

Statement on Principal Adverse Impacts of investment decisions on sustainability factors

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Financial Market Participant:

VR-Bank Bonn Rhein-Sieg eG

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Summary

VR-Bank Bonn Rhein-Sieg eG takes into account the most important adverse effects of its investment decisions on sustainability factors. This statement is the consolidated statement on the most important adverse effects on the sustainability factors of VR-Bank Bonn Rhein-Sieg eG in relation to the classic and sustainable strategies of the bank's own financial portfolio management.

This Statement of Principal Adverse Impacts on sustainability factors refers to the reference period from January 1st to December 31st, 2023.

Sustainability is an essential part of VR-Bank Bonn Rhein-Sieg eG's self-image. In order to do justice to this self-image, the consideration of the most important adverse effects on sustainability factors ("Principal Adverse Impacts" or "PAI") is firmly anchored in investment decisions.

Indicators used to determine the adverse impacts on sustainability factors in investment decisions arise from the following categories: greenhouse gas emissions, biodiversity, water, waste, social and employee issues.

The consideration of key adverse sustainability impacts on sustainability factors depends on the bank's service. The sustainable financial portfolio management VR Vermögenskonzept Verantwortung I, II and III as well as VR Vermögensverwaltung Verantwortung offers comprehensive control of the PAI.

When investing within the portfolios of VR Vermögenskonzept Verantwortung I, II and III as well as VR Vermögensverwaltung Verantwortung, the PAI is taken into account by measuring sustainability indicators consisting of sustainability indicators and exclusion criteria. The assessment of investments in terms of their PAI is based on sustainability data from our external data provider Morningstar.

With these measures, we ensure transparency regarding sustainability risks and impacts at the company level and in the design of our sustainable financial portfolio management. The aim is to improve the sustainability indicators by including sustainability indicators in the investment process and quarterly monitoring of the holdings with regard to these parameters.

VR-Bank Bonn Rhein-Sieg eG does not pursue an active participation policy. As part of sustainable financial portfolio management, investments are only made in investment shares and ETFs (Exchange Traded Funds), so that the opportunities to influence the respective company policy are limited accordingly.

When making investment decisions, VR-Bank Bonn Rhein-Sieg eG bases its investment decisions on internationally recognized standards such as the Paris Climate Agreement, the UN Global Compact (UNGC) and the principles of the Organization for Economic Cooperation and Development (OECD) for multinational companies.

Amendment history:

Datum	betroffene Abschnitte	Erläuterung
19.06.2024	Initial publication	Initial publication in accordance with the Commission Delegated Regulation (EU) 2022/1288 of April 6, 2022