

## Statement on the principal adverse impacts of investment decisions on sustainability factors

As at 27 June 2024

### Financial market participant

Frankfurter Volksbank Rhein/Main eG; LEI: 529900967AJZ6T29Q111

### Summary

Frankfurter Volksbank Rhein/Main eG considers the principal adverse impacts of its investment decisions on sustainability factors. This statement constitutes a consolidated statement on the principal adverse impacts of Frankfurter Volksbank Rhein/Main eG's entire financial portfolio management activities on sustainability factors.

This statement on the principal adverse effects on sustainability factors relates to the reference period from 1 January 2024 to 31 December 2024.

Sustainability factors entail environmental, social and employee concerns, respect for human rights and the fight against corruption and bribery. The investment in a financial product can – depending on the underlying asset (for instance, the participation and/or investment in a company via shares or bonds) – lead to negative sustainability impacts, for example if this company seriously violates environmental standards or human rights.

Frankfurter Volksbank Rhein/Main eG takes into account the principal adverse impacts of investment decisions on sustainability factors and has established due diligence strategies in relation to these impacts, as it appears to be appropriate given its size, the nature and scope of its activities and the types of financial products which it provides. As part of the implementation of this strategic approach, Frankfurter Volksbank Rhein/Main eG takes into account principal adverse impacts on sustainability factors in its investment decisions in various ways.

Frankfurter Volksbank Rhein/Main eG has identified child labour, serious human rights violations as well as serious environmental pollution as the most important adverse sustainability impacts. In this context, Frankfurter Volksbank Rhein/Main eG envisages and/or takes certain measures to adequately address these sustainability impacts. Depending on the weighting of the impacts, various measures can be considered. In case of unreasonably adverse effects, no investment is made in the

relevant financial products. In case of other adverse impacts, thresholds can be applied so that an investment remains possible up to a previously defined investment limit.

This ensures that such products may only (co-)finance activities that have a negative impact on sustainability factors to a limited extent. Accordingly, certain products cannot be the subject of the financial portfolio management of Frankfurter Volksbank Rhein/Main eG.

For 2025, we aim to reduce the adverse impact of our investment decisions on sustainability factors through our investment decisions. To this end, we will, if necessary, adjust our investment decisions as part of the implementation of our investment strategy or modify our investment strategy in light of the development of the values of the sustainability indicators for adverse impacts that we take into account. We monitor these values on an ongoing basis.

#### Änderungshistorie:

Datum	betroffene Abschnitte	Erläuterung
27.06.2025	Erstveröffentlichung	