 63%. Scope: Head Office, RBUA, RBRO, RBHU, RBCZ, TBSK, RBHR, RBAL, RBRS, RBKO, RBBH 2: Meets expectations 59% - 67%			
	100		2,65

Individual Objectives Ziele Retail: Andrii Stepanenko

Financial Objectives (40%)	%	Measured Performance				Result
> ROE - Group	40	% deviation Actual vs. Budget	Weight	Factor (capped)	W-Factor	2.00
> CIR - Group						
> Portfolio Quality Retail - Group non-RU: default rate		ROE - Group	0.25	1.26	0.31	
> RBI AT Head Office costs (Retail area)		CIR - Group	0.25	1.04	0.26	
> RBI AT Head Office costs (RBI total)		Portfolio Quality Retail - Gruppe non-RU: default rate	0.25	1.18	0.29	
2: meets expectations 1,2-0,8		RBI AT Head Office costs (Retail area)	0.175	1.05	0.18	
		RBI AT Head Office costs (RBI total)	0.075	1.05	0.08	
		overall achievement 1,13				

Non-financial Objectives (60%)	%	Measured Performance		Result
Attractive employer & high performing culture	10	ad 1)		2.00
Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.		> 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program		
Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model		> implementation of a new Onboarding HUB, 5 onboarding events for new joiners		
2: Meets expectations: qualitative assessment		> improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects		
		> launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views		
		ad 2)		
		> 49 leader's learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer		
		> including resilience offer in leadership education with in total 46 leaders.		
		> 100 leaders participated in team development workshops		
		> At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School		
		> two offsite meetings were facilitated for the Top 60 leaders of the Head Office		
Focus on responsible customers/businesses	10	> 18,4% of new sales of green and social loans within retail loans; 117% gross sales of ESG Investments		2.00
Achieving 10% of new sales of retail green and social loans within retail loans & gross sales of 580 mn EUR of ESG Investments.		> Supporting the financed emission target setting: All EU network banks were onboarded and supported the target setting, Current methodology evaluated and adjustments planned. National plans as an add on for refining the baseline applied.		
> Meets expectations if between 8.5% and 11.5%.				
Supporting the financed emission target setting of retail assets. a) EU countries to develop a target for EPC coverage for new sales and as well for b) data coverage necessary for CO2 calculations of residential and real estate for both EU/non-EU countries.				
> Meets expectations if a Group emission reduction target for Retail is established and supported by the NWBs				

Non-financial Objectives (60%)	%	Measured Performance	Result
AI (Artificial Intelligence) Transformation Support the implementation of an AI framework (artificial intelligence). 1. Voicebot rolled out to min. 1 NWB. > Meets expectations: rolled out to min. 1 NWB 2. Chatbot with CRM connection (lead collection & GI generation) rolled out to min. 4 NWBs. > Meets expectations: rolled out to min. 3 NWBs 3. Achieve min. 3,6 mn EUR benefit > Meets expectations: in a range of 20% up/ down from 3,6 mn	5	> 1. Voicebot available in 2 NWBs, RBUA and RBCZ > 2. rollout in NWBs shifted to Q1 2026 due to dependency on finalisation of Group Security requirement > 3. benefit reached 3,96 mn EUR	2.00
Grow active client base Increase Active Customer base. Become best in class in digital customer acquisition, incl. digital marketing & customer onboarding experience. > Achieve Active Customer base of 8.2 mn in 9 NWBs (RU, UA excluded) > Improve digital end-to-end onboarding (via web, mobile) to improve the digital NTB conversion rate > Boost brand & sales activation through digital marketing > Leverage on referrals from existing customers via MGM (member-get-member) > Increase lead conversion via real time lead management Strategic KPIs: 1. Increase Total Active Customer base (PI + SME) by 4.0% in 9 NWBs (RU, UA excluded) Meets expectations: 3-5% 2. Acquire digital NTB customers in 10 NWBs (RU excluded). Segment split is PI customer with 857 thsd and SME customers with 45 thsd. Meets expectations: in a range of 10% up/ down from segment level digital NTB.	10	> 1. Active Customer base reached 8.3mn (+5.2%) across 9 NWBs (RU, UA excluded) > 2. Digital NTB acquisition in 10 NWBs (RU excluded) delivering: > - PI (private investor): 1.02mn digital NTB customers > - SME (Small- and medium Enterprises): 113.3k digital NTB customers	3.00
Drive digital customers interactions with daily banking products in mobile app channel Create relevant, intuitive, personalized and rewarding digital interactions. > Cover core daily banking jobs-to-be-done (JTBD) end-to-end qualitatively in Mobile app for PI and Internet Banking in SME > Boost early engagement in both segments > Nudge and grow core behaviors using customer insights Strategic KPI: > 1. Increase Engaged PI Customers to 3.9 mn in 10 NWBs (RU excluded). > 2. Increase Engaged SME Customers to 0.3 mn in 10 NWBs (RU excluded). Meets expectations: in a range of 10% up/ down from the target level	10	> 3.79 mn Mobile Engaged PI(Private Individual) Customers in 10 networkbanks (RU excluded). > 0.32 mn Engaged SME (Small- and medium enterprises) Customers in 10 networkbanks (RU excluded).	2.00

Non-financial Objectives (60%)	%	Measured Performance	Result
<p>Increase digital sales LCV ratio (Lifetime contribution value) on Group level Become the leader in digital sales for key banking products in the mobile app.</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. <p>Strategic KPIs:</p> <ul style="list-style-type: none"> > Increase share of Digital Sales LCV for PI by 9pp from 47% to 56% in 10 NWBs (RU excluded). <p>Meets expectations: increase in the range to 7-11pp</p> <ul style="list-style-type: none"> > Increase share of Digital Sales LCV for SME by 2pp from 34% to 36% in 10 NWBs (RU excluded). <p>Meets expectations: increase in the range to 1-3pp</p>	10	<ul style="list-style-type: none"> > Growth supported strongly by Human channels and by implementation of new digital only sales journeys > Digital sales ratio of all core products have increased > share of Digital Sales LCV for PI increased by 13.5pp to 60.3% in 10 NWBs (RU excluded). > share of Digital Sales LCV for SME increased by 12.7pp to 47.2% in 10 NWBs (RU excluded). 	3,00
<p>Mobile native retail bank on a single banking platform</p> <p>Realize Raiffeisen Digital Bank strategy and execute</p> <p>2: meets expectations: qualitative assessment</p>	5	<p>Financial achievements:</p> <ul style="list-style-type: none"> > below expectations <p>non-financial achievements:</p> <ul style="list-style-type: none"> > Evaluation on RBI's strategic options for RDB ongoing; strategic options elaborated & evaluated, going concern case strengthened and supported by group BoM > various market analyses ongoing 	1,00
100			2,15

Individual Objectives CIO/COO: Andreas Gschwenter																													
Financial Objectives (40%)	%	Measured Performance				Result																							
<ul style="list-style-type: none"> > ROE - Group > CIR - Group > RBI AT Head Office costs (CIO/COO area) > RBI AT Head Office costs (RBI total) <p>2: meets expectations 1,2-0,8</p>	40	<p>% deviation Actual vs. Budget</p> <table border="1"> <thead> <tr> <th></th> <th>Weight</th> <th>Factor (capped)</th> <th>W-Factor</th> </tr> </thead> <tbody> <tr> <td>ROE - Group</td> <td>0.33</td> <td>1.26</td> <td>0.42</td> </tr> <tr> <td>CIR - Group</td> <td>0.33</td> <td>1.04</td> <td>0.34</td> </tr> <tr> <td>RBI AT Head Office costs (CIO/COO area)</td> <td>0.23</td> <td>1.07</td> <td>0.25</td> </tr> <tr> <td>RBI AT Head Office costs (RBI total)</td> <td>0.11</td> <td>1.05</td> <td>0.12</td> </tr> <tr> <td colspan="4">overall achievement: 1,12</td> </tr> </tbody> </table>		Weight	Factor (capped)	W-Factor	ROE - Group	0.33	1.26	0.42	CIR - Group	0.33	1.04	0.34	RBI AT Head Office costs (CIO/COO area)	0.23	1.07	0.25	RBI AT Head Office costs (RBI total)	0.11	1.05	0.12	overall achievement: 1,12						2.00
	Weight	Factor (capped)	W-Factor																										
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overall achievement: 1,12																													
Non-financial Objectives (60%)	%	Measured Performance				Result																							
<p>Attractive employer & high performing culture</p> <p>Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.</p> <p>Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model</p> <p>2: Meets expectations: qualitative assessment</p>	10	<p>ad 1)</p> <ul style="list-style-type: none"> > 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program > implementation of a new Onboarding HUB, 5 onboarding events for new joiners > improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects > launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views <p>ad 2)</p> <ul style="list-style-type: none"> > 49 leader`s learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer > including resilience offer in leadership education with in total 46 leaders. > 100 leaders participated in team development workshops > At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School > two offsite meetings were facilitated for the Top 60 leaders of the Head Office 				2.00																							
<p>Focus on inhouse ecology</p> <p>Inhouse ecology: Actively support RBI`s 1,5°C – aligned transition plan for own operations by CO2 reduction measures.</p> <p>2: meets expectations: qualitative assessment</p>	10	<ul style="list-style-type: none"> > ESG IT Data were delivered in time and quality as well as in scope. > scope and delivery of cloud relevant data extended to m365-data. > upgrade of Photovoltaic done in Head Office, generating up to +293% kWh/quarter 				2.00																							
<p>Adaptive Transformation: Operations Goes Adaptive & Agility in IT</p> <p>Agile Change: Completion of agile change process in the group and increased focus on client facing impact KPIs</p> <ul style="list-style-type: none"> > Impact KPIs defined per networkbank > 10 % increase of IT FTE fully dedicated to agile teams and of change the bank budget delivered in agile way of working – group wide > RBI HO Triangle setup increase from 1 to 4 <p>Operations efficiency</p> <ul style="list-style-type: none"> > Automation - Increase STP rate for 16 defined core servicing processes to 62% > Operations goes Adaptive: Establish 20 new Triangles in NWBs and 3 Triangles in RBI HO (4 in total) <p>2: meets expectations: quantitative assessment</p>	10	<p>Agile Change:</p> <ul style="list-style-type: none"> > All NWBs defined at least two impact KPIs For selected focus countries: CZ, HU, RO and UA: > KPI IT FTE fully dedicated to agile teams increased by 11% > KPI Change the Bank budget delivered in agile way of working increased by 13% > RBI HO Triangle setup increased to 3 (Implementation of additional Triangles in RBI Headoffice was reprioritized after the change in RBI's BoM in 1H 2025) <p>Operations efficiency</p> <ul style="list-style-type: none"> > Automation: STP rate for 16 defined core servicing processes of 62% achieved > Operations goes Adaptive: 20 new Triangles in NWBs and 2 Triangles in RBI HO (3 in total) were established 				2.00																							

Non-financial Objectives (60%)	%	Measured Performance	Result
IT Transformation in technology, data infrastructure and strategic projects Strategic initiatives: <ul style="list-style-type: none"> ➤ CLOUD adoption: Group-wide further strengthened and on promise Data Center reduction continued; 60% of applications running on Cloud; 45% of Data Center in Cloud ➤ Engineering: Engineering Transformation continued with a focus on deployment frequency; 75% of all applications deploy minimum once per month ; AI Software Development adopted group-wide; 1500 developers (+50%) using AI tool to increase efficiency in SW development ➤ Data: Data accessibility, operational efficiency and consolidation (decommissioning) roadmaps delivered. BCBS 239 compliance in co-responsibility with CRO; Significant progress in GDWH decommissioning achieved: RBHU 25% of interfaces migrated, group wide planning of GDWH decommissioning completed. 3 NWU started GDWH decommissioning implementation; Oracle footprint reduction: Oracle ODI free GDWH and EDWH; ➤ Enterprise Data Warehouse: Teradata Vantage cloud upgrade to leverage cloud elasticity in EDWH; Technical correctness measurable and ambition of 98% achieved; Timeliness of 90% achieved; Technical completeness measurable and ambition of 98% achieved ➤ Data accessibility; +10% sharable and reusable data sets provisioned; +10% source systems exposing sharable and reusable data sets; Self service Data Platform offering for RBI Data Products established (APEX, PowerBI); Denodo decommissioning (30% of use cases migrated); Qlik fully migrated to cloud; Cognos reporting decommissioning planning done ➤ GEBOS (Core Banking System replacement) delivery in second project year (3 in total) successfully done; Deliver 60% of the scope of Core Banking transformation (means major functionalities like Interest & Accruals, Account Connections & Limits, Account, Coverage Check, Postings & Balances, Fees, Account Statement). Integration with major applications like Norkom, Finevare, Kamakura, Layer 2, Geos, ZV, Loxon, ZKD, COLEEN, Integral done. This includes also migration of production data to ensure end 2 end completion; Deliver 60% of scope with replacement of SMS (i.e. the current Collateral Management System) with the new System provided by LOXON; ➤ Deliver Cards Project/Liberatio: Liberatio delivered until EOY 2025; Process Automation implemented by replacement of Legacy Application ECAP 	10	Strategic Initiative Achievements: CLOUD adoption: <ul style="list-style-type: none"> ➤ 60,3% of applications running on Cloud ➤ 46% of Data Center Footprint in Cloud ➤ Engineering: 79% of all applications/agile products deploy minimum once per month ➤ AI Software Development adopted group-wide: 1878 developers (88%) used AI tool Data: <ul style="list-style-type: none"> ➤ GDWH Decommission: RBHU 46% of interfaces migrated; implementation started in 4 units; group-wide decommissioning plan completed ➤ Oracle footprint reduction: ODI successfully replaced in EDWH by self-developed framework (ODIN) Enterprise Data Warehouse: <ul style="list-style-type: none"> ➤ Teradata Vantage cloud contract renewal successfully negotiated, leading to significant cost savings; upgrade to new version enabled agentic AI and leveraged elasticity ➤ Ambitions for Timeliness as well as technical Correctness and Completeness overachieved ➤ Ambitions for Data accessibility overachieved ➤ +58% sharable and reusable data sets provisioned ➤ +67% source systems exposing sharable and reusable data sets ➤ Self service Data Platform offering for RBI Data Products established ➤ Denodo decommissioning: 100% of use cases migrated GEBOS (Core Banking System replacement) delivery in second project year successfully done <ul style="list-style-type: none"> ➤ significant progress made in CBS transformation across all three delivery teams in collaboration; 55% of original project scope completed - recently launched AI based approach will reduce time required for the RBI scope development; Cards Project/Liberatio: <ul style="list-style-type: none"> ➤ Over 143,000 customers were successfully migrated from card complete to RBI ➤ Process Automation implemented by replacement of Legacy Application ECAP (automation rates increases by 45% to up to 90% were achieved, for example: 62% for private credit card onboarding, 90% for private credit card limit changes) 	2.00
2: meets expectations: qualitative assessment			

Non-financial Objectives (60%)	%	Measured Performance	Result
RBI Information and Cyber Security & Resilience <ul style="list-style-type: none"> ➤ Deliver DORA according to the roadmap ➤ Deliver IT Risk 2023 OSI according to the action plan ➤ Finish the rollout of DDoS protection tool Cloudflare to the whole group (level 3, 4 and 7 where applicable) ➤ Define an IDM group strategy and finish the internalization of the R-IT IDM team ➤ Adapt the IT controls approach to ensure asset level compliance in a way that the approach scales for the group. Rollout of IT Controls to the group according to plan <p>2: meets expectations: qualitative assessment</p>	10	<ul style="list-style-type: none"> ➤ successful delivery of 2025 Digital Operational Resilience Act (DORA) roadmap deliverables on time and required quality. ➤ successful delivery of all IT Risk 2023 on-site inspection findings with deadline 2025 by or prior to committed timeline to ECB. Selective parts of 2026 deliverables already closed ahead of time in 2025. ➤ successful roll-out to whole group (level 3, 4 and 7 where applicable) of 'Cloudflare' DDoS (distributed denial of service) protection tool ➤ IDM group strategy: group strategy and finish the internalization of the R-IT IDM team: R-IT IDM team fully operational since February ➤ IT control approach reviewed and adapted based on internal learnings and external comparison. Successful pilot for automation in RBI HO established. Group rollout delivered according to plan and the respective onsite inspection finding was accepted by internal audit. RBI HO effectiveness 2025 >80% for critical and on-critical services). 	2.00
Cost Savings <p>Deliver committed savings in 2025 as follows (all RBI HO):</p> <ul style="list-style-type: none"> ➤ R-IT: ensure entire AT 2025 committed saving of 5 Mio. Euro is fully achieved by end of 2025 <p>2: meets expectations: achieve savings</p>	10	<ul style="list-style-type: none"> ➤ Based on R-IT Forecast IV 2025, savings of € 5.8M have been achieved 	2.00
	100		2,00

Individual Objectives CRO: Hannes Mösenbacher

Financial Objectives (40%)	%	Measured Performance			Result	
> Portfolio "Quality- Group (non-EE)	40	% deviation Actual vs. Budget	Weighting	Faktor (Deckel)	W-Faktor	3.00
> CIR - Grpup		Portfolio "Quality- Group (non-EE)	0.20	1.39	0.28	
> Risk Costs - Group		CIR - Group	0.20	1.04	0.21	
> NPE Ratio - Group: (EBA green benchmark)		Risk Costs - Group	0.20	1.60	0.32	
> RBI AT Head Office costs (CRO area)		NPE Ratio - Group:	0.20	1.60	0.32	
> RBI AT Head Office costs (RBI total)		RBI AT Head Office costs (CRO area)	0.14	1.06	0.15	
2: meets expectations 1,2-0,8		RBI AT Head Office costs (RBI total)	0.06	1.05	0.06	
overall achievement: 1,34						

Non-financial Objectives (60%)	%	Measured Performance	Result
Attractive employer & high performing culture	10	ad 1)	2.00
Continue strengthening RBI Group as an attractive employer by supporting the implementation of key improvements identified within Employee Engagement survey.		<ul style="list-style-type: none"> > 9 sessions with 440 participants organized to strengthen employer attractiveness, with focus on fostering career and growth opportunities; 418 Career AdvisorGPT unique users, 59 candidates in aspired leadership pool, 1300 unique visits to Career & Growth HUB, 24 mentees in a Mentoring program > implementation of a new Onboarding HUB, 5 onboarding events for new joiners > improving processes and procedures with Fridays for Innovation with 27 participants and 6 initiated projects > launch of a new Employer Value Proposition, incl. internal poster and communication campaign with 3288 unique views 	
Foster high performing culture at a healthy pace by defining and role-modelling leadership routines and standards; launching further activation measures and development opportunities to support the implementation of RBI Leadership Model		ad 2)	
2: Meets expectations: qualitative assessment		<ul style="list-style-type: none"> > 49 leader's learning sessions with in total 843 participants. 21 leaders used the centrally funded online coaching offer > including resilience offer in leadership education with in total 46 leaders. > 100 leaders participated in team development workshops > At executive level, 10 senior leaders participated in the international Network & Inspiration program in cooperation with IMD Business School > two offsite meetings were facilitated for the Top 60 leaders of the Head Office 	
Focus on responsible customers / businesses	10	> CO2 Targets for 2030 approved for RBI group and units and as well on path of achieving them.	2.00
CRO is responsible for setting and committing to a 2026-2030 path to fulfil the 2030 CO2 related targets (in alignment with the respective business board member – Corporate incl. Mid-Market – and to support the implementation of the execution plan to be developed by the Business Board Member.		> Transition plan developed by Business approved and in line with Risk Framework, all audit and OSI findings on track.[]	
Further support on data collection efforts		<ul style="list-style-type: none"> > 25% increase in terms of collected ESG questionnaires and extracted ESG reports > ESG data for the top 100 Financial Institutions collected > go-live with our AI tool to extract quantitative data from ESG reports 	
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>6. Compliance: No material fines imposed due to breaches of regulations for compliance. Audit findings are closed in time. No major backlogs in critical compliance related services (KYC and transaction monitoring screening); Completion ratio of mandatory compliance trainings by RBI staff in CRO board area is at 95%.</p> <p>2: Meets expectations: Qualitative assessment</p>	20	<p>ad 1) Accurate, timely and reliable data confirmed by Data governance board</p> <p>ad 2) Separate reporting lines of risk management continue, risk management areas are set-up independently from business generating units and strong risk governance institutionalized in all entities and overall group (e.g. group CRO appoints local CROs).</p> <p>ad 3) EBA stress testing exercise finalized in the top 25% of participating banks according to adverse CET1 depletion</p> <p>Resilience measure and concentration limits have been proven effective visible for example through low risk costs; Stable and strong external rating: A1 long term rating confirmed by Moodys and A- by Standard&Poor's</p> <p>ad 4) Daily group wide reliable position data ensured effective market risk and liquidity risk handling; Daily credit risk RWA calculations enhanced steering tools; position data is available for 1st and 2nd line of defense;</p> <p>ad 5) ESG is integrated in overall ICAAP and underwriting processes</p> <p>Forward looking risk management approach proven on base on special risk factor concept</p> <p>ad 6) Russia de-risking continued: Dual steering concept, -67% loan portfolio reduction as of YE 2025 compared to Q3 2023, reduction of payment volume; Rapidly changed sanction requirements have been implemented and monitored; mandatory compliance trainings by RBI staff reached 97%.</p>	2.00
<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 > regular validation on these criteria: SMART: > 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>Data & Analytics:</p> <ul style="list-style-type: none"> > first AI created rating report implemented in daily operations. Solution awarded with Global Finance award on Best Corporate/Institutional Bank for AI in Finance in Western Europe. > Further usage of APEX platform as new central analytic platform for example for joined retail rating models > Development of new regular and large corporate rating model as well as for small and medium businesses <p>AI use cases:</p> <ul style="list-style-type: none"> > 2 use cases in Know-your-customer (KYC) area implemented > Next Best Offer rolled-out to RBUA, RBRO, RBBH and RBHU > eHive Migration and SQL Tools Lineage Optimization (with Data Integration Platform) > Various AI assistants rolled out in Head Office and various networkbanks > Translation Assistant rolled out to 3 NWBs > Trade Finance E-Mail Automatization > Implemented and Supported Ask Your Policy Group Policy Chatbot (with Group Supervisory Affairs & Regulatory Governance) > Introduced 3 AI Knowledge Hub Assistant "chatbots" with 1.179 chats & 500 unique users; Development of Research Assistant (for Raiffeisen Research) > AI Framework support via operationalization of AI Committee; group-wide roll-out of Use Case Database and Governance framework fully functional; - AI Group Policy updated and approved; adapted use case process standard handed in for approval; AI Transformation program developed <p>Training:</p> <ul style="list-style-type: none"> > 95% participation in AI Literacy Training (AI Act Article 4) > 7633 colleagues participated in Data Science Academy - Level 1 > 28 colleagues participated in technical Foundations of APEX Databricks - eLearning 	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 2026 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 February 2026 for the year 2026) and against which RBI ROE and CIR values actually achieved in a performance year are measured (the target achievement was based on an adjusted consolidated ROE; see section 3). 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.

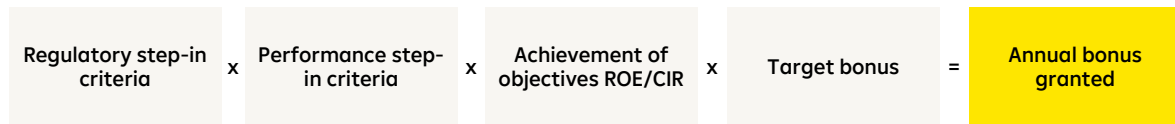
Please refer to section 2.4.2 of the Company's remuneration policy for further details on how the bonus system for members of the Management Board works.

Fulfillment of the targets for the ROE and CIR ratios in 2025 is as follows:

2025 Targets	% of Bonus	Target	Achieved	% of Target	Performance
Cost Income Ratio RBI	50%	50,0%	44.84%	110.32%	118.36 %
Return on Equity RBI	50%	12,5%	15.80%	126.40%	

The overall performance relevant to bonus payments amounted to 118,36% in 2025. 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:



As the Company's Personnel Committee determined that the step-in criteria for granting a bonus for 2025 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 full target bonuses as performance bonuses for 2025, as calculated on the basis of the above formula, as well as taking into account the bonus cap, to the members of the Management Board.

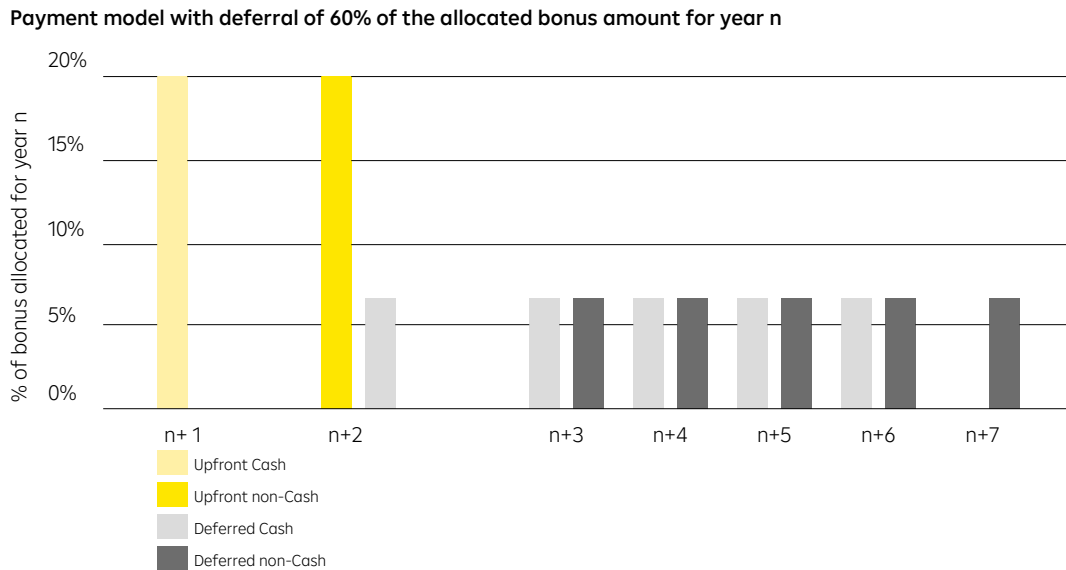
The bonus amounts specifically allocated to the individual members of the Management Board for the 2025 financial year are shown in the "Variable remuneration" column of table 1 [and table 2] in section 4.1.

4.2.6 Payment model

The annual performance bonus awarded to members of the Management Board for the 2025 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 2025 annual bonus:



5. Malus and clawback

Annual performance bonus for the 2025 financial year

In accordance with the remuneration policy and the regulatory requirements, the performance bonus allocated for the 2025 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 2025 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		2025 vs 2024	2024 vs 2023	2023 vs 2022	2022 vs 2021	2021 vs 2020
in € thousand						
Johann Strobl CEO	In %	3%	- 3%	3%	20%	14%
	absolute	58	-58	58	352	214
Andreas Gschwenter COO/CIO	In %	3%	- 3%	0%	1%	13%
	absolute	39	-39	0	8	179
Hannes Mösenbacher CRO	In %	22%	- 3%	0%	1%	13%
	absolute	322	-39	0	8	178
Łukasz Januszewski CIB Products & Solutions	In %	2%	- 3%	0%	0%	13%
	absolute	39	-39	-1	6	178
Andrii Stepanenko Retail Banking	In %	2%	- 3%	0%	0%	12%
	absolute	38	-41	0	8	177
Valerie Brunner CIB Customer Coverage	In %	3%	- 3%	-	-	-
	absolute	39	-38	-	-	-
Year-on-year change of average employees remuneration on FTE basis						
Company employees	In %	3%	7%	8%	1%	0%
	absolute	3	6	7	0,96	-0,19
Group Performance		2025	2024	2023	2022	2021
ROE		15,80%	9,45%	14,80%	26,80%	10,90%
CIR		44,84%	43,05%	43,11%	36,60%	53,50%

Notes:

Mr. Lukasz Januszewski's total compensation for 2025 has been extrapolated 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 2025 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, where the target achievement was based on an adjusted consolidated ROE; see section 3.). 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 2025 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, 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. € 160,000 for the Chairman of the Supervisory Board
- b. € 110,000 each for the Deputy Chairmen of the Supervisory Board
- c. € 70,000 each for every other elected member of the Supervisory Board
- d. an additional € 20,000 each for the Chairmen/Chairwoman of the Audit Committee and Risk Committee and additional € 10,000 for the Chairwoman of the Digitalization Committee
- e. an additional attendance fee of € 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 2025 financial year has been calculated as follows (subject to a possible deviating resolution at the Annual General Meeting 2026):

Supervisory Board Member in € thousand	Fixed Remuneration	Attendance Fee	Fixed Remuneration for Committee Chairman-ships	Sum
Erwin Hameseder	160	65	0	225
Martin Schaller	110	57	0	168
Heinrich Schaller	26	16	0	41
Reinhard Schwendtbauer	85	22	0	106
Michael Alge	70	14	0	84
Eva Eberhartinger	70	34	20	124
Andrea Gaal	70	65	10	145
Michael Höllerer	70	24	0	94
Rudolf Könighofer	70	16	0	86
Heinz Konrad	70	24	0	94
Reinhard Mayr	16	6	0	22
Birgit Noggler	70	61	20	151
Christof Splechtna	54	12	0	66
Manfred Wilhelmer	70	13	0	83
Sum	1,011	428	50	1,489

The total remuneration of the Supervisory Board members in relation to the 2025 financial year corresponds to 83% of the average remuneration of a member of RBI AG's Management Board in the 2025 financial year (based on the values shown in section 4.1.1).

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 March 2025, the Annual General Meeting approved the remuneration report that was presented by RBI AG for the 2024 financial year, with the vote being of a recommendatory nature.



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