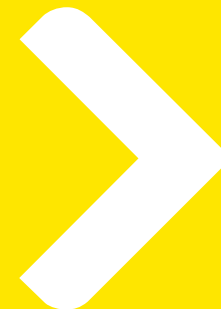




Raiffeisen Bank International **Green Bond Update**

September 2024

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Our Sustainability Strategy:

- Embrace our responsibility as Engaged Citizen to support arising social, economic and environmental issues in Austria and CEE via our bond programs
- As a Responsible Banker, we align our business strategy with the UN's Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks
- We are committed to diversity, and take active measures to ensure an inclusive working environment as a Fair Partner



Sustainability Ratings and Index Memberships



A Leading Sustainable Bond House

in our Home Markets in Q1–Q3 2024 ⁽¹⁾

Rank	Bookrunner	Amount EURm	Issues	Share (%)
1	Raiffeisen Bank International	2,002.99	18	9.50%
2	Erste Group Bank	1,582.80	13	7.50%
3	JP Morgan	1,430.42	9	6.78%
4	BNP Paribas	1,269.85	9	6.02%
5	Goldman Sachs	1,267.78	10	6.01%
6	Citi	1,266.67	7	6.00%
7	UniCredit	1,228.10	14	5.82%
8	Deutsche Bank	1,154.46	7	5.47%
9	HSBC	900.00	5	4.27%
10	Societe Generale	840.28	6	3.98%

Largest Austrian Green & Social Bond Issuer Pioneering Financial Sector Issuer in Austria & CEE

EUR 350,000,000	EUR 300,000,000	EUR 300,000,000	EUR 500,000,000
4.971% Green Bonds due 2030	7.000% Sustainable SNP MREL Eligible Bond	5.952% Green Bonds due 2026	7.125% Sustainability Bonds due 2026
BOOKRUNNER	BOOKRUNNER	BOOKRUNNER	BOOKRUNNER
Apr 2024 Slovakia	Oct 2023 Romania	Feb 2023 Slovakia	Jan 2023 Czech Rep.

Sources: RBI, Bloomberg

(1) Bloomberg League Tables; Ticker: LEAG@SUSTAINABLE BONDS; Region: Austria, Central and Eastern Europe (ex Russia); Period: as of Oct 2024

(2) Consistent with levels required to meet the Paris Agreement goals.

4 Pillars of the Sustainability Bond Framework



Use of Proceeds

- > Green Buildings
- > Renewable Energy
- > Energy Efficiency
- > Clean Transportation
- > **Agriculture and Forestry**
- > **Pollution prevention & control**
- > **Eco-efficient circular economy**
- > **Sustainable Water & Wastewater Mgmt.**
- > **Education and vocational training**
- > **Access to essential services**
- > **Affordable Housing**
- > **Employment generation and protection**



Identification of eligible loans

- > Standard Credit Process
- > Pre-screening
- > Analysis of potential Eligible Loans
- > Asset Approval and Review in the Sustainability Bond Committee (SBC)
- > Monitoring and Reporting



Mgt of Proceeds

- > Net proceeds of RBI Green, Social or Sustainability Bonds will be managed by the Sustainable Finance Department on a portfolio basis
- > Eligible Loans included will be entered in RBI's Sustainable Asset Register



Reporting

- > Annual allocation reporting on a portfolio level
- > Annual impact reporting on a portfolio level
- > Case studies highlighting the qualitative impacts of RBI's Eligible Green and Social Loans

Second Party Opinion by SUSTAINALYTICS

- > Sustainalytics considers that investments in the eligible categories are expected to deliver positive environmental or social impacts and advance the UN Sustainable Development Goals

- > Sustainalytics considers these risk management systems to be adequate and the project evaluation and selection process to be in line with market practice

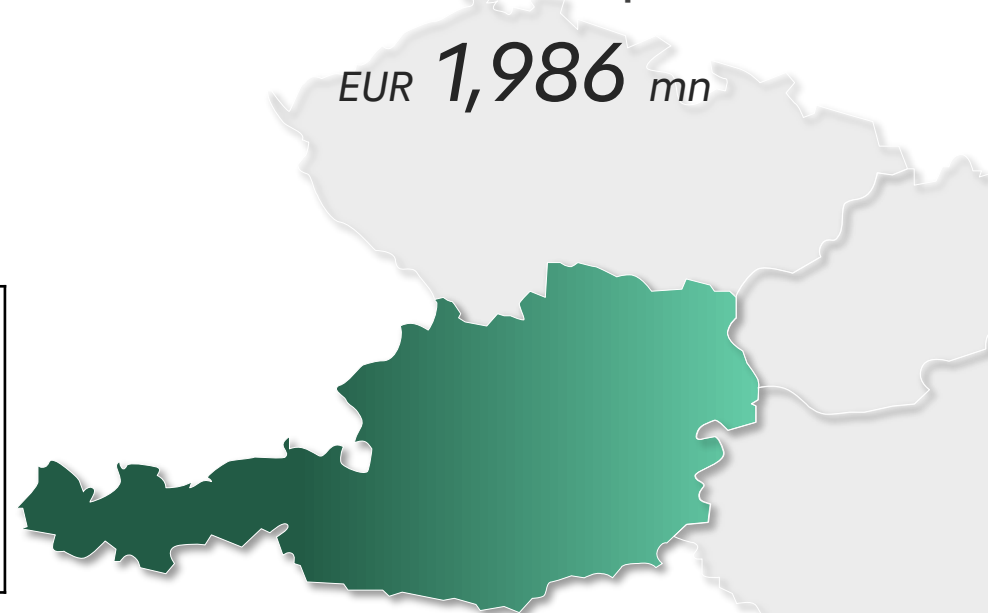
- > RBI's process for management of proceeds is aligned with market practices, including an internal Sustainable Asset Register to track the allocation of sustainable bond proceeds.

- > Sustainalytics views RBI's allocation and impact reporting commitments as aligned with market practice.

Issued Green Bonds at Head Office

<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS2055627538</p> <p>EUR 750,000,000</p> <p>0.375% Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Sept. 2019 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS2353473692</p> <p>EUR 500,000,000</p> <p>1.375% Green Bonds due 2033</p> <p>BOOKRUNNER</p> <p>Jun. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>XS2526835694</p> <p>EUR 500,000,000</p> <p>4.125% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Sep. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015052*</p> <p>EUR 4,300,000</p> <p>0,25% + inflation add-on Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Oct. 2020 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015136*</p> <p>USD 4,164,000</p> <p>0,00% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Mar. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015151*</p> <p>USD 2,398,000</p> <p>conditional 2.00% or 0.00% Green Bonds due 2024</p> <p>BOOKRUNNER</p> <p>Jun. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015201*</p> <p>NOK 63,300,000</p> <p>1,5% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Sept. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015193*</p> <p>CZK 274,450,000</p> <p>conditional 4.50% or 0.00% Green Bonds due 2024</p> <p>BOOKRUNNER</p> <p>Oct. 2021 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015227*</p> <p>USD 3,134,000</p> <p>1.5% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Feb. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015235*</p> <p>CZK 347,700,000</p> <p>3.5% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Feb. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B014642*</p> <p>EUR 5,250,000</p> <p>1.00% + inflation add-on Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Jun. 2019 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015334*</p> <p>HUF 2,259,000,000</p> <p>7.5% Green Bonds due 2026</p> <p>BOOKRUNNER</p> <p>Apr. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015367*</p> <p>EUR 9,500,000</p> <p>Step-up 2.00% / 3.50% Green Bonds due 2028</p> <p>BOOKRUNNER</p> <p>Jun. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015383*</p> <p>HUF 5,329,000,000</p> <p>conditional 12.50% or 0.00% Green Bonds due 2025</p> <p>BOOKRUNNER</p> <p>Jun. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015409*</p> <p>EUR 49,100,000</p> <p>Inflation linked Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Sep. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015417*</p> <p>EUR 50,000,000</p> <p>Inflation linked Green Bonds due 2027</p> <p>BOOKRUNNER</p> <p>Oct. 2022 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B015433*</p> <p>EUR 49,000,000</p> <p>Inflation linked Green Bonds due 2028</p> <p>BOOKRUNNER</p> <p>Jan. 2023 Austria</p>	<p>Raiffeisen Bank International Member of RBI Group</p> <p>AT000B014782*</p> <p>CZK 256,740,000</p> <p>1,85% Green Bonds due 2024</p> <p>BOOKRUNNER</p> <p>Oct. 2019 Austria</p>
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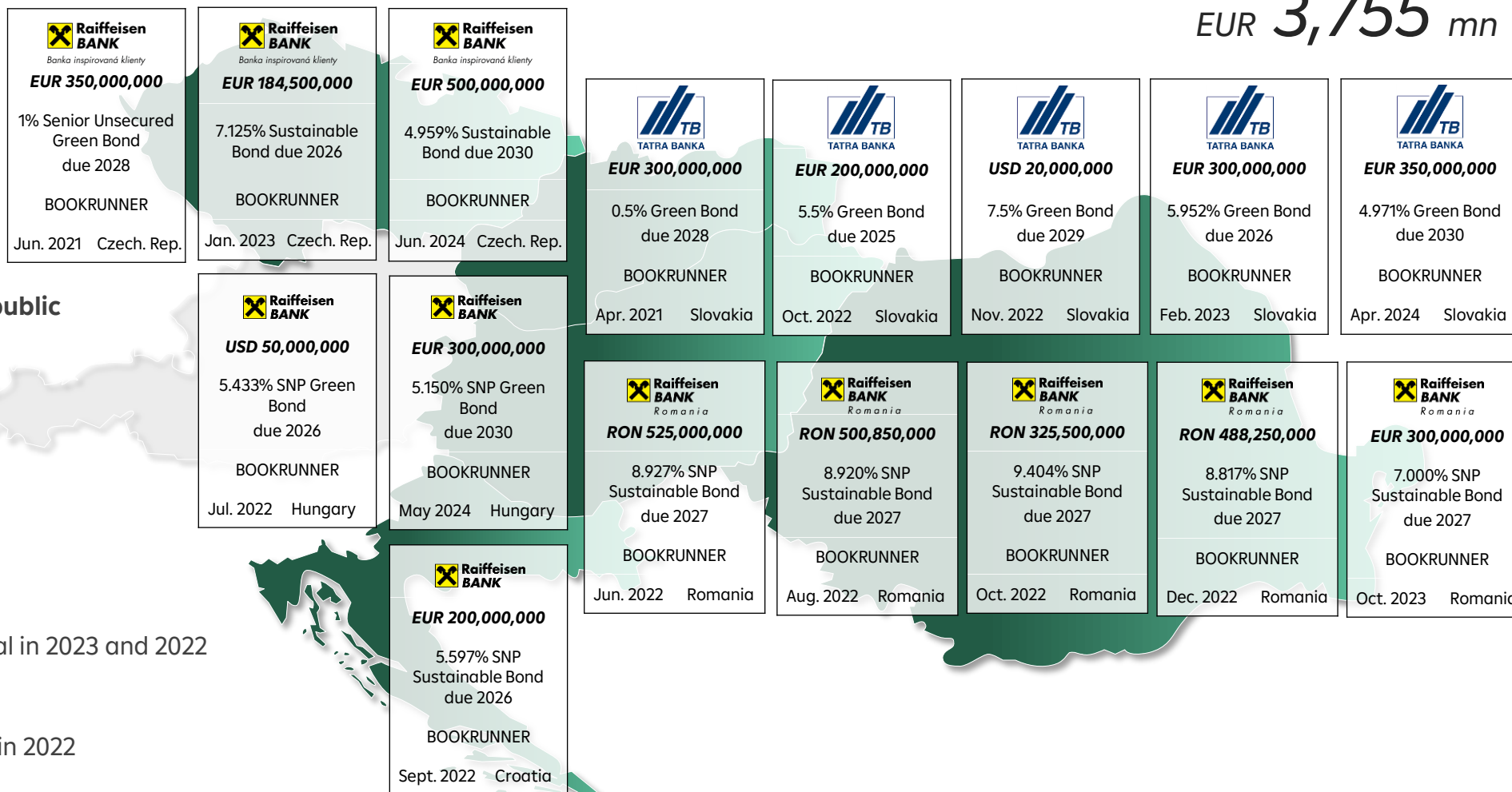
RBI Green Bond issuances as of 30 September 2024



* The bond is issued with an open issuance period. The initial volume stated above may increase

RBI network banks Sustainable Bond issuances as of 30 September 2024

EUR 3,755 mn



Raiffeisen Bank Czech Republic

Sustainable Bond in 2024

Tatra Banka

Green Bond in 2024

Raiffeisen Bank Hungary

Green Bond in 2024

Raiffeisen Bank Romania

Six Sustainable Bonds in total in 2023 and 2022

Raiffeisen Bank Croatia

Inaugural Sustainable Bond in 2022

(as of 30 September 2024)

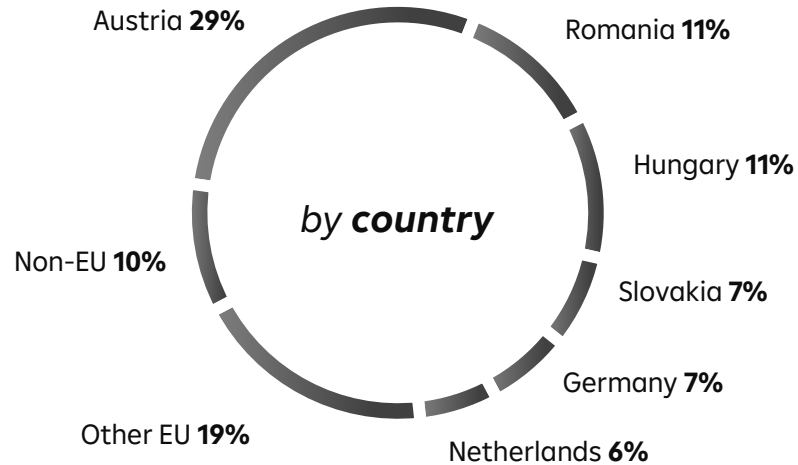
Green loan portfolio total volume:

EUR **1,909** mn

EUR **1,771** mn
disbursed

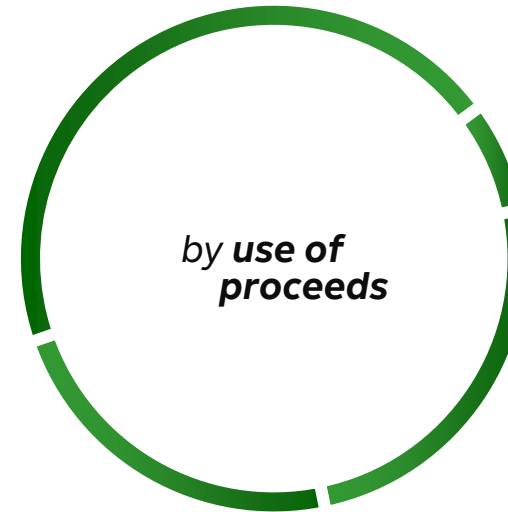
EUR **138** mn
undisbursed

The average **green asset seasoning** in the eligible portfolio is 2.1 years



Green buildings
45%
EUR 862 mn

Energy efficiency
23%
EUR 438 mn



Clean transportation
7%
EUR 134 mn

Renewable energy
25%
EUR 475 mn

Impact of green loan portfolio

(as of 31 December 2023)



~1,022 thsd.

tons CO₂ avoided
annually for the Eligible
Green Loan Portfolio



~243 thsd.

equivalent to annual
greenhouse gas emissions
of 243,249 passenger
vehicles for one year



534

tons CO₂ avoided
annually per
invested EUR 1 mn

The most recent Allocation and Impact report publication is available [here](#).



	Moody's	Standard & Poor's
Long-term	A1	A-
Outlook	Stable	Negative
Short term	P-1	A-2
Junior Senior Unsecured	Baa2	-
Subordinated (Tier 2)	Baa2	BBB
Additional Tier 1	Ba2 (hyb)	BB
Public-sector covered bonds	Aa1	-
Mortgage covered bonds	Aa1	-

Group Investor Relations

Raiffeisen Bank
International AG

Am Stadtpark 9
1030 Vienna
Austria

+43 1 71 707 2089

ir@rbinternational.com

www.rbinternational.com

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