

ESG Deposit^{TB} Framework

Tatra banka

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1. RATIONALE

About Tatra banka

Tatra banka (“the Bank”) is part of the Raiffeisen Bank International (“RBI”) Group which operates in 12 markets in the Republic of Austria as well as Central and Eastern Europe. Tatra banka is a leader in corporate banking, private banking and the premium and student segment within the Slovak banking sector. Present in the local market for more than 30 years, at the end of 2022, the Bank exceeded 1 million clients. Tatra banka’s mission is to turn innovation into a unique client experience which defines a substantial part of its efforts and goals across all segments. Tatra banka understands innovations and digitalisation as an opportunity to actively participate in shaping the future of the whole country.

Tatra banka’s Sustainability Contribution

The underlying principles of Tatra banka’s sustainability contribution are derived from the ideas of Friedrich Wilhelm Raiffeisen for whom social solidarity, self-help and sustainability were guidelines for economic activity. These principles guide the entire RBI Group and shape our approach to economic activity. We value sustainable corporate governance and the social responsibility that goes with it. Our role in the economy is characterised by practical responsibility towards our customers, employees, shareholders and society. Sustainability and corporate responsibility are key components of our identity and corporate culture.

RBI Group’s sustainability strategy is based on three pillars, deeply rooted in its organisational culture: We are a Responsible banker, Fair partner and an Active corporate citizen. We focus on areas where we can generate value and create change, constantly monitoring our activity and impact.

RBI supports the development of its core regions and benefits from this success story. That this is done in a sustainable way is part of its company principles. Tatra banka supports the RBI Group commitment and is contributing to RBI Group goals on the local market.

Tatra banka values the principles of environmental protection in order to reduce the negative impact on the planet. The Bank aims at reducing its direct and indirect emissions through several initiatives at the level of in-house operations, supply chains and business decisions. Multiple activities have been introduced, such as the use of renewable energy resources, digitalisation, paperless operation and the use of electric cars for business travel. Tatra banka’s business decisions support the goals of Paris Agreement, which contributes to the reduction of indirect emissions. Tatra banka’s climate goals are aligned with RBI. In 2022, RBI submitted its science-based climate targets to the Science Based Targets initiative in line with the “well below” reduction pathway. RBI has committed to setting CO₂ reduction targets for its core business. RBI has chosen a holistic approach across all customer groups, with the aim of making a significant contribution to RBI’s sustainable business growth through responsible banking.

Tatra banka honours the ethical principles formalised in the “Tatra banka Group Ethical Conduct Principles”, respects the protection of human rights which is also anchored in the internal Human rights policy. On the social side, the Bank supports increasing the awareness and engagement of employees in social responsibility through the More for Regions (**Viac pre regióny**TM) employee grant programme.

Furthermore, the Bank is a significant contributor mainly to the Art and Education sector in Slovakia. The Tatra banka Foundation is a prominent philanthropic institution that supports education in secondary schools and universities as well as original Slovak art and design. Grant programmes include the Art Grant Programme, Education Grant Programme and Digital Grant Programme. They are all mainly designed for students or educational institutions in the given field. Since its establishment, the value of projects funded by the Tatra banka Foundation has amounted to more than EUR 11 million.

Tatra banka is committed to the sustainable finance transition and, therefore, it performs a thorough analysis of every application it receives. In addition, the Bank is striving to introduce future ESG policies to highlight and strengthen its sustainability approach.

With the ESG **Deposit**[™] Framework, Tatra banka aims to facilitate and support environmentally and socially sustainable economic activity and growth.

ESG Ratings, Partnerships and Awards

Via selected memberships and activities, RBI becomes involved in organisations that promote sustainable business and the relevant framework conditions. They include the United Nations Environment Programme Finance Initiative (UNEP FI) as well as the United Nations Global Compact (UNGC).

In February 2023, Tatra banka was rated “low risk” by Sustainalytics regarding the material financial impacts of ESG factors. The strong market position is highlighted in the more than 200 awards granted during the Bank’s existence, such as the most recent ones “The Most Innovative Banks for Central & Eastern Europe” awarded by Global Finance and “Best Domestic Private Bank in Slovakia” awarded by Euromoney in 2023. The multiple awards prove the Tatra banka’s position as an innovation leader. It is worth mentioning the multiple Best Digital Bank Awards from Global Finance in 2023, such as “The Best Consumer Digital Bank in Slovakia”, “The Best Consumer Online Product Offerings in Slovakia” and “The Best SME Banking in Slovakia”.

Tatra banka’s contribution to the Sustainable Development Goals

The banking sector plays a vital role in mobilising financial resources that contribute to the sustainable development of Slovak society. Through the nature of our activity, we have undertaken the responsibility of supporting the implementation of the Sustainable Development Goals (SDGs) launched by the United Nations in 2015. Tatra banka contributes to Sustainable Development Goals (SDGs) defined in the 2030 Agenda with the focus on the Quality Education, Industry Innovation and Infrastructure, Climate Action, Peace, Justice and Strong Institutions.

In view of the long-term positive effects of responsible funding, Tatra banka considers the ESG principles as essential. The path to sustainability is strengthened by the departure from fossil fuel project financing. The RBI Management Board adopted a group policy that requires subsidiary banks, including Tatra banka, to significantly reduce their portfolio of carbon financing. Tatra banka evaluates the impact of its business on the economy, environment and society. In this way, the Bank considers the ecological and social effects of its products and services.



SUSTAINABLE DEVELOPMENT GOALS

17 GOALS TO TRANSFORM OUR WORLD

<p>1 NO POVERTY</p> 	<p>2 ZERO HUNGER</p> 	<p>3 GOOD HEALTH AND WELL-BEING</p> 	<p>4 QUALITY EDUCATION</p> 	<p>5 GENDER EQUALITY</p> 	<p>6 CLEAN WATER AND SANITATION</p> 
<p>7 AFFORDABLE AND CLEAN ENERGY</p> 	<p>8 DECENT WORK AND ECONOMIC GROWTH</p> 	<p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p> 	<p>10 REDUCED INEQUALITIES</p> 	<p>11 SUSTAINABLE CITIES AND COMMUNITIES</p> 	<p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p> 
<p>13 CLIMATE ACTION</p> 	<p>14 LIFE BELOW WATER</p> 	<p>15 LIFE ON LAND</p> 	<p>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</p> 	<p>17 PARTNERSHIPS FOR THE GOALS</p> 	<p>SUSTAINABLE DEVELOPMENT GOALS</p> 

2. USE OF PROCEEDS

With this ESG **Deposit**¹ Framework, Tatra banka targets to stimulate the origination of new sustainability linked financial products. Tatra banka will use an amount equivalent to the ESG **Deposit**² proceeds to finance and/or refinance, in part or in full, new and/or existing sustainability linked financial products with a positive ESG impact³ within Tatra banka's core markets.

In the meantime, to ensure that investors can have immediate use of the funds, Tatra banka will start by refinancing existing qualifying sustainability linked financial products, as defined below. However, Tatra banka will strive to replace the mature sustainability linked financial products with new ones and will provide transparency on their origination timeframe in its annual ESG **Deposit**⁴ reporting.

Qualifying sustainability linked financial products are any types of loan, leasing instruments and/or contingent facilities (such as bonding lines, guarantee lines or letters of credit) which incentivises the borrower's achievement of ambitious, material and quantifiable predetermined sustainability performance objectives in line with the LMA, APLMA and LSTA Sustainability-Linked Loan Principles (SLLP). Qualifying sustainability linked financial products also include investments in bonds that are in line with ICMA Sustainability Linked Bond Principles (SLBP) .

The borrower's sustainability performance is measured using predefined sustainability performance targets (SPTs), as measured by predefined key performance indicators (KPIs), which can be internal or external, and which measure improvements in the borrower's sustainability profile. The use of proceeds in relation to a sustainability-linked loan is not a determinant in its categorisation.

The KPI should be of high strategic significance to the borrower's current and/or future operations. The KPIs should be measurable and quantifiable, material to the borrower's core sustainability and business strategy and address the relevant and core environmental, social and/or governance (ESG) challenges of the industry sector. It is important to the success of this instrument to avoid the proliferation of KPIs that are not credible. Thus, it is important that KPIs are ambitious in the sense of representing a material improvement, are regularly monitored and, where possible, compared to a benchmark or an external reference.

The SPTs are set in good faith and are consistent with the borrower's overall sustainability strategy, determined on a predefined timeline, set before or concurrently with the origination of the loan. Disclosures on target setting make a clear reference to the timeline for the target achievement, and where relevant, the verified baseline or science-based reference point selected for the improvement of KPIs as well as the rationale for that baseline or reference point to be used (including the date or/and period). Where relevant, information is disclosed on situations in which recalculations or pro-forma adjustments of baselines will take place and on any other key factors beyond the borrower's direct control that may affect the achievement of the SPTs. Tatra banka encourages the borrower to make clear reference how the borrower intends to reach its SPTs. Post-signing, in case of any material change to perimeter/ KPI methodology/SPT(s) calibration, borrowers are encouraged to ask external reviewers to assess any of these changes. As transparency is important for ESG washing prevention, borrowers are encouraged to publicly report information relating to their SPTs and this information will often be included in a borrower's integrated annual report or sustainability report. Tatra banka recommends borrowers that the verification of the performance against the SPTs is made publicly available where appropriate.

¹ For a detailed description of the reporting of the ESG impact of underlying transactions, please refer to chapter 6.

² SLLP, 2023

³ SLBP, 2023

⁴ SLLP, 2023

Tatra banka shall use an amount equivalent to the ESG **Deposit**[™] proceeds to finance and/or refinance, in part or in full, new and/or existing eligible green and/or social projects as defined within the eligible green/social categories in Tatra banka's Sustainable Bond Framework.

For KPI linked financial product Tatra banka primary uses one of three below-listed options of economic incentive scheme that is tailored-made to financial customer preference. In instances where strong rationale is provided the final incentive scheme used can differ upon agreement with financial customer.

Option 1: All or nothing (large neutral zone)

KPIs reached	Margin Adjustment in basis points p.a.
all KPIs reached	- [•] (the “Sustainability Discount”)
1 or x KPIs reached (but not all)	0 bps
0 or no Sustainability Compliance Certificate received by Lender	+ [•] (the “Sustainability Premium”)

Option 2: Balanced Approach (the margin adjustment balances itself out)

SPT Target Score applicable to each KPI	Margin Adjustment for each KPI in basis points p.a.
Equal to or better than the relevant Target Score	- [•] (Sustainability Discount)
Worse than the relevant Target Score	+ [•] (Sustainability Discount)

Option 3: Dependent Margin Adjustment Approach

Number of KPIs that are complied with/ satisfied out of the [three (3)] KPIs	Margin Adjustment in basis points p.a.
Zero (0)	+ [•] (Sustainability Premium)
One (1)	+ [•] (Sustainability Premium)
Two (2)	- [•] (Sustainability Discount)
Three (3)	- [•] (Sustainability Discount)

Qualifying sustainability linked financial products are categorised in the table below.

Table 1: Overview of the qualifying categories for sustainability linked financial products.

Qualifying Category	Qualifying Criteria
ESG KPI linked financial products	<ul style="list-style-type: none"> • KPIs and SPTs (defined⁵ by the borrower in line with their sustainability and business strategy) should be determined and set between the borrower and lender group for each transaction and defined within the corresponding loan agreement. • SPTs must demonstrate an improvement over time compared to the recent performance levels. It is preferred to have external benchmarks (peers and reference to science or international targets such as the Paris Agreement on Climate Change or UN Sustainable Development Goals) for setting the levels of the SPTs. It is preferred to set annual SPTs over the whole term of the loan. • Borrowers should, where possible and at least once per annum, provide the lenders participating in the loan with up-to-date information, sufficient to allow them to monitor the performance of the SPTs. The scope and frequency of the reporting should be defined within the corresponding loan agreement. • Borrowers must obtain independent and external verification of the borrower's performance level against each SPT for each KPI (for example, limited or reasonable assurance or audit by a qualified external reviewer with relevant expertise, such as an auditor, environmental consultant and/or independent ratings agency), at the frequency as agreed within the corresponding loan agreement. Tatra banka recommends that the borrower should disclose the performance level against each SPT for each KPI at least once per annum. • Practical examples of KPIs for Tatra banka's Business sectors can be found in the Annex. The references of exemplary KPIs are included.
EU Taxonomy linked financial products	<ul style="list-style-type: none"> • Sustainability linked financial products should leverage the Taxonomy Technical Screening Criteria (TSC) as defined in the Delegated Acts and the % of company's turnover of taxonomy. This would allow the activities of a company to reach/ overreach a level of compliance in line with the Taxonomy substantial contribution criteria. • Should be determined and set between the borrower and lender group for each transaction and defined within the corresponding loan agreement. • SPTs must demonstrate an improvement over time compared to the recent performance levels. It is preferred to have external benchmarks (peers and reference to science or international targets such as the Paris Agreement on Climate Change or UN Sustainable Development Goals) for setting the levels of the SPTs. • Borrowers should, where possible and at least once per annum, provide the lenders participating in the loan with up-to-date information sufficient to allow them to monitor the performance of the SPTs. The scope and frequency of the reporting should be defined within the corresponding loan agreement. • Borrowers must obtain independent and external verification of the borrower's performance level against each SPT for each KPI (for example, limited or reasonable assurance or audit by a qualified external reviewer with relevant expertise, such as an auditor, environmental consultant and/or independent ratings agency), at the frequency as agreed within the corresponding loan agreement.

⁵ A clear definition of the KPI(s) and SPT(s) should be provided and should include the applicable scope or parameters as well as the calculation methodology, a definition of a baseline and be benchmarked against an industry standard where feasible.

Qualifying Category	Qualifying Criteria
ESG Rating linked financial products⁶	<ul style="list-style-type: none"> • <u>ESG Ratings⁷</u> should be determined and set between the borrower and lender group for each transaction. • SPTs must demonstrate an improvement over time compared to recent performance levels. It is preferred to have external benchmarks (peers) for setting the levels of the SPTs. • Borrowers should, where possible and at least once per annum provide the lenders participating in the loan with up-to-date information sufficient to allow them to monitor the performance of the SPTs. The scope and frequency of the reporting should be defined within the corresponding loan agreement.

⁶ Only existing ESG rating loans may be included in the qualifying asset portfolio.

⁷ SPTs refer to the whole ESG rating of the ESG rating agency, not single components.

3. ASSET EVALUATION AND SELECTION⁸

Credit Process

The evaluation and selection process for sustainability-linked loans is a key process in ensuring that amounts equivalent to the net proceeds from ESG **Deposit**[™] are allocated to projects which meet the criteria outlined in this Framework.

All potential sustainability-linked loans are subject to Tatra banka's standard credit process in line with the normal course of business.

Only loans that have been approved through Tatra banka's standard regular credit process can be considered eligible for ESG **Deposit**[™].

Tatra banka will continuously exercise its professional judgement, discretion and sustainability expertise when identifying the Eligible Loans. It will strive to replace maturing Eligible Loans with new ones and will provide transparency on the Eligible Loan origination timeframe in its annual reporting.

The evaluation and selection process for eligible green and/or social loans is defined within the Tatra banka's Sustainable Bond Framework.

Exclusions

Tatra banka will not allocate ESG **Deposit**[™] proceeds to finance and/or refinance sustainability linked financial products for companies operating in the following sectors:

- Defence and Weapons
- Nuclear Energy
- Fossil Fuel Energy
- Mining
- Alcohol
- Tobacco
- Gambling

Identification and evaluation of qualifying sustainability linked financial products

The local business units identify the potential qualifying sustainability linked financial products. Eligible sustainability linked financial products are sourced from the various eligible sectors and result from the application of the eligibility criteria, under the responsibility of the Sustainable Finance Committee ("SFC"). The Sustainable Finance Committee is mainly composed of members of the local Asset Liability Management Committee (ALCO) including representatives from Tatra banka's Board, Treasury, Business and Risk.

⁸ Russia/Belarus/Ukraine (Donbas, Southeast region): Due to the geopolitical situation, related transactions are currently out of scope of the Framework.

The SFC is responsible for:

- Selecting and validating the Eligible Loans:
 - Members from different project teams will recommend Eligible Loans to the Sustainable Finance Committee in line with the Eligibility Criteria laid out in this Framework.
 - Ensuring the recommended and potential Eligible Loans are aligned with the categories, Eligibility Criteria and Exclusionary Criteria as specified in the Use of Proceeds section hereinabove.
 - Taking the decisions to include/exclude Eligible Loans in/from the ESG **Deposit**[™] Portfolio.
- If a loan no longer meets the Eligibility Criteria set forth in this Framework, the loan will be removed from the ESG **Deposit**[™] Portfolio and replaced as soon as a substitute has been identified.
- Ensuring the proposed allocations are aligned with the relevant general policies and Tatra banka's ESG strategy.
- Overseeing, approving and publishing the Allocation and Impact Report, including external assurance statements.
- Revising the ESG **Deposit**[™] Framework in case of market conditions change.

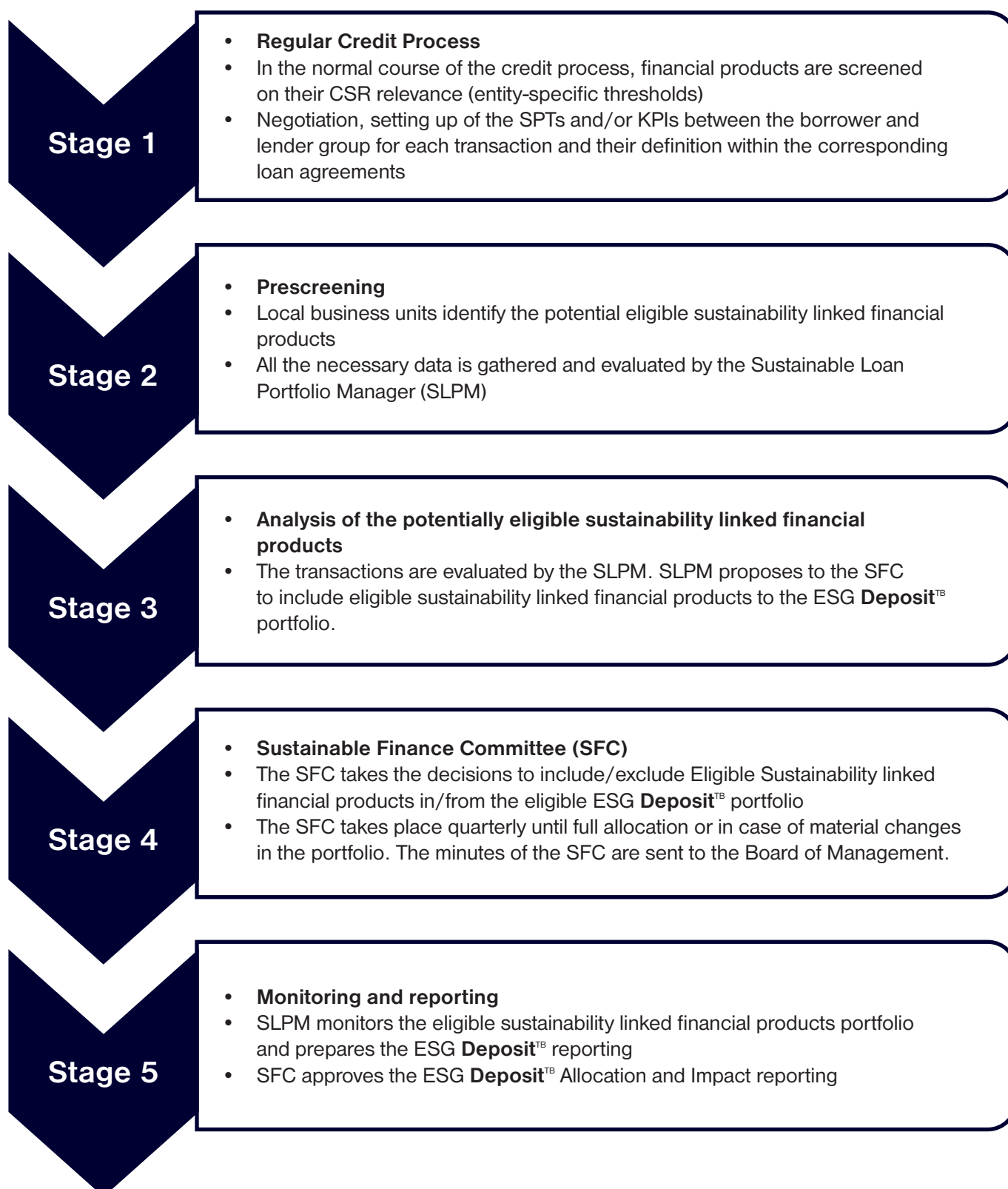
The local business units are in charge of collecting and monitoring all the data for the ESG **Deposit**[™] evaluation and selection process. Portfolio manager is responsible for the eligible portfolio. Selection process shall be documented with the view to demonstrate to an independent auditor funded financial products meet the Eligibility Criteria listed in Table 1.

The local business units evaluate eligible sustainability-linked transactions regarding the following points:

- Adherence of the underlying structural components to the LMA – Sustainability Linked Loan Principles and existing market standards, in case of a loan transaction,
- Adherence of the structural components to market standards, in case of a product other than a bond or loan transaction,
- Check of the ambitiousness, meaningfulness and relevance of the KPIs and related SPTs in case of a KPI-linked transaction,
- Existence of the Positive Second Party Opinion (SPO) from a reputable provider, if deemed necessary in line with market standards
- Existence of the ESG Rating from a reputable provider in case of an ESG-Rating-linked transaction, and
- The calibration of the target levels of the ESG Rating(s) are set according to market practice and do not induce greenwashing allegations in case of an ESG-Rating-linked transaction.

The financial products are assessed within the several stages' selection process described in the table below:

Table 2: Selection process of eligible sustainability linked financial products.



4. MANAGEMENT OF PROCEEDS

An amount equivalent to the net proceeds of any Tatra banka ESG **Deposit**[™] will be managed by the Sustainable Loan Portfolio Manager of TB on a portfolio basis. As long as Tatra banka's ESG **Deposit**[™] is active, Tatra banka will strive to maintain a volume of qualifying sustainability linked financial products in the qualifying sustainability linked financial products Portfolio at least equal to the proceeds of the ESG **Deposit**[™].

All qualifying sustainability linked financial products to be included in the sustainability linked financial products portfolio are entered in Tatra banka's ESG **Deposit**[™] Portfolio. It assures that the sustainability linked financial products are not externally refinanced.

On an annual basis, Tatra banka will review the ESG **Deposit**[™] Portfolio to ensure the eligibility of the selected sustainability-linked financial products. Tatra banka will strive to substitute any redeemed or maturing sustainability linked financial products with other qualifying sustainability linked financial products and/or if any such financial products cease to be qualifying, as soon as practicable once an appropriate substitution option has been identified.

Sustainability linked financial products that are no longer eligible according to the criteria defined within this Framework, will be immediately removed from the ESG **Deposit**[™] Portfolio without waiting for a suitable sustainability linked financial product to replace them.

Pending the allocation or reallocation, as the case might be, of an amount equivalent to the net proceeds of Tatra banka ESG **Deposit**[™] to the qualifying sustainability linked financial products, Tatra banka will invest the balance of the net proceeds within the treasury of the group, in money market instruments, cash and/or cash equivalents instruments.

5. REPORTING

ESG Deposit[™] Allocation and Impact Report

Tatra banka has the ambition to publish the annual ESG **Deposit[™]** Allocation and Impact report on the use of proceeds from ESG **Deposit[™]** outstanding under this framework, including a description of its qualifying sustainability linked financial products portfolio. Reporting will be provided on an annual basis until full allocation, and thereafter if there are any material changes to the qualifying sustainability linked financial products portfolio, as long as Tatra banka's ESG **Deposit[™]** is active.

Tatra banka is expected to disclose the amount of the ESG **Deposit[™]** proceeds outstanding, the total amount of the proceeds allocated to qualifying sustainability linked financial products and the unallocated amount, if any. It shall also disclose, on an aggregated level, a description of the qualifying sustainability linked financial products portfolio, including details such as:

- ESG **Deposit[™]** proceeds allocated per country/region;
- Total amount and number of qualifying sustainability linked financial products;
- Qualifying sustainability linked financial products breakdown by three qualifying categories;
- Origination timeframe, including the average age of qualifying sustainability linked financial products; and
- Status of SPTs achievement (overachieving, achieving, underachieving) for qualifying sustainability linked financial products

Furthermore, when relevant and feasible, Tatra banka will report on several Performance Indicators (PIs) in aggregate at the qualifying category level. The following table below summarises examples of Performance Indicators that could be disclosed subject to their materiality and ambitiousness in sectors/countries within the scope.

Table 3: Examples of possible Performance Indicators per qualifying category.

Qualifying Category	Examples of Performance Indicators
ESG KPI linked financial products	<ul style="list-style-type: none"> • GHG emission reduction (tCO₂e p.a.) • Annual energy savings (MWh p.a.) • Employee engagement, diversity and inclusion: <ul style="list-style-type: none"> - % of female employees in the management teams and the boards of the Borrower's portfolio companies' at year end - % of employees working in a country where the business has been certified a "Great Place to Work[®]" or received equivalent certification • Employee health and safety improvement <ul style="list-style-type: none"> - Process Safety Event Level (Tier 1, 2, 3, 4) - Accident Rate (LTAR, TRIFR)
EU Taxonomy linked financial products	EU Taxonomy TSC related KPIs, e.g.: <ul style="list-style-type: none"> • Improvement level of the GHG emission (tCO₂e p.a.) • Percentage of EU Taxonomy aligned revenue/CAPEX/OPEX
ESG Rating linked financial products	<ul style="list-style-type: none"> • Split based on the appointed external rating provider • Rating status quo distribution based on the performance within industry • Improvement in critical issues, reported by the ESG rating agency

The impact assessment provided is subject to the availability of information and baseline data. This may also be subject to confidentiality agreements, competitive considerations and other such factors, which may limit the scope of impact reporting.

The information disclosed by the borrower should be sufficient to allow the Lender to determine that the SPTs remain ambitious and relevant to the borrower's business.

Each Tatra banka ESG **Deposit**[®] Allocation and Impact report will be reviewed and approved by the Sustainable Finance Committee. This information will be made available on Tatra banka's website⁹.

⁹ www.tatrabanka.sk

6. EXTERNAL REVIEW

Second Opinion

Tatra banka has mandated Carbon Trust company, a provider of environmental social and governance (ESG) research and analysis, to provide a second party opinion on Tatra banka's ESG **Deposit**[™] Framework. The Second Opinion can be found at www.tatrabanka.sk.

External Assurance

External assurance service provider will verify on an annual basis that Tatra banka duly applied the defined procedures of approval of the Sustainable Finance Committee and that all products of the qualifying sustainability linked financial products Portfolio are already disbursed and entered in Tatra banka's ESG **Deposit**[™] Portfolio.

7. DISCLAIMER

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ANNEX

Below listed KPIs are exemplary and can be used self-standing or in combination, depending on the specific customer sustainability profile and the desired sustainability achievement targets

Industry	Exemplary KPIs	References
Real Estate	Scope 1, 2, 3 GHG emissions reduction (e.g. in carbon intensity per m ² or absolute)	SBTi
	Percentage of certified sustainable Gross Leasable Area	SASB, Green building certifications
	Waste diverted from disposal	GRI (306)
Oil & Gas	Scope 1, 2 and 3 GHG emissions reduction (absolute or intensity)	TPI, SASB
	Product-related scope 3 GHG emissions reduction	TPI, SASB
	Occupational accident/incident rate including employees, temporary workers and sub-contractors (frequency rate, lost time injury frequency rate, total recordable incident rate)	SASB, Total recordable injury frequency (TRIF), Lost-time incident rate (LTIR)
Manufacturing	Scope 1, 2 and 3 GHG emissions reduction (absolute or intensity)	SBTi, TPI
	Occupational accident/incident rate including employees, temporary workers and sub-contractors (frequency rate, lost time injury frequency rate, total recordable incident rate)	Total recordable injury frequency (TRIF), Lost-time incident rate (LTIR)
	Proportion of raw materials sourced which are bio-based/renewable, recycled or have relevant eco-certifications and recyclability characteristics	ESG Rating agencies, Ellen MacArthur Foundation

Industry	Exemplary KPIs	References
Automotive/ Automobile	<p>Scope 1, 2 and 3 GHG emissions reduction (in carbon intensity per vehicle produced, vehicle sold, vehicle kilometre or absolute)</p> <p>% of zero emission vehicles or low-carbon vehicles (hybrid or plug-in hybrid vehicles) sold</p> <p>Occupational accident/incident rate including employees, temporary workers and sub-contractors (frequency rate, lost time injury frequency rate, total recordable incident rate)</p>	<p>SBTi, TPI, SASB</p> <p>SASB</p> <p>SASB, Total recordable injury frequency (TRIF), Lost-time incident rate (LTIR)</p>
Telecommunication	<p>Scope 1, 2 and 3 GHG emissions (absolute or intensity)</p> <p>Power usage effectiveness (PUE)</p> <p>Employee engagement</p>	<p>SBTi, SASB</p> <p>SASB, EU Report 2019</p> <p>ESG Rating agencies</p>
Healthcare	<p>Access to healthcare for patients in low- and middle-income countries (LICs, LMICs)</p> <p>Scope 1, 2 and 3 GHG emissions reduction (absolute or intensity)</p>	<p>Access to Medicine Foundation, WHO Essential Medicines List, WHO Global Monitoring Framework</p> <p>SBTi, SASB</p>
Utilities	<p>Scope 1, 2 (and/or scope 3 when relevant) GHG emissions reduction (absolute or intensity e.g. in tCO₂/MWh)</p> <p>Transmission and distribution lines losses</p>	<p>SBTi, TPI</p> <p>SASB</p>
Materials	<p>Scope 1, 2 and 3 GHG emissions reduction (absolute or intensity)</p> <p>Occupational accident/incident rate including employees, temporary workers and sub-contractors (frequency rate, lost time injury frequency rate, total recordable incident rate)</p> <p>% of reduction of (non-)hazardous waste generated</p>	<p>SBTi, TPI, SASB</p> <p>SASB Total recordable injury frequency (TRIF), Lost-time incident rate (LTIR)</p> <p>SASB, GRI</p>

KPIs' reference sources

SASB Materiality Map	Exploring materiality – SASB https://sasb.org/standards/materiality-map/
ICMA illustrative KPI registry	Sustainability-Linked Bond Principles (SLBP) – ICMA https://www.icmagroup.org/sustainable-finance/the-principles-guidelines-and-handbooks/sustainability-linked-bond-principles-slbp/
SBTi	Ambitious corporate climate action – Science Based Targets https://sciencebasedtargets.org/
GRI	GRI – Home https://www.globalreporting.org/
TPI	https://transitionpathwayinitiative.org/
Ellen MacArthur Foundation	https://ellenmacarthurfoundation.org/global-commitment/signatory-reports
ESG Rating Agencies – Key issues	non-public, need access to ESG Rating agencies
EU – Ecodesign Requirements for servers (2019)	https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52019SC0106&from=EN
WHO Essential Medicines List	https://www.who.int/groups/expert-committee-on-selection-and-use-of-essential-medicines/essential-medicines-lists
WHO Global Monitoring Framework	https://www.who.int/teams/ncds/surveillance/monitoring-capacity/gmf#:~:text=Following%20the%20Political%20Declaration%20on,cancer%2C%20chronic%20lung%20diseases%20and
Access to Medicine Foundation	https://accesstomedicinefoundation.org/