



RBI 2020

GREEN BOND FRAMEWORK

Information brochure on the Green Bond Framework



**Raiffeisen Bank
International**

Member of RBI Group

RAIFFEISEN BANK INTERNATIONAL AG AS A GREEN BOND ISSUER

Raiffeisen Bank International AG (“RBI”) considers Austria, where it operates as a leading commercial and investment bank, and Central and Eastern Europe (CEE) as its domestic market. Comprehensive measures to improve sustainability play an increasingly important role in its business activities.

As well as actively endorsing finance projects that have a positive impact on climate and the environment, RBI itself is an issuer of green bonds on the capital market. Its own sustainability strategy seeks to support the goals of the UN’s 2030 Agenda for Sustainable Development.

WHAT IS A GREEN BOND?

As is the case for “normal” bonds, a green bond involves RBI borrowing capital from the bond subscribers and paying a fixed rate of interest over the maturity, before repaying the principal at the end of the maturity.

The distinctive feature of a green bond is that the net proceeds of the bond issue are specifically used to finance and/or refinance new and existing green loans. Until the net proceeds of a green bond are finally used or on occasions where it is not possible to grant eligible green loans immediately, Raiffeisen Bank International AG will either invest the funds in money market instruments or retain them as cash on a temporary basis.

WHAT IS A GREEN LOAN?

Green loans constitute funding granted by RBI for projects and activities that promote climate or other environmental or sustainable causes. Some of the many examples include the construction of energy-efficient buildings or the financing of wind farms.

Certain criteria have to be met for the financing to be considered as a green loan. The purpose of the financing must come under one of the following categories that are defined in RBI’s framework:

- renewable energy
- green buildings
- energy efficiency
- clean transportation
- water management and waste water management

WHAT IS THE SELECTION PROCEDURE FOR GREEN LOANS?

Whether a loan is eligible to be a green loan is assessed on a case-by-case basis according to RBI’s standard credit process. Eligible green loans that meet the criteria in the

Sustainability rating



C+ level and prime status for ESG corporate rating from ISS ESG (June 2020)

green bond framework are approved by the Green Bond Committee at RBI and added to the register for green loans. A certified auditor checks compliance with the procedure for classifying loans as a green loan as set out in the Green Bond Framework of Raiffeisen Bank International AG.

RBI’S ISSUANCE GUIDELINES FOR GREEN BONDS

GREEN BOND FRAMEWORK

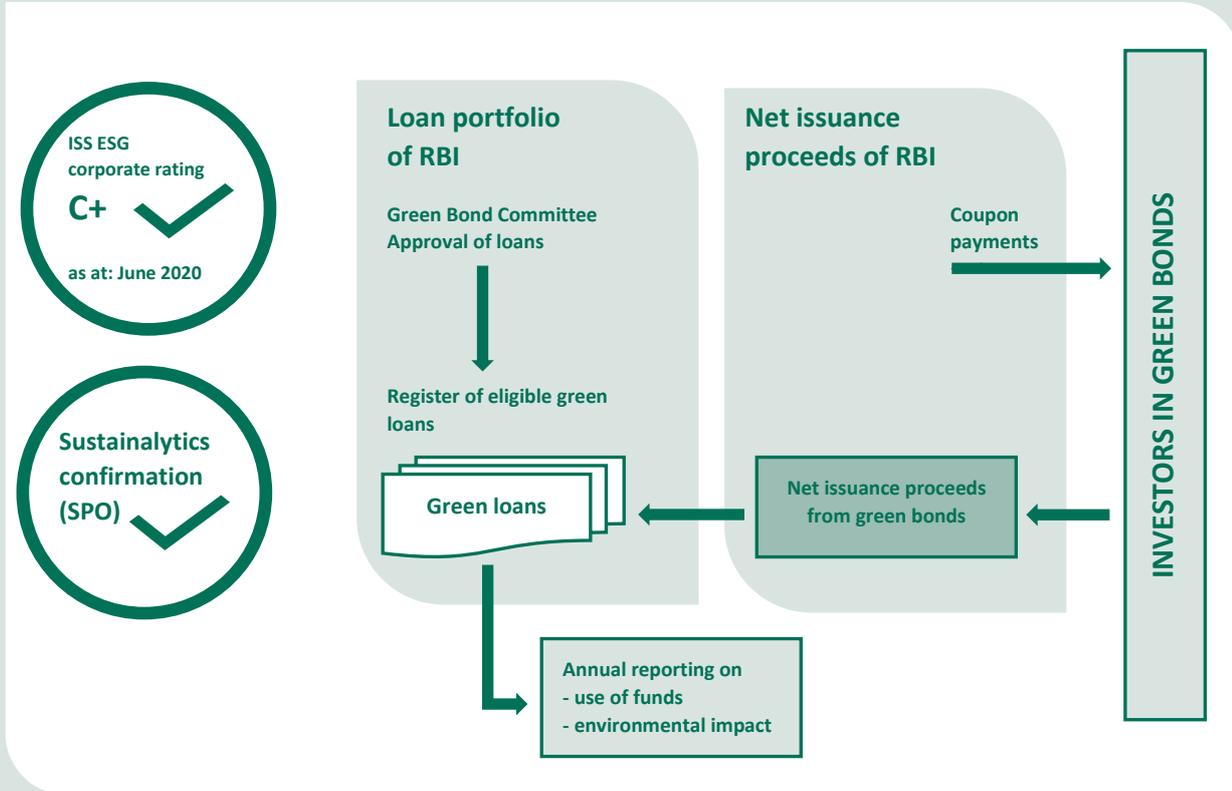
The Green Bond Framework sets out RBI’s conditions for the use of issuance proceeds, the selection criteria and monitoring for its green financing, in addition to reporting on the issuance of green bonds.

RBI’s Green Bond Framework is based on the international standards of the Green Bond Principles. This is a set of rules from the International Capital Market Association (ICMA) that can be used as a frame of reference by issuers of green bonds on a voluntary basis. The independent sustainability agency Sustainalytics has confirmed in a second party opinion that the Green Bond Framework of RBI meets the requirements of the ICMA’s Green Bond Principles.

→<http://www.rbinternational.com> under **Investors | Presentations & Webcasts | Green Bonds**

GREEN BOND FRAMEWORK

OF RBI AT A GLANCE:



TRANSPARENCY AND REPORTING

To ensure a high level of transparency, RBI discloses the use of the proceeds from green bond issues in the form of an annual report. This report provides investors with information on the use of the issuance proceeds to finance environmentally sound projects and offers an insight into the positive effects of the

projects on the environment (e.g. CO2 reductions). The Green Bond Report is published annually on the RBI website.

→<http://www.rbinternational.com> under **Investors | Presentations & Webcasts | Green Bonds**

DISCLAIMER

The present document (the "Document") has been prepared by Raiffeisen Bank International AG ("RBI") and was drafted for the sole purpose of presenting RBI's "Green Bond Framework". This Document is being delivered for general information purposes only and no reliance should be placed on the completeness of the information contained herein.

This Document is not intended to be and should not be construed as providing legal or financial advice. It does not constitute an offer or invitation to sell or any solicitation of any offer to subscribe for or purchase or a recommendation regarding any securities, nothing contained herein shall form the basis of any contract or commitment whatsoever and it has not been approved by any security regulatory authority. The information contained herein has no regard to any investment objectives, financial situations or needs of any recipient.

This Document constitutes an advertisement, as defined under Art 2 (k) of the Prospectus Regulation (Regulation (EU) 2017/1129).

The final and complete issue documentation and the exclusive legal basis for these Notes are the Final Terms, the Summary as well as the respective base prospectus (EUR 25,000,000,000 Debt Issuance Programme of Raiffeisen Bank International AG dated

17 July 2020). The base prospectus consists of the Registration Form (dated 17 July 2020) and the Securities Note (dated 17 July 2020), each as supplemented from time to time. All documents have been filed with the COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER ("CSSF"), the financial market supervision authority in Luxembourg and as the case may be, notified to the relevant competent authorities. These documents are also published on the website of the Issuer www.rbinternational.com under Investor Relations/Information for Debt Investors as well as on the website of the Vienna Stock Exchange (www.wienerbourse.at) under the following link <https://www.wienerbourse.at/en/issuers/new-and-existing-bonds/prospectus/raiffeisen-bank-international-ag/> and are also available free of charge at the registered office of the Issuer, Am Stadtpark 9, 1030 Wien, Austria.

The publication, distribution or use of this Document and of the information it contains may be subject to legal or regulatory restrictions in some jurisdictions. Entities or persons who might come into possession of it must inquire as to existence of such restrictions and comply with them. RBI does not accept any liability to any person in relation to the distribution or availability and possession of this Document to or in any jurisdiction.

IMPRINT AND CONTACT

Publisher, Media Owner

Raiffeisen Bank International AG
Am Stadtpark 9
1030 Wien
Austria
Phone: +43-1-71 707-0
Fax: +43-1-71 707-1715
Website: www.rbinternational.com

Inquiries to Group Investor Relations

Phone: +43-1-71 707-2089
E-Mail: ir@rbinternational.com
Website: www.rbinternational.com → Investors