

# Impact and Allocation Reporting

As at: 15/10/2024

The Deka logo is displayed in white text on a red rectangular background. The logo consists of three small white squares followed by the word "Deka" in a bold, sans-serif font.

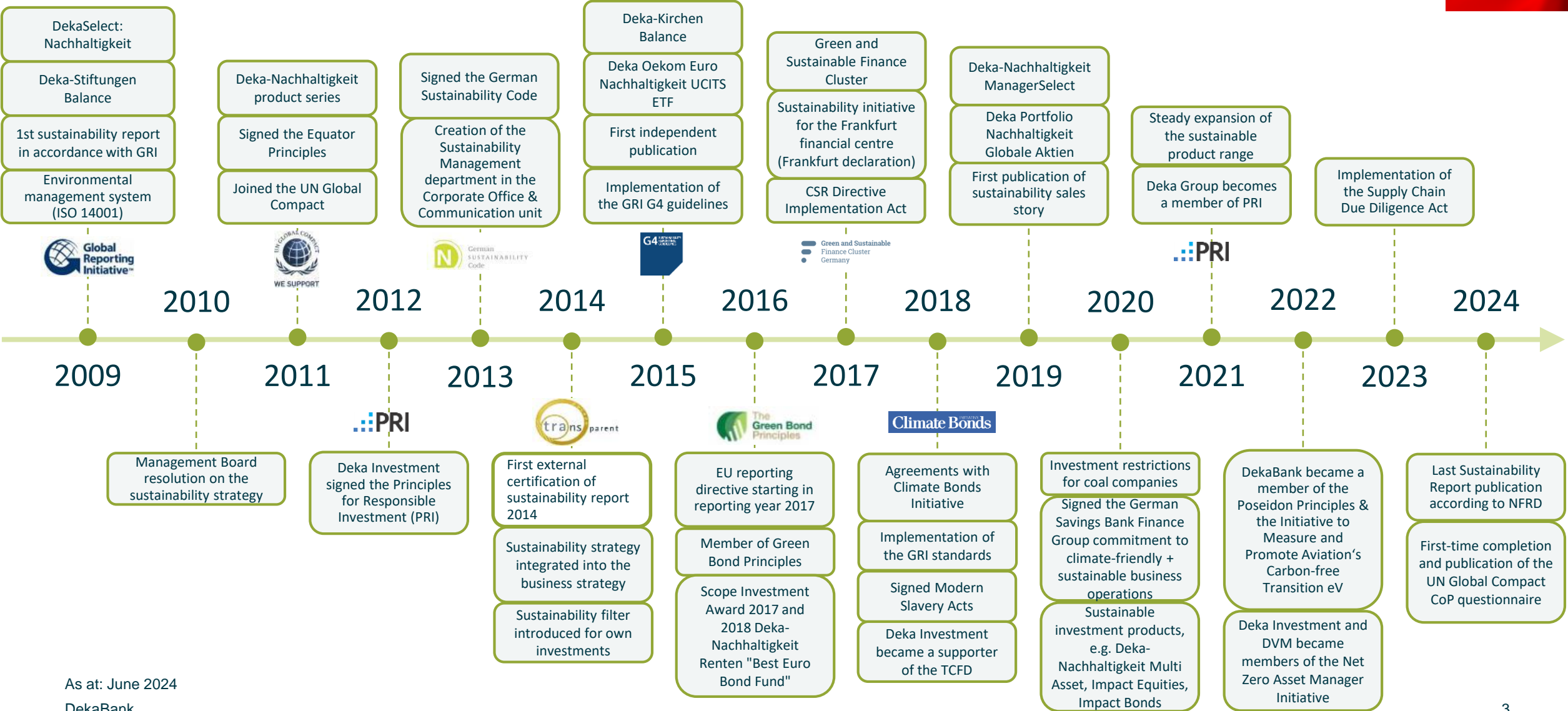
# Sustainability at Deka

The key framework of the sustainability strategy is the Deka Group's sustainability approach. It encompasses environmental, social, and responsible corporate governance aspects holistically and ensures balanced integration both in the bank's own operations and in its business activities.

However, the Deka Group's commitment to climate-friendly and sustainable development goes beyond the fulfilment of regulatory requirements. For example, we have expanded our voluntary reporting in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) in order to inform the Deka Group's customers and partners even more comprehensively about our diverse activities to protect the climate and deal with the physical and transitory risks of climate change.

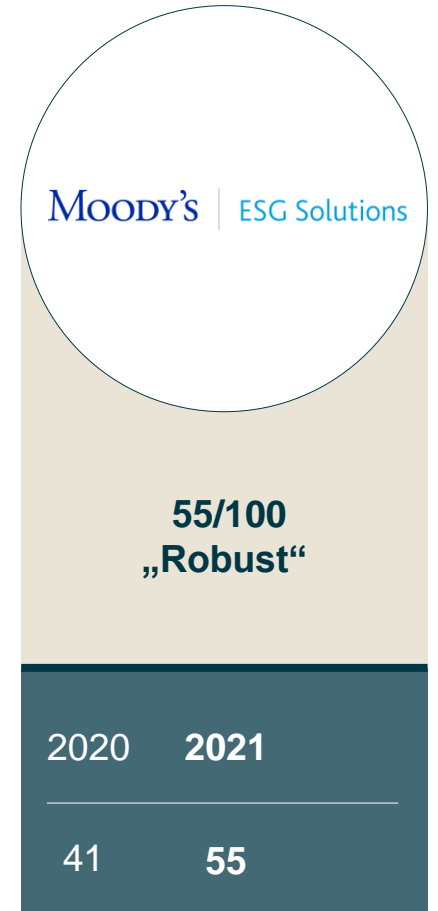
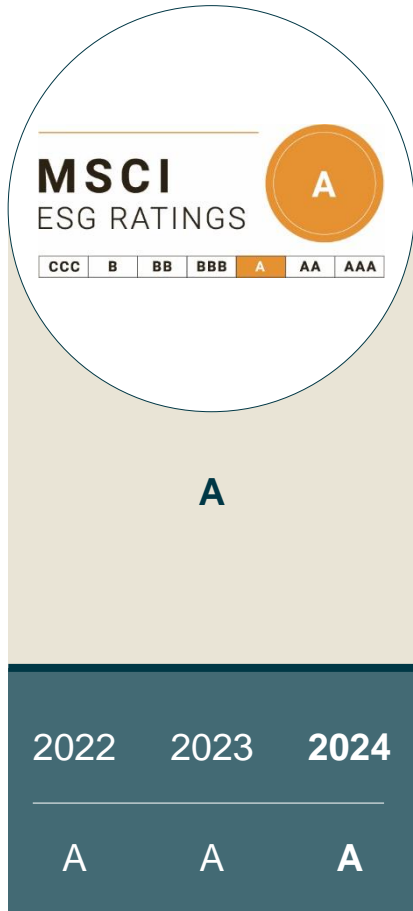
At the same time, it is important to us not only to view climate protection and sustainability through a risk lens, but also to realise the opportunities that arise for the Deka Group and its employees. These include, for example, the great interest shown by private and institutional investors in our sustainable investment solutions and the high attractiveness of the Deka Group as a responsible and meaningful employer.

# Ongoing development of Deka's business strategy and product range



# Sustainability ratings

Ratings confirm the sustainability of our corporate governance



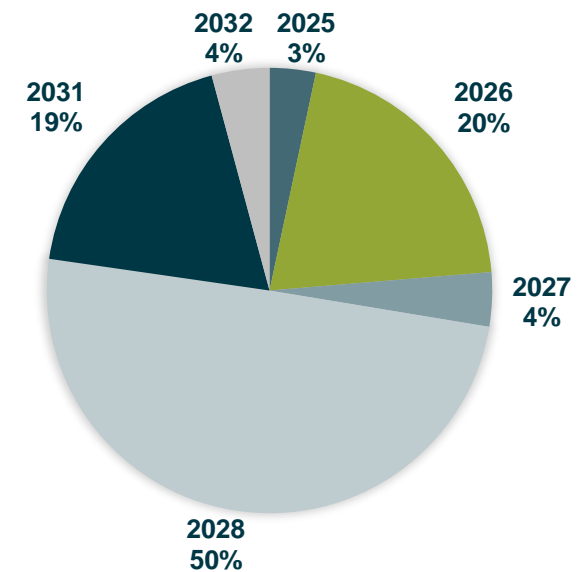
Sustainability rating dates based on the annual ESG rating reports: MSCI ESG Ratings: 06.09.2024; ISS-ESG: 23.08.2023; Sustainalytics: 23.01.2024; MOODY'S ESG (formerly V.E) Further information: <https://www.deka.de/deka-group/our-responsibility/how-we-practice-sustainability/sustainability-reports-and-ratings>

# Green Bonds outstanding for private customers of DekaBank

Total volume: 158.199.000 €

ISIN	Certificate	Term	ISIN	Certificate	Term
DE000DK006R5	Fixed-interest bond	28.07.2031	DE000DK05TH2	Fixed-interest bond	24.05.2028
DE000DK00ES2	Fixed-interest bond	05.05.2031	DE000DK07ND0	Fixed-interest bond	09.11.2028
DE000DK00HU1	Fixed-interest bond	27.05.2031	DE000DK0X618	Fixed-interest bond	28.10.2025
DE000DK00Q88	Fixed-interest bond	16.06.2031	DE000DK0X626	Fixed-interest bond	28.10.2026
DE000DK00Y54	Fixed-interest bond	07.07.2031	DE000DK0X634	Stepped-coupon bond	28.10.2027
DE000DK01E40	Fixed-interest bond	18.08.2031	DE000DK0X642	Stepped-coupon bond	27.10.2028
DE000DK01MM6	Fixed-interest bond	08.09.2031	DE000DK0YDL3	Fixed-interest bond	18.11.2026
DE000DK01UG1	Fixed-interest bond	29.09.2031	DE000DK0YDM1	Stepped-coupon bond	18.11.2027
DE000DK031X1	Fixed-interest bond	06.01.2032	DE000DK0YDN9	Stepped-coupon bond	17.11.2028
DE000DK03BF9	Fixed-interest bond	20.10.2031	DE000DK0YGE1	Fixed-interest bond	02.12.2026
DE000DK03K99	Fixed-interest bond	10.11.2031	DE000DK0YGG6	Stepped-coupon bond	01.12.2028
DE000DK03VJ9	Fixed-interest bond	01.12.2031	DE000DK0YMT7	Fixed-interest bond	23.12.2026
DE000DK041C4	Fixed-interest bond	23.03.2032	DE000DK0YMV3	Stepped-coupon bond	22.12.2028
DE000DK04BC4	Fixed-interest bond	19.01.2032	DE000DK0YT07	Fixed-interest bond	20.01.2031
DE000DK04HZ2	Fixed-interest bond	09.02.2032	DE000DK0Z2U2	Fixed-interest bond	10.04.2031
DE000DK04SF1	Fixed-interest bond	02.03.2032	DE000DK0ZHT4	Fixed-interest bond	10.02.2031
DE000DK05AW1	Fixed-interest bond	13.04.2032	DE000DK0ZP75	Fixed-interest bond	03.03.2031
DE000DK05LB2	Fixed-interest bond	04.05.2028	DE000DK0ZWT3	Fixed-interest bond	24.03.2031

## Breakdown by maturity



# Allocation and Impact



## Overview

Renewable energy capacity (MW)	Energy production (GWh)	CO <sub>2</sub> reduction (tCO <sub>2</sub> e)
588	1.398	<u>67.091</u>

## Project information by status

Status	CO <sub>2</sub> reduction (Deka share in tCO <sub>2</sub> )	Volume financed (EUR '000)	Share of portfolio
Operational	42.894	160.259	82%
Construction	24.197	36.310	18%

## Portfolio information

Technology	Number of loans	Volume financed (target capital, EUR '000)	Open commitments (EUR '000)	Share of portfolio(target capital)
Solar	1	36.310	6.276	18%
Onshore wind	3	160.259	6.091	82%
Total	4	196.569	12.367	100%

### Calculation method:

1. In most cases, Deka does not finance the entire project. To calculate Deka's share of the capacity, installed capacity and annual CO<sub>2</sub> reduction, these numbers are multiplied by Deka's share of the financing.
2. To calculate the annual CO<sub>2</sub> reduction, the total annual amount of power generated in MWh is multiplied by a country-specific CO<sub>2</sub> emissions factor. Source: International Energy Agency Emissions Factors 2023.
3. For recently completed projects that were not operational for the whole of 2023, the amount of energy production indicated is based on plan values taken from assessments.

Data as at: 31/08/2024

# Allocation and Impact

## CO<sub>2</sub> impact/total

Technology	Volume financed (EUR '000)	Capacity (MW)	Energy production 2023 (GWh)	Planned energy production (GWh)	Annual CO <sub>2</sub> reduction (tCO <sub>2</sub> e equivalent p.a.) <sup>1</sup>
Solar	36.310	306		516	86.325
Onshore wind	160.259	667	1.677		53.776
Total	196.569	973	1.677	516	140.098

## CO<sub>2</sub> impact/calculation of Deka's share

Capacity (MW)	Energy production 2023 (GWh)	Planned energy production (GWh)	Annual CO <sub>2</sub> reduction (tCO <sub>2</sub> e equivalent p.a.) <sup>1</sup>	Share of CO <sub>2</sub> reduction
86	0	145	24.197	36%
502	1.254	1.254	42.894	64%
588	1.254	1.399	67.091	100%

### Calculation method:

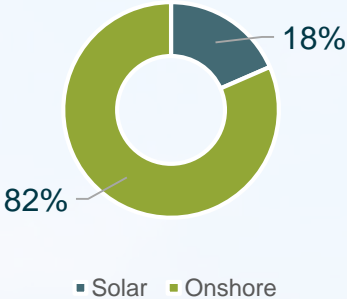
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3. For recently completed projects that were not operational for the whole of 2023, the amount of energy production indicated is based on plan values taken from assessments.

<sup>1</sup> CO<sub>2</sub> reduction for the entire project. For projects which were not operational for the whole of 2023, calculation of the annual CO<sub>2</sub> reduction is based on planned production.

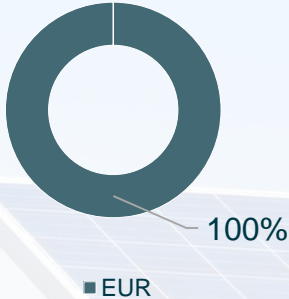
# Renewable Energy Portfolio Allocation



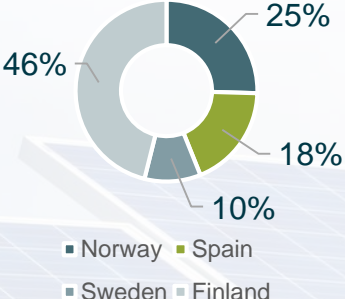
### Allocation of financed assets by technology



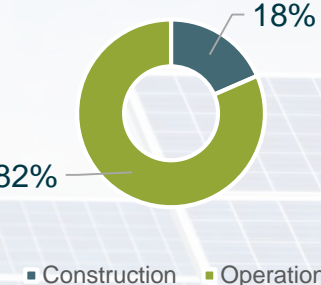
### Allocation of financed assets by currency



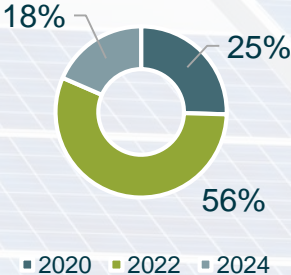
### Allocation of financed assets by country



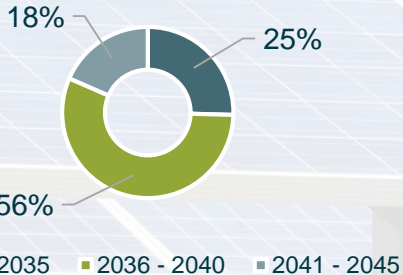
### Allocation of financed assets by project status



### Allocation of financed assets by first drawing



### Allocation of financed assets by end of term



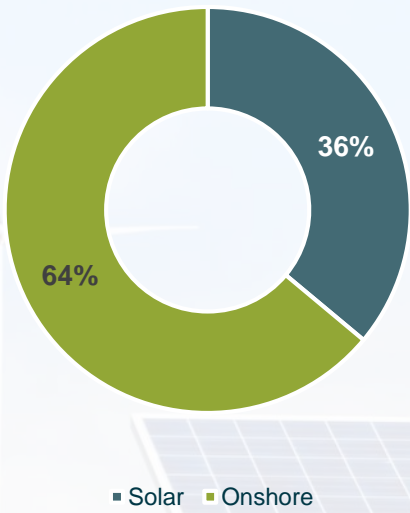
Data as at: 31/08/2024



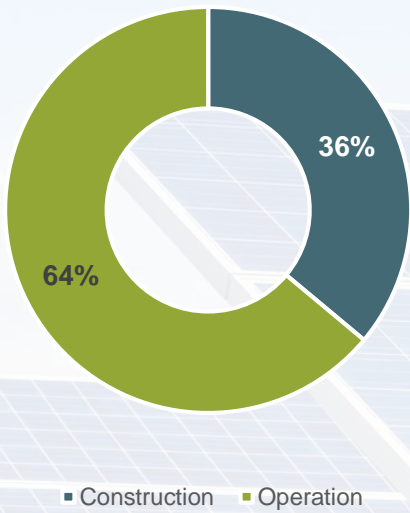
# Portfolio CO<sub>2</sub> Impact



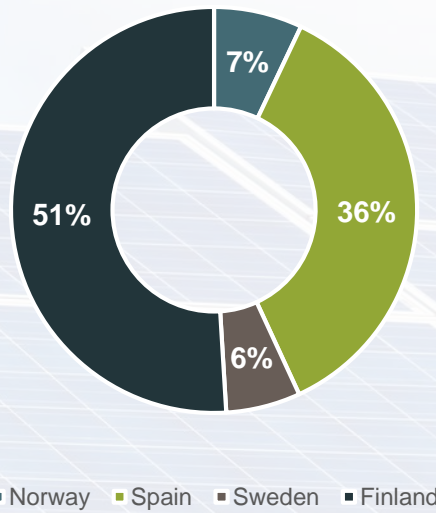
Estimated CO<sub>2</sub> emissions reduction due to financed assets **by technology**



Estimated CO<sub>2</sub> emissions reduction due to financed assets **by construction phase**



Estimated CO<sub>2</sub> emissions reduction due to financed assets **by country**



Data as at: 31/08/2024

# Stavro Onshore Wind Farm Project Description

## Project specifications

EXAMPLE

- 1 Location:** Sweden, 500 km north of Stockholm. Very good location for wind.
- 2 Total capacity of 254 MW** distributed across two partial wind farms, Blackfjället (90 MW) and Blodrotberget (164 MW).
- 3 62 turbines** from Siemens Gamesa Renewable Energy, each with a rated capacity of 4.1 MW.
- 4 Total investment of around EUR 300 million**, with around half debt-financed by DekaBank.
- 5 After completion, around**
  - **774 GWh of electricity** will be generated **per year**
  - Strong, steady wind resources in Scandinavia



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