

STRATEGY FOR INCORPORATING SUSTAINABILITY RISKS INTO PARTNER BANK AG'S INVESTMENT DECISION-MAKING PROCESSES

In order to identify and weigh up the most important sustainability impacts, Partner Bank AG will take into account issuers' reporting on non-financial risks, also incorporating analyses by third parties.

With regard to the content, methods and presentation of sustainability indicators for adverse aspects, Partner Bank AG will follow the publications of the relevant supervisory authorities.

Partner Bank AG will incorporate ESG issues into its analysis and decision-making processes in the investment area.

Partner Bank will promote the acceptance and implementation of the principles as far as possible in the investment industry.

Partner Bank AG's remuneration policy is consistent with the inclusion of sustainability risks. The remuneration structure does not encourage excessive risk-taking in relation to sustainability risks and does not give rise to conflicts of interest in the provision of services in relation to sustainability risks. The variable remuneration components at the bank therefore have no impact on the management of sustainability risks.

INFORMATION ON STRATEGIES FOR INCORPORATING SUSTAINABILITY RISKS INTO INVESTMENT ADVICE

As part of the investment advisory process, customers are asked to indicate their preferences for sustainable investments in a suitability test. Our sales partners receive regular training to enable them to carry out the survey and answer any questions customers may have. Customers are offered products that match their preferences.

As part of the suitability assessment, the selected products are compared with the customer's preferences.