

KEY FIGURES OF
THE RZB GROUP
SUSTAINABILITY
REPORT 2016

A B C D
M N O P
W X Y Z

1 2 3 4 5 6 7

A B C D E F G H I J K L
M N O P Q R S T U V
W X Y Z

Responsible banker

RZB Group operating result (in million €)		
	2016	2015
Net interest income	3,218	3,623
Net fee & commission income	1,599	1,594
Net trading income	220	16
Other net operating income	96	100
Operating income	5,132	5,333
Staff expenses	-1,522	-1,515
Other administrative expenses	-1,214	-1,277
Depreciation	-375	-378
General administrative expenses	-3,141	-3,170
Operating result	1,991	2,163

Financial flows of the RZB Group to stakeholders (in million €)		
	2016	2015
Owners – Dividends	0	0
Employees – Wages and salaries	1,183	1,152
Economy – Investments und operating costs	1,210	1,274
Investments in the community	4	3
Public authorities	728	690
Income taxes (excluding deferred taxes)	281	276
Banking levies	174	140
Social security costs and staff-related taxes	272	275
Equity status as per December 31	9,794	9,296

Key figures of the RZB Group, by segment (in million €)								
	Balance sheet total 2016	Change from previous year	Balance sheet total 2015	Profit/loss after taxes	Customers	Business outlets	Employees at reporting day	Amounts owed to customers
Slovakia	11,388	1.5%	11,223	129	851,746	196	3,910	8,981
Czech Republic	11,966	29.2%	9,265	109	613,901	142	3,158	8,415
Hungary	6,606	3.3%	6,394	53	540,189	72	1,983	4,474
Reconciliation	-468	126	-4	0	-	-	0	0
Central Europe segment	29,492	9.7%	26,878	291	2,005,836	410	9,051	21,870
Albania	2,002	-5.6%	2,120	-33	751,313	81	1,291	1,694
Bosnia and Herzegovina	2,057	5.6%	1,947	29	454,454	98	1,268	1,646
Bulgaria	3,350	-2.6%	3,440	71	641,126	138	2,569	2,426
Kosovo	896	5.7%	848	59	312,842	52	731	3,283
Croatia	4,689	1.6%	4,616	17	449,960	78	2,128	725
Romania	7,605	5.1%	7,232	104	2,110,244	480	5,322	5,797
Serbia	2,097	7.6%	1,948	52	704,974	87	1,522	1,578
Reconciliation	-1	-1	-31	0	-	-	0	0
Southeastern Europe segment	22,694	2.6%	22,120	301	5,424,913	1,014	14,831	17,149
Belarus	1,524	5.1%	1,449	72	762,782	91	2,005	904
Kazakhstan	3	-79.4%	16	1	68	1	7	0
Russia	11,768	10.2%	10,676	316	2,364,821	181	7,742	8,509
Ukraine	1,999	-1.9%	2,039	135	2,536,828	498	8,073	1,535
Reconciliation	-3	1	-1	0	-	-	0	0
Eastern Europe segment	15,291	7.8%	14,179	524	5,664,499	771	17,827	10,949
Group Corporates segment	15,201	9.6%	13,873	114		1		11,481
Group Markets segment	12,149	-9.7%	13,461	51	237,330	5	2,274	2,159
Corporate Center segment	20,936	-23.3%	27,287	-33		0		465
Asia	852	-59.8%	2,117	-199	60	3	108	4
Poland	12,055	-16.9%	14,504	6	816,413	299	4,242	8,284
USA	262	-58.3%	628	-35	34	1	32	0
Reconciliation/Others	660	-58.4%	1,587	-16	93	2	191	520
Non-Core segment	13,828	-26.6%	18,835	-244	816,600	305	4,573	8,809
Reconciliation	-17,728	0	-22,207	-431	0	-	-	-1,044
RBI Group total	111,864	-2.2%	114,427	574	14,149,178	2,506	48,556	71,538
Reconciliation RBI/RZB sub-group	399	147.5%	161	-45	-	-	-	0
Central institute and specialized subsidiaries	23,876	-8.6%	26,120	21	n.a.	16	1,647	8,787
Other participations	2,198	22.0%	1,801	2	n.a.	0	-	-
Reconciliation	-3,489	-14.5%	-4,083	-19	-	1	-	-
RZB Group total	134,847	-2.6%	138,426	533	n.a.	2,523	50,203	80,325

Fair Partner – Human Resources

	RBI Group					Central institute and specialized subsidiaries					RZB Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Employees by gender, type of occupation and employment contract															
Employees	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
of which male	33%	33%	33%	33%	35%	47%	47%	46%	56%	53%	33%	33%	33%	33%	35%
of which female	67%	67%	67%	67%	65%	53%	53%	54%	44%	47%	67%	67%	67%	67%	65%
Full-time employees	97%	97%	98%	97%	97%	75%	78%	80%	89%	88%	96%	97%	97%	97%	97%
of which male	33%	33%	33%	n.a.	n.a.	57%	56%	55%	n.a.	n.a.	34%	33%	33%	n.a.	n.a.
of which female	67%	67%	67%	n.a.	n.a.	43%	44%	45%	n.a.	n.a.	66%	67%	67%	n.a.	n.a.
Part-time employees	3%	3%	2%	3%	3%	25%	22%	20%	11%	12%	4%	3%	3%	3%	3%
of which male	25%	21%	19%	n.a.	n.a.	18%	14%	13%	n.a.	n.a.	24%	20%	18%	n.a.	n.a.
of which female	75%	79%	81%	n.a.	n.a.	82%	86%	88%	n.a.	n.a.	76%	80%	82%	n.a.	n.a.
With fixed contracts	85%	85%	86%	86%	88%	88%	92%	98%	100%	100%	85%	85%	86%	86%	88%
of which male	34%	34%	34%	n.a.	n.a.	47%	46%	46%	n.a.	n.a.	34%	34%	34%	n.a.	n.a.
of which female	66%	66%	66%	n.a.	n.a.	53%	54%	54%	n.a.	n.a.	66%	66%	66%	n.a.	n.a.
With limited contracts	15%	15%	14%	14%	12%	12%	9%	2%	0%	0%	15%	15%	14%	14%	12%
of which male	26%	25%	25%	n.a.	n.a.	53%	51%	45%	n.a.	n.a.	26%	26%	25%	n.a.	n.a.
of which female	74%	75%	75%	n.a.	n.a.	47%	49%	55%	n.a.	n.a.	74%	74%	75%	n.a.	n.a.
Employees by region															
Central Europe	28%	27%	26%	27%	23%	0%	0%	0%	0%	0%	27%	26%	26%	27%	23%
of which male	38%	38%	37%	38%	44%	0%	0%	0%	0%	0%	38%	38%	37%	38%	44%
of which female	62%	62%	63%	62%	56%	0%	0%	0%	0%	0%	62%	62%	63%	62%	56%
Southeastern Europe	30%	30%	28%	27%	29%	0%	0%	0%	0%	0%	30%	29%	28%	27%	29%
of which male	27%	27%	27%	28%	28%	0%	0%	0%	0%	0%	27%	27%	27%	28%	28%
of which female	73%	73%	73%	72%	72%	0%	0%	0%	0%	0%	73%	73%	73%	72%	72%
Eastern Europe	37%	39%	41%	42%	45%	0%	0%	0%	0%	0%	36%	38%	40%	42%	45%
of which male	31%	31%	31%	31%	32%	0%	0%	0%	0%	0%	31%	31%	31%	31%	32%
of which female	69%	69%	69%	69%	68%	0%	0%	0%	0%	0%	69%	69%	69%	69%	68%
Austria	5%	4%	4%	3%	3%	100%	100%	100%	100%	100%	7%	6%	5%	4%	3%
of which male	55%	55%	55%	55%	54%	47%	47%	46%	56%	53%	53%	52%	52%	55%	54%
of which female	45%	45%	45%	45%	46%	53%	53%	54%	44%	47%	47%	48%	48%	45%	46%
New hires															
Total	8,793	8,913	8,646	n.a.	n.a.	168	122	159	n.a.	n.a.	8,961	9,035	8,805	n.a.	n.a.
Share in percent of total headcount for:															
Employees total	18%	18%	17%	n.a.	n.a.	15%	11%	17%	n.a.	n.a.	18%	18%	17%	n.a.	n.a.
Employees under 30 years of age	12%	13%	12%	n.a.	n.a.	9%	3%	7%	n.a.	n.a.	12%	12%	12%	n.a.	n.a.
Employees between 30 and 50 years of age	6%	5%	5%	n.a.	n.a.	4%	7%	10%	n.a.	n.a.	6%	5%	5%	n.a.	n.a.
Employees over 50 years of age	0%	0%	0%	n.a.	n.a.	1%	1%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Men	6%	6%	5%	n.a.	n.a.	7%	7%	7%	n.a.	n.a.	6%	6%	5%	n.a.	n.a.
Women	12%	12%	12%	n.a.	n.a.	7%	4%	10%	n.a.	n.a.	12%	12%	12%	n.a.	n.a.
Central Europe	5%	6%	6%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	5%	6%	6%	n.a.	n.a.
Southeastern Europe	4%	3%	3%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	4%	3%	2%	n.a.	n.a.
Eastern Europe	8%	9%	8%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	8%	9%	8%	n.a.	n.a.
Austria	1%	0%	0%	n.a.	n.a.	15%	11%	17%	n.a.	n.a.	1%	1%	1%	n.a.	n.a.
Fluctuation¹															
Total	10,907	12,402	11,259	10,789	10,629	126	156	212	5	11	11,033	12,558	11,471	10,794	10,640
Share in percent of total headcount for:															
Employees total	23%	25%	22%	20%	20%	11%	14%	22%	4%	10%	23%	25%	22%	20%	20%
Employees under 30 years of age	10%	12%	9%	8%	9%	3%	3%	5%	0%	1%	10%	12%	9%	8%	9%
Employees between 30 and 50 years of age	11%	12%	11%	10%	9%	6%	8%	12%	3%	8%	11%	12%	11%	10%	9%
Employees over 50 years of age	2%	2%	2%	2%	2%	2%	3%	6%	1%	1%	2%	2%	2%	1%	2%
Men	7%	8%	7%	7%	7%	5%	7%	12%	2%	5%	7%	8%	7%	7%	7%
Women	16%	17%	15%	13%	13%	6%	7%	10%	2%	6%	15%	17%	15%	13%	13%
Central Europe	6%	7%	6%	6%	4%	0%	0%	0%	0%	0%	6%	6%	6%	6%	4%
Southeastern Europe	4%	4%	3%	4%	3%	0%	0%	0%	0%	0%	4%	4%	3%	4%	3%
Eastern Europe	12%	15%	12%	11%	12%	0%	0%	0%	0%	0%	12%	14%	12%	11%	12%
Austria	0%	0%	0%	0%	1%	11%	14%	22%	4%	10%	1%	1%	1%	0%	1%
¹ Figures also include internal transfers, which were above average in the central institute and the specialized subsidiaries in 2014 and 2015 due to the structural program "ZUKUNFTPlus".															
Average number of training hours for employees, by position															
B-1	57	64	54	71	41	28	37	27	10	n.a.	54	61	52	70	40
B-2	50	60	53	57	40	40	31	13	47	n.a.	50	59	51	57	40
Other managers ²	59	77	49			23	19	11		n.a.	58	76	49		
Other employees	52	51	55	57	46	18	17	12	24	n.a.	51	50	55	57	46
² Other managers are included in the line 'Other employees' in the years prior to 2014.															
Share of employees with Performance Management															
Total	69%	67%	59%	57%	56%	96%	100%	100%	100%	94%	69%	67%	60%	57%	56%
Men	74%	72%	63%	n.a.	n.a.	96%	100%	100%	n.a.	n.a.	75%	72%	64%	n.a.	n.a.
Women	66%	64%	57%	n.a.	n.a.	95%	100%	100%	n.a.	n.a.	67%	65%	58%	n.a.	n.a.
B-1	99%	99%	96%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	99%	99%	97%	n.a.	n.a.
B-2	99%	97%	94%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	99%	97%	94%	n.a.	n.a.
Other managers	84%	85%	73%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	84%	85%	73%	n.a.	n.a.
Other employees	66%	63%	56%	n.a.	n.a.	95%	100%	100%	n.a.	n.a.	66%	64%	56%	n.a.	n.a.

	RBI Group					Central institute and specialized subsidiaries					RZB Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Diversity															
Share of women															
Board	16%	15%	12%	16%	16%	0%	0%	0%	0%	0%	14%	14%	11%	16%	16%
B-1	36%	37%	36%	39%	41%	27%	22%	20%	8%	8%	36%	36%	35%	38%	40%
B-2	47%	48%	47%	48%	48%	28%	30%	35%	27%	25%	46%	47%	46%	48%	48%
Other managers	61%	61%	60%	58%	60%	32%	36%	28%	0%	0%	61%	61%	60%	58%	61%
Managers total	55%	56%	55%	55%	56%	29%	29%	28%	14%	12%	54%	55%	54%	55%	56%
Employees total	67%	67%	67%	67%	65%	53%	53%	54%	44%	47%	67%	67%	67%	67%	65%
Share of minority groups															
Employees with disabilities															
Board	0%	0%	0%			0%	0%	0%			0%	0%	0%		
B-1	0%	0%	0%			0%	0%	0%			0%	0%	0%		
B-2	1%	0%	0%			1%	1%	0%			1%	1%	0%		
Other managers	1%	1%	1%			0%	0%	0%			1%	1%	0%		
Other employees ³	1%	1%	1%	1%	2%	2%	2%	3%	0%	0%	1%	1%	1%	1%	2%
³ Includes all employees in the years 2012-2013															
Employees with foreign citizenship															
Board	37%	35%	40%			0%	0%	0%			32%	30%	36%		
B-1	5%	4%	4%			2%	2%	0%			4%	4%	4%		
B-2	2%	2%	2%			4%	5%	2%			2%	2%	2%		
Other managers ⁴	1%	1%	1%	0.2%	0.2%	3%	5%	0%	0.8%	0.9%	1%	1%	1%	0.2%	0.2%
Other employees	2%	1%	1%	1%	1%	8%	6%	4%	11%	9%	2%	2%	1%	1%	1%
⁴ Includes all managers in the years 2012-2013															
Age groups															
Board															
Board under 30 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Board between 30 and 50 years of age	61%	63%	67%	n.a.	n.a.	54%	58%	64%	n.a.	n.a.	60%	63%	66%	n.a.	n.a.
Board over 50 years of age	39%	37%	33%	n.a.	n.a.	46%	42%	36%	n.a.	n.a.	40%	38%	34%	n.a.	n.a.
B-1															
Employees under 30 years of age	0%	1%	1%	n.a.	n.a.	0%	0%	32%	n.a.	n.a.	0%	1%	3%	n.a.	n.a.
Employees between 30 and 50 of age	83%	86%	85%	n.a.	n.a.	76%	74%	50%	n.a.	n.a.	83%	85%	83%	n.a.	n.a.
Employees over 50 years of age	16%	13%	13%	n.a.	n.a.	24%	24%	18%	n.a.	n.a.	17%	14%	14%	n.a.	n.a.
B-2															
Employees under 30 years of age	2%	2%	4%	n.a.	n.a.	0%	0%	29%	n.a.	n.a.	2%	2%	5%	n.a.	n.a.
Employees between 30 and 50 of age	86%	87%	85%	n.a.	n.a.	71%	74%	51%	n.a.	n.a.	86%	86%	83%	n.a.	n.a.
Employees over 50 years of age	12%	11%	11%	n.a.	n.a.	29%	26%	20%	n.a.	n.a.	12%	12%	12%	n.a.	n.a.
Other management staff															
Employees under 30 years of age	5%	6%	9%	n.a.	n.a.	3%	0%	16%	n.a.	n.a.	5%	6%	9%	n.a.	n.a.
Employees between 30 and 50 of age	80%	80%	77%	n.a.	n.a.	76%	86%	64%	n.a.	n.a.	80%	80%	77%	n.a.	n.a.
Employees over 50 years of age	15%	14%	14%	n.a.	n.a.	22%	14%	20%	n.a.	n.a.	15%	14%	14%	n.a.	n.a.
Other employees															
Employees under 30 years of age	29%	31%	33%	n.a.	n.a.	19%	15%	32%	n.a.	n.a.	29%	30%	33%	n.a.	n.a.
Employees between 30 and 50 of age	62%	61%	59%	n.a.	n.a.	67%	72%	55%	n.a.	n.a.	62%	61%	59%	n.a.	n.a.
Employees over 50 years of age	9%	9%	8%	n.a.	n.a.	14%	13%	13%	n.a.	n.a.	9%	9%	8%	n.a.	n.a.

	Network banks*					RBI AG					RBI Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Employees by gender, type of occupation and employment contract															
Employees	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
of which male	32%	32%	32%	32%	34%	55%	55%	55%	55%	54%	33%	33%	33%	33%	35%
of which female	68%	68%	68%	68%	66%	45%	45%	45%	45%	46%	67%	67%	67%	67%	65%
Full-time employees	97%	98%	98%	97%	98%	78%	83%	85%	87%	88%	97%	97%	98%	97%	97%
of which male	32%	32%	32%	n.a.	n.a.	64%	64%	64%	n.a.	n.a.	33%	33%	33%	n.a.	n.a.
of which female	68%	68%	68%	n.a.	n.a.	36%	36%	36%	n.a.	n.a.	67%	67%	67%	n.a.	n.a.
Part-time employees	3%	2%	2%	3%	2%	22%	17%	15%	13%	12%	3%	3%	2%	3%	3%
of which male	25%	24%	22%	n.a.	n.a.	26%	11%	8%	n.a.	n.a.	25%	21%	19%	n.a.	n.a.
of which female	75%	76%	78%	n.a.	n.a.	74%	89%	92%	n.a.	n.a.	75%	79%	81%	n.a.	n.a.
With fixed contracts	85%	84%	85%	86%	87%	86%	93%	100%	100%	100%	85%	85%	86%	86%	88%
of which male	33%	33%	33%	n.a.	n.a.	55%	55%	55%	n.a.	n.a.	34%	34%	34%	n.a.	n.a.
of which female	67%	67%	67%	n.a.	n.a.	45%	45%	45%	n.a.	n.a.	66%	66%	66%	n.a.	n.a.
With limited contracts	15%	16%	15%	14%	13%	14%	7%	0%	0%	0%	15%	15%	14%	14%	12%
of which male	25%	25%	25%	n.a.	n.a.	55%	54%	0%	n.a.	n.a.	26%	25%	25%	n.a.	n.a.
of which female	75%	75%	75%	n.a.	n.a.	45%	46%	0%	n.a.	n.a.	74%	75%	75%	n.a.	n.a.
Employees by region															
Central Europe	29%	28%	27%	27%	23%	0%	0%	0%	0%	0%	28%	27%	26%	27%	23%
of which male	38%	38%	37%	38%	44%	0%	0%	0%	0%	0%	38%	38%	37%	38%	44%
of which female	62%	62%	63%	62%	56%	0%	0%	0%	0%	0%	62%	62%	63%	62%	56%
Southeastern Europe	32%	31%	29%	27%	29%	0%	0%	0%	0%	0%	30%	30%	28%	27%	29%
of which male	27%	27%	27%	28%	28%	0%	0%	0%	0%	0%	27%	27%	27%	28%	28%
of which female	73%	73%	73%	72%	72%	0%	0%	0%	0%	0%	73%	73%	73%	72%	72%
Eastern Europe	39%	41%	43%	42%	45%	0%	0%	0%	0%	0%	37%	39%	42%	42%	45%
of which male	31%	31%	31%	31%	32%	0%	0%	0%	0%	0%	31%	31%	31%	31%	32%
of which female	69%	69%	69%	69%	68%	0%	0%	0%	0%	0%	69%	69%	69%	69%	68%
Austria	0%	0%	0%	0%	0%	100%	100%	100%	100%	100%	5%	4%	4%	3%	3%
of which male	0%	0%	0%	0%	0%	55%	55%	55%	54%	54%	55%	55%	55%	55%	54%
of which female	0%	0%	0%	0%	0%	45%	45%	45%	45%	46%	45%	45%	45%	45%	46%
New hires															
Total	8,383	8,761	8,443	n.a.	n.a.	410	152	203	n.a.	n.a.	8,793	8,913	8,646	n.a.	n.a.
Share in percent of total headcount for:															
Employees total	18%	19%	17%	n.a.	n.a.	19%	8%	11%	n.a.	n.a.	18%	18%	17%	n.a.	n.a.
Employees under 30 years of age	12%	13%	12%	n.a.	n.a.	13%	2%	3%	n.a.	n.a.	12%	13%	12%	n.a.	n.a.
Employees between 30 and 50 years of age	7%	5%	5%	n.a.	n.a.	5%	5%	7%	n.a.	n.a.	6%	5%	5%	n.a.	n.a.
Employees over 50 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	1%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Men	6%	6%	5%	n.a.	n.a.	11%	4%	6%	n.a.	n.a.	6%	6%	5%	n.a.	n.a.
Women	13%	13%	12%	n.a.	n.a.	8%	3%	5%	n.a.	n.a.	12%	12%	11%	n.a.	n.a.
Central Europe	6%	6%	6%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	5%	6%	6%	n.a.	n.a.
Southeastern Europe	4%	3%	3%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	4%	3%	3%	n.a.	n.a.
Eastern Europe	9%	9%	8%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	8%	9%	8%	n.a.	n.a.
Austria	0%	0%	0%	n.a.	n.a.	19%	8%	11%	n.a.	n.a.	1%	0%	0%	n.a.	n.a.
Fluctuation¹															
Total	10,724	12,260	11,142	10,671	10,386	183	142	117	118	243	10,907	12,402	11,259	10,789	10,629
Share in percent of total headcount for:															
Employees total	24%	26%	22%	20%	20%	8%	7%	6%	6%	13%	23%	25%	22%	20%	20%
Employees under 30 years of age	10%	12%	10%	9%	9%	3%	1%	1%	1%	2%	10%	12%	9%	8%	9%
Employees between 30 and 50 years of age	11%	12%	11%	10%	9%	4%	5%	5%	5%	10%	11%	12%	11%	10%	9%
Employees over 50 years of age	2%	2%	2%	1%	2%	1%	1%	1%	1%	2%	2%	2%	2%	2%	2%
Men	7%	8%	7%	7%	7%	5%	4%	3%	4%	9%	7%	8%	7%	7%	7%
Women	16%	18%	15%	13%	13%	4%	3%	3%	2%	4%	16%	17%	15%	13%	13%
Central Europe	6%	7%	6%	6%	4%	0%	0%	0%	0%	0%	6%	7%	6%	6%	4%
Southeastern Europe	5%	4%	4%	4%	3%	0%	0%	0%	0%	0%	4%	4%	3%	4%	3%
Eastern Europe	13%	15%	12%	11%	12%	0%	0%	0%	0%	0%	12%	15%	12%	11%	12%
Austria	0%	0%	0%	0%	0%	8%	7%	6%	6%	13%	0%	0%	0%	0%	1%
¹ Figures also include internal transfers, which were above average in the central institute and the specialized subsidiaries in 2014 and 2015 due to the structural program "ZUKUNFTPlus".															
Average number of training hours for employees, by position															
B-1	59	66	57	75	42	27	28	17	28	20	57	64	54	71	41
B-2	52	63	54	58	41	27	26	33	36	30	50	60	53	57	40
Other managers ²	59	78	50			43	37	27			59	77	49		
Other employees	53	52	56	58	47	29	30	37	40	37	52	51	55	57	46
² Other managers are included in the line 'Other employees' in the years prior to 2014.															
Share of employees with Performance Management															
Total	68%	65%	58%	56%	54%	92%	100%	100%	100%	94%	69%	67%	59%	57%	56%
Men	72%	69%	61%	n.a.	n.a.	92%	100%	100%	n.a.	n.a.	74%	72%	63%	n.a.	n.a.
Women	66%	63%	56%	n.a.	n.a.	92%	100%	100%	n.a.	n.a.	66%	64%	57%	n.a.	n.a.
B-1	99%	99%	96%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	99%	99%	96%	n.a.	n.a.
B-2	99%	97%	94%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	99%	97%	94%	n.a.	n.a.
Other managers	84%	84%	73%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	84%	85%	73%	n.a.	n.a.
Other employees	64%	62%	54%	n.a.	n.a.	91%	100%	100%	n.a.	n.a.	66%	63%	56%	n.a.	n.a.

* also include Raiffeisen Centrobank AG and Kathrein Privatbank AG

	Network banks*					RBI AG					RBI Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Diversity															
Share of women															
Board	17%	17%	13%	17%	17%	0%	0%	0%	0%	0%	16%	15%	12%	16%	16%
B-1	38%	39%	38%	41%	43%	13%	14%	13%	8%	8%	36%	37%	36%	39%	41%
B-2	49%	49%	48%	50%	49%	25%	25%	25%	23%	25%	47%	48%	47%	48%	48%
Other managers	63%	62%	61%	59%	61%	27%	28%	26%	31%	32%	61%	61%	60%	58%	60%
Managers total	57%	57%	56%	56%	57%	24%	25%	24%	25%	26%	55%	56%	55%	55%	56%
Employees total	68%	68%	68%	68%	66%	45%	45%	45%	45%	46%	67%	67%	67%	67%	65%
Share of minority groups															
Employees with disabilities															
Board	0%	0%	0%			0%	0%	0%			0%	0%	0%		
B-1	0%	0%	0%			0%	0%	0%			0%	0%	0%		
B-2	1%	1%	0%			0%	0%	0%			1%	0%	0%		
Other managers	1%	1%	1%			0%	0%	0%			1%	1%	1%		
Other employees ³	1%	1%	1%	2%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%
³ Includes all employees in the years 2012-2013															
Employees with foreign citizenship															
Board	39%	36%	41%			17%	17%	33%			37%	35%	40%		
B-1	4%	3%	3%			13%	16%	18%			5%	4%	4%		
B-2	1%	1%	1%			19%	19%	21%			2%	2%	2%		
Other managers ⁴	0%	0%	0%	0%	0%	16%	17%	15%	3%	3%	1%	1%	1%	0%	0%
Other employees	1%	0%	0%	0%	1%	28%	27%	26%	25%	25%	2%	1%	1%	1%	1%
⁴ Includes all managers in the years 2012-2013															
Age groups															
Board															
Board under 30 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Board between 30 and 50 years of age	63%	65%	71%	n.a.	n.a.	33%	33%	17%	n.a.	n.a.	61%	63%	67%	n.a.	n.a.
Board over 50 years of age	37%	35%	29%	n.a.	n.a.	67%	67%	83%	n.a.	n.a.	39%	37%	33%	n.a.	n.a.
B-1															
Employees under 30 years of age	0%	1%	1%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	1%	1%	n.a.	n.a.
Employees between 30 and 50 of age	87%	88%	87%	n.a.	n.a.	40%	57%	64%	n.a.	n.a.	83%	86%	85%	n.a.	n.a.
Employees over 50 years of age	13%	11%	12%	n.a.	n.a.	60%	43%	36%	n.a.	n.a.	16%	13%	13%	n.a.	n.a.
B-2															
Employees under 30 years of age	2%	2%	4%	n.a.	n.a.	0%	0%	1%	n.a.	n.a.	2%	2%	4%	n.a.	n.a.
Employees between 30 and 50 of age	87%	88%	85%	n.a.	n.a.	75%	74%	76%	n.a.	n.a.	86%	87%	85%	n.a.	n.a.
Employees over 50 years of age	11%	10%	11%	n.a.	n.a.	25%	26%	23%	n.a.	n.a.	12%	11%	11%	n.a.	n.a.
Other management staff															
Employees under 30 years of age	6%	7%	9%	n.a.	n.a.	1%	1%	0%	n.a.	n.a.	5%	6%	9%	n.a.	n.a.
Employees between 30 and 50 of age	79%	79%	77%	n.a.	n.a.	87%	89%	89%	n.a.	n.a.	80%	80%	77%	n.a.	n.a.
Employees over 50 years of age	15%	14%	14%	n.a.	n.a.	11%	9%	11%	n.a.	n.a.	15%	14%	14%	n.a.	n.a.
Other employees															
Employees unter 30 Jahren	29%	32%	33%	n.a.	n.a.	17%	9%	10%	n.a.	n.a.	29%	31%	33%	n.a.	n.a.
Employees between 30 and 50 of age	62%	60%	59%	n.a.	n.a.	72%	81%	81%	n.a.	n.a.	62%	61%	59%	n.a.	n.a.
Employees over 50 years of age	9%	8%	8%	n.a.	n.a.	11%	11%	9%	n.a.	n.a.	9%	9%	8%	n.a.	n.a.

* also include Raiffeisen Centrobank AG and Kathrein Privatbank AG

	RZB AG (Central institute)					Specialized subsidiaries					Central institute and specialized subsidiaries (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Employees by gender, type of occupation and employment contract															
Employees	100%	100%	100%	100%	100%	100%	100%	100%	n.a.	n.a.	100%	100%	100%	100%	100%
of which male	51%	50%	47%	56%	53%	46%	46%	46%	n.a.	n.a.	47%	47%	46%	56%	53%
of which female	49%	50%	53%	44%	47%	54%	54%	54%	n.a.	n.a.	53%	53%	54%	44%	47%
Full-time employees	77%	84%	84%	89%	88%	75%	76%	79%	n.a.	n.a.	75%	78%	80%	89%	88%
of which male	58%	56%	53%	n.a.	n.a.	57%	56%	55%	n.a.	n.a.	57%	56%	55%	n.a.	n.a.
of which female	42%	44%	47%	n.a.	n.a.	43%	44%	45%	n.a.	n.a.	43%	44%	45%	n.a.	n.a.
Part-time employees	23%	16%	16%	11%	12%	25%	24%	21%	n.a.	n.a.	25%	22%	20%	11%	12%
of which male	27%	17%	14%	n.a.	n.a.	15%	14%	12%	n.a.	n.a.	18%	14%	13%	n.a.	n.a.
of which female	73%	83%	86%	n.a.	n.a.	85%	86%	88%	n.a.	n.a.	82%	86%	88%	n.a.	n.a.
With fixed contracts	79%	89%	100%	100%	100%	91%	92%	97%	n.a.	n.a.	88%	92%	98%	100%	100%
of which male	51%	49%	47%	n.a.	n.a.	45%	46%	46%	n.a.	n.a.	47%	46%	46%	n.a.	n.a.
of which female	49%	51%	53%	n.a.	n.a.	55%	54%	54%	n.a.	n.a.	53%	54%	54%	n.a.	n.a.
With limited contracts	21%	11%	0%	0%	0%	9%	8%	3%	n.a.	n.a.	12%	9%	2%	0%	0%
of which male	49%	54%	0%	n.a.	n.a.	56%	49%	45%	n.a.	n.a.	53%	51%	45%	n.a.	n.a.
of which female	51%	46%	0%	n.a.	n.a.	44%	51%	55%	n.a.	n.a.	47%	49%	55%	n.a.	n.a.
Employees by region															
Central Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which male	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which female	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Southeastern Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which male	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which female	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Eastern Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which male	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
of which female	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Austria	100%	100%	100%	100%	100%	100%	100%	100%	n.a.	n.a.	100%	100%	100%	100%	100%
of which male	51%	50%	47%	56%	53%	46%	46%	46%	n.a.	n.a.	47%	47%	46%	56%	53%
of which female	49%	50%	53%	44%	47%	54%	54%	54%	n.a.	n.a.	53%	53%	54%	44%	47%
New hires															
Total	73	52	70	n.a.	n.a.	95	70	89	n.a.	n.a.	168	122	159	n.a.	n.a.
Share in percent of total headcount for:															
Employees total	27%	23%	40%	n.a.	n.a.	11%	8%	11%	n.a.	n.a.	15%	11%	17%	n.a.	n.a.
Employees under 30 years of age	19%	4%	16%	n.a.	n.a.	6%	2%	4%	n.a.	n.a.	9%	3%	7%	n.a.	n.a.
Employees between 30 and 50 years of age	8%	16%	23%	n.a.	n.a.	3%	5%	7%	n.a.	n.a.	4%	7%	10%	n.a.	n.a.
Employees over 50 years of age	0%	3%	1%	n.a.	n.a.	1%	1%	0%	n.a.	n.a.	1%	1%	0%	n.a.	n.a.
Men	13%	12%	14%	n.a.	n.a.	5%	5%	5%	n.a.	n.a.	7%	7%	7%	n.a.	n.a.
Women	13%	10%	26%	n.a.	n.a.	6%	3%	6%	n.a.	n.a.	7%	4%	10%	n.a.	n.a.
Central Europe	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Southeastern Europe	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Eastern Europe	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Austria	27%	23%	40%	n.a.	n.a.	11%	8%	11%	n.a.	n.a.	15%	11%	17%	n.a.	n.a.
Fluctuation¹															
Total	27	15	13	5	11	99	141	199	n.a.	n.a.	126	156	212	5	11
Share in percent of total headcount for:															
Employees gesamt	10%	7%	7%	4%	10%	11%	16%	26%	n.a.	n.a.	11%	14%	22%	4%	10%
Employees under 30 years of age	5%	0%	0%	0%	1%	3%	4%	6%	n.a.	n.a.	3%	3%	5%	0%	1%
Employees between 30 and 50 years of age	4%	5%	6%	3%	8%	6%	9%	13%	n.a.	n.a.	6%	8%	12%	3%	8%
Employees over 50 years of age	1%	1%	1%	1%	1%	2%	3%	7%	n.a.	n.a.	2%	3%	6%	1%	1%
Men	4%	3%	5%	2%	5%	6%	8%	14%	n.a.	n.a.	5%	7%	12%	2%	5%
Women	6%	3%	3%	2%	6%	6%	7%	12%	n.a.	n.a.	6%	7%	10%	2%	6%
Central Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Southeastern Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Eastern Europe	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
Austria	10%	7%	7%	4%	10%	11%	16%	26%	n.a.	n.a.	11%	14%	22%	4%	10%
¹ Figures also include internal transfers, which were above average in the central institute and the specialized subsidiaries in 2014 and 2015 due to the structural program "ZUKUNFTPlus".															
Average number of training hours for employees, by position															
B-1	23	50	43	10	n.a.	30	31	21	n.a.	n.a.	28	37	27	10	n.a.
B-2	108	70	36	47	n.a.	21	22	10	n.a.	n.a.	40	31	13	47	n.a.
Other managers ²	23	28	34			23	16	4			23	19	11		n.a.
Other employees	24	22	26	24	n.a.	16	16	9	n.a.	n.a.	18	17	12	24	n.a.
² Other managers are included in the line 'Other employees' in the years prior to 2014.															
Share of employees with Performance Management															
Total	88%	100%	100%	100%	94%	98%	100%	100%	n.a.	n.a.	96%	100%	100%	100%	94%
Men	89%	100%	100%	n.a.	n.a.	99%	100%	100%	n.a.	n.a.	96%	100%	100%	n.a.	n.a.
Women	87%	100%	100%	n.a.	n.a.	98%	100%	100%	n.a.	n.a.	95%	100%	100%	n.a.	n.a.
B-1	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.
B-2	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.
Other Manager	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.	100%	100%	100%	n.a.	n.a.
Other employees	85%	100%	100%	n.a.	n.a.	98%	100%	100%	n.a.	n.a.	95%	100%	100%	n.a.	n.a.

	RZB AG (Central institute)					Specialized subsidiaries					Central institute and specialized subsidiaries (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Diversity															
Share of women															
Board	0%	0%	0%	0%	0%	0%	0%	0%	n.a.	n.a.	0%	0%	0%	0%	0%
B-1	15%	6%	8%	8%	8%	31%	28%	25%	n.a.	n.a.	27%	22%	20%	8%	8%
B-2	30%	29%	31%	27%	25%	28%	30%	36%	n.a.	n.a.	28%	30%	35%	27%	25%
Other managers	23%	18%	17%	0%	0%	38%	42%	32%	n.a.	n.a.	32%	36%	28%	0%	0%
Managers total	24%	18%	18%	14%	12%	30%	32%	30%	n.a.	n.a.	29%	29%	28%	14%	12%
Employees total	49%	50%	53%	44%	47%	54%	54%	54%	n.a.	n.a.	53%	53%	54%	44%	47%
Share of minority groups															
Employees with disabilities															
Board	0%	0%	0%			0%	0%	0%	n.a.	n.a.	0%	0%	0%		
B-1	0%	0%	0%			0%	0%	0%	n.a.	n.a.	0%	0%	0%		
B-2	0%	0%	0%			1%	1%	0%	n.a.	n.a.	1%	1%	0%		
Other managers	0%	0%	0%			0%	0%	0%	n.a.	n.a.	0%	0%	0%		
Other employees ³	0%	0%	0%	0%	0%	2%	0%	0%	n.a.	n.a.	2%	0%	0%	0%	0%
³ Includes all employees in the years 2012-2013															
Employees with foreign citizenship															
Board	0%	0%	0%			0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
B-1	8%	6%	0%			0%	0%	0%	n.a.	n.a.	2%	2%	0%	n.a.	n.a.
B-2	15%	18%	0%			1%	1%	2%	n.a.	n.a.	4%	5%	2%	n.a.	n.a.
Other managers ⁴	8%	9%	0%	0.8%	0.9%	0%	3%	0%	n.a.	n.a.	3%	5%	0%	n.a.	n.a.
Other Employees	18%	19%	0%	11%	9%	5%	3%	4%	n.a.	n.a.	8%	6%	4%	n.a.	n.a.
⁴ Includes all managers in the years 2012-2013															
Age groups															
Board															
Board under 30 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.	0%	0%	0%	n.a.	n.a.
Board between 30 and 50 years of age	67%	67%	33%	n.a.	n.a.	50%	56%	75%	n.a.	n.a.	54%	58%	64%	n.a.	n.a.
Board over 50 years of age	33%	33%	67%	n.a.	n.a.	50%	44%	25%	n.a.	n.a.	46%	42%	36%	n.a.	n.a.
B-1															
Employees under 30 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	44%	n.a.	n.a.	0%	0%	32%	n.a.	n.a.
Employees between 30 and 50 of age	69%	75%	67%	n.a.	n.a.	79%	77%	44%	n.a.	n.a.	76%	76%	50%	n.a.	n.a.
Employees over 50 years of age	31%	25%	33%	n.a.	n.a.	21%	23%	13%	n.a.	n.a.	24%	24%	18%	n.a.	n.a.
B-2															
Employees under 30 years of age	0%	0%	0%	n.a.	n.a.	0%	0%	34%	n.a.	n.a.	0%	0%	29%	n.a.	n.a.
Employees between 30 and 50 of age	80%	88%	92%	n.a.	n.a.	68%	70%	45%	n.a.	n.a.	71%	74%	51%	n.a.	n.a.
Employees over 50 years of age	20%	12%	8%	n.a.	n.a.	32%	30%	22%	n.a.	n.a.	29%	26%	20%	n.a.	n.a.
Other management staff															
Employees under 30 years of age	0%	0%	0%	n.a.	n.a.	4%	0%	21%	n.a.	n.a.	3%	0%	16%	n.a.	n.a.
Employees between 30 and 50 of age	85%	91%	83%	n.a.	n.a.	71%	84%	58%	n.a.	n.a.	76%	86%	64%	n.a.	n.a.
Employees over 50 years of age	15%	9%	17%	n.a.	n.a.	25%	16%	21%	n.a.	n.a.	22%	14%	20%	n.a.	n.a.
Other employees															
Employees under 30 years of age	24%	15%	17%	n.a.	n.a.	18%	15%	36%	n.a.	n.a.	19%	15%	32%	n.a.	n.a.
Employees between 30 and 50 of age	64%	74%	72%	n.a.	n.a.	68%	71%	51%	n.a.	n.a.	67%	72%	55%	n.a.	n.a.
Employees over 50 years of age	12%	11%	10%	n.a.	n.a.	14%	14%	13%	n.a.	n.a.	14%	13%	13%	n.a.	n.a.

Fair partner – Inhouse ecology

	RBI Group					Central institute and specialized subsidiaries					RZB Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Material															
Non-recycled paper in t	269	263	258	310	316	6	7	12	6	0	275	270	270	315	316
Recycled paper in t	620	699	618	636	665	27	28	32	11	2	647	728	650	647	667
Total paper in t	889	962	876	946	981	33	35	44	17	2	922	997	920	963	983
Paper consumption in sheets/employee	8,531	8,695	8,139	9,611	10,243	5,961	6,292	8,874	7,081	4,443	8,401	8,580	8,176	10,530	11,281
Direct energy consumption															
Emergency power generator in MWh	293	176	192	260	274	8	6	4	2	1	301	182	196	262	275
Direct energy consumption in kWh/employee	14	8	9	13	14	7	0.3	4	4	5	14	8	9	14	16
Indirect energy consumption															
External procurement of electricity in GWh	73	73	76	79	80	4	4	4	2	1	76	78	79	81	81
External procurement of heat in GWh	25	27	30	33	35	2	2	3	1	0.2	27	30	33	34	35
Total energy consumption in GWh	98	100	106	112	115	6	7	6	3	1	103	107	112	114	116
Electricity consumption in kWh/employee	3,481	3,306	3,516	4,015	4,190	3,420	3,973	3,514	3,182	5,242	3,478	3,338	3,516	4,405	4,636
Heat consumption in kWh/employee	1,210	1,225	1,389	1,653	1,799	1,814	2,124	2,549	2,363	2,216	1,234	1,268	1,440	1,841	1,990
Energy consumption in kWh/employee	4,691	4,531	4,905	5,668	5,990	5,234	6,097	6,063	5,545	7,458	4,719	4,606	4,956	6,246	6,627
Water															
Water consumption in 1,000 m ³	238	249	285	249	250	10	14	16	2	2	248	264	300	251	252
Water consumption in m ³ /employee	11	11	13	13	13	9	13	16	4	16	11	11	13	14	14
Waste															
Hazardous waste for incineration in t	0.3	0.3	0.8	0.0	0.2	0.1	0.0	0.1	0.0	0.0	0.4	0.3	1	0.0	0.3
Hazardous waste for landfill in t	4	5	5	6	8	0.0	0.0	0.2	0.0	0.2	4	5	5	6	8
Hazardous waste for recycling in t	9	11	11	5	7	0.2	0.1	0.4	0.1	0.0	10	11	12	6	7
Non-hazardous waste for incineration in t	869	981	1,233	1,223	1,773	44	34	77	19	6	913	1,015	1,309	1,242	1,779
Non-hazardous waste for landfill in t	1,087	793	859	946	1,211	0.0	0.0	0.0	1	0.0	1,087	793	859	947	1,211
Non-hazardous waste for recycling in t	665	737	788	788	923	106	156	115	23	14	771	893	902	810	937
Old-electronic devices for recycling in t	161	163	74	91	49	0.5	2	0.4	1	0.1	162	165	75	92	49
Total hazardous waste in t	13	16	17	12	15	0.3	0.1	1	0.2	0.2	14	16	17	12	15
Total non-hazardous waste in t	2,621	2,511	2,879	2,957	3,907	151	190	191	43	21	2,771	2,701	3,070	3,000	3,928
Waste in kg/employee	133	121	138	155	207	136	173	193	91	194	133	124	140	169	229
Business travel															
1,000 pkm by own car	19,273	31,093	38,592	28,231	38,827	3,572	1,414	608	446	402	22,845	32,506	39,200	28,677	39,229
1,000 pkm by rented car	9,634	6,323	6,212	20,993	16,877	210	135	216	0.0	0.0	9,844	6,458	6,428	20,993	16,877
1,000 pkm by plane	23,226	18,298	19,164	19,924	17,568	1,638	1,767	1,377	692	290	24,864	20,065	20,541	20,615	17,858
1,000 pkm by train	513	1,541	1,179	220	208	107	70	52	17	14	619	1,610	1,231	237	222
1,000 pkm total	52,646	57,254	65,147	69,368	73,480	5,527	3,386	2,252	1,155	706	58,173	60,640	67,399	70,523	74,186
Business travel in pkm/employee	2,520	2,582	3,021	3,518	3,830	4,979	3,034	2,259	2,396	6,538	2,644	2,603	2,988	3,849	4,248
1,000 tkm for parcel service	1,227	696	1,052	795	790	n.a.	n.a.	4	n.a.	n.a.	1,227	696	1,056	795	790
CO₂ emissions															
Scope 1 emissions in t	5,358	6,501	7,434	5,161	6,988	669	267	113	53	48	6,027	6,767	7,538	5,214	7,036
Scope 2 emissions in t	25,702	29,123	28,298	43,060	40,953	99	103	376	22	7	25,801	29,226	28,691	43,082	40,960
Scope 3 emissions in t	26,598	24,104	28,925	26,786	25,755	721	504	564	175	73	27,319	24,608	29,643	26,961	25,829
Scope 1+2 emissions in t	31,060	35,624	35,732	48,221	47,941	768	370	489	75	55	31,828	35,993	36,229	48,296	47,996
Scope 1+2+3 emissions in t	57,658	59,728	64,657	75,007	73,697	1,489	874	1,053	250	128	59,147	60,601	65,872	75,257	73,824
Scope 1+2 emissions in kg/employee	1,487	1,606	1,654	2,445	2,499	89	331	491	155	505	1,447	1,545	1,606	2,636	2,748
Scope 1+2+3 emissions in kg/employee	2,760	2,693	2,994	3,804	3,841	1,341	783	1,056	518	1,184	2,688	2,602	2,920	4,107	4,228
Fleet															
CO ₂ emissions of the fleet in g/km	128	131	160	n.a.	n.a.	141	153	n.a.	n.a.	n.a.	130	136	n.a.	n.a.	n.a.
Purchasing															
Procurement from local suppliers	79%	76%	65%	n.a.	n.a.	100%	100%	87%	n.a.	n.a.	79%	76%	65%	n.a.	n.a.

	CE					SEE					EE				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Material															
Non-recycled paper in t	90	89	101	119	82	87	85	86	85	112	83	78	59	100	114
Recycled paper in t	211	176	191	227	193	194	192	161	157	208	174	282	214	222	232
Total paper in t	301	265	292	346	275	280	277	247	242	320	257	360	273	322	346
Paper consumption in sheets/employee	8,220	7,308	8,217	11,675	9,799	8,977	8,501	8,584	7,913	10,119	10,125	11,275	8,115	11,188	12,845
Direct energy consumption															
Emergency power generator in MWh	30	25	41	55	76	237	86	101	166	166	6	29	2	8	8
Direct energy consumption in kWh/employee	4	3	6	9	14	38	13	18	27	26	1	5	0.3	1	2
Indirect energy consumption															
External procurement of electricity in GWh	20	20	22	22	16	24	24	24	27	28	20	18	17	22	27
External procurement of heat in GWh	5	5	7	7	7	6	6	3	6	7	8	9	14	15	17
Total energy consumption in GWh	25	26	29	29	23	30	30	27	34	35	28	27	31	37	43
Electricity consumption in kWh/employee	2,689	2,811	3,100	3,732	2,867	3,795	3,682	4,201	4,463	4,464	3,903	2,794	2,476	3,882	4,924
Heat consumption in kWh/employee	715	756	986	1,196	1,201	986	935	562	1,055	1,139	1,590	1,450	2,122	2,583	3,069
Energy consumption in kWh/employee	3,404	3,567	4,085	4,928	4,068	4,781	4,617	4,764	5,518	5,603	5,493	4,244	4,598	6,465	7,993
Water															
Water consumption in 1,000m ³	51	57	65	68	42	78	69	87	52	84	73	84	95	107	94
Water consumption in m ³ /employee	7	8	9	11	8	12	11	15	9	13	14	13	14	19	17
Waste															
Hazardous waste for incineration in t	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hazardous waste for landfill in t	4	3	4	5	4	0.0	2	0.0	1	1	0.0	0.0	0.1	0.0	0.0
Hazardous waste for recycling in t	6	8	8	4	1	3	0.3	1	0.0	5	0.5	1	0.2	0.4	0.4
Non-hazardous waste for incineration in t	491	524	815	894	1,062	4	4	0.0	0.0	0.0	271	349	287	221	604
Non-hazardous waste for landfill in t	110	117	136	175	217	576	274	292	429	475	401	402	430	343	520
Non-hazardous waste for recycling in t	290	353	358	321	202	120	110	111	195	379	10	20	74	119	106
Old-electronic devices for recycling in t	56	44	8	3	3	75	76	34	63	24	29	41	32	24	19
Total hazardous waste in t	9	12	12	10	5	3	2	1	1	6	0.5	1	0.2	0.4	0.4
Total non-hazardous waste in t	891	994	1,310	1,390	1,481	700	385	403	623	854	682	771	792	682	1,229
Waste in kg/employee	130	144	187	236	265	124	71	76	112	140	137	127	122	123	231
Business travel															
1,000 pkm by own car	5,470	14,602	20,472	12,779	18,109	10,534	11,855	12,494	8,411	13,781	2,231	3,606	4,635	4,650	4,619
1,000 pkm by rented car	9,183	5,500	5,516	19,005	14,894	2	0.3	0.0	1,810	1,914	61	399	231	178	70
1,000 pkm by plane	608	459	508	569	558	4,052	3,080	2,541	2,924	1,900	7,126	2,933	3,523	630	608
1,000 pkm by train	244	22	33	21	13	1	0.0	0.0	0.0	0.0	94	1,346	1,146	1	1
1,000 pkm total	15,505	20,583	26,529	32,375	33,574	14,589	14,935	15,036	13,145	17,595	9,513	8,284	9,535	5,458	5,297
Business travel in pkm/employee	2,115	2,830	3,722	5,449	5,970	2,330	2,285	2,612	2,143	2,779	1,869	1,294	1,413	947	981
1,000 tkm for parcel service	340	164	178	7	6	518	521	873	786	783	364	2	2	2	1
CO₂ emissions															
Scope 1 emissions in t	1,780	3,075	3,759	2,136	3,056	2,181	2,436	2,646	1,893	2,817	1,200	781	820	841	836
Scope 2 emissions in t	8,073	11,675	11,913	13,489	8,768	9,733	9,734	9,000	19,954	20,974	7,728	7,550	7,220	9,521	11,096
Scope 3 emissions in t	8,755	8,455	13,904	10,708	8,191	8,609	7,583	7,437	7,624	8,308	7,098	5,882	5,398	5,588	6,597
Scope 1+2 emissions in t	9,854	14,750	15,672	15,626	11,824	11,913	12,170	11,647	21,848	23,791	8,929	8,331	8,040	10,362	11,932
Scope 1+2+3 emissions in t	18,609	23,205	29,577	26,333	20,015	20,523	19,753	19,084	29,471	32,099	16,027	14,213	13,439	15,950	18,529
Scope 1+2 emissions in kg/employee	1,344	2,028	2,199	2,630	2,102	1,903	1,862	2,024	3,561	3,757	1,755	1,302	1,192	1,798	2,210
Scope 1+2+3 emissions in kg/employee	2,383	3,191	4,150	4,433	3,559	3,096	3,023	3,316	4,804	5,069	2,925	2,220	1,992	2,767	3,432
Fleet															
CO ₂ emissions of the fleet in g/km	115	121	n.a.	n.a.	n.a.	112	129	n.a.	n.a.	n.a.	228	163	n.a.	n.a.	n.a.
Purchasing															
Procurement from local suppliers	58%	87%	73%	n.a.	n.a.	80%	81%	81%	n.a.	n.a.	90%	50%	22%	n.a.	n.a.

	Network banks					RBI AG					RBI Group (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Material															
Non-recycled paper in t	259	252	246	303	308	10	11	12	7	8	269	263	258	310	316
Recycled paper in t	579	651	566	607	633	41	48	52	29	32	620	699	618	636	665
Total paper in t	838	902	812	910	941	51	60	64	36	40	889	962	876	946	981
Paper consumption in sheets/employee	8,933	8,950	8,289	10,224	10,863	4,628	6,153	6,624	3,794	4,362	8,531	8,695	8,139	9,611	10,243
Direct energy consumption															
Emergency power generator in MWh	272	140	164	234	265	21	36	28	25	9	293	176	192	260	274
Direct energy consumption in kWh/employee	15	7	8	13	15	10	19	14	14	5	14	8	9	13	14
Indirect energy consumption															
External procurement of electricity in GWh	63	62	63	72	71	9	11	12	7	9	73	73	76	79	80
External procurement of heat in GWh	20	21	25	28	31	6	6	5	4	4	25	27	30	33	35
Total energy consumption in GWh	83	83	88	100	102	15	17	18	11	13	98	100	106	112	115
Electricity consumption in kWh/employee	3,390	3,087	3,208	4,032	4,090	4,251	5,618	6,278	3,857	5,147	3,481	3,306	3,516	4,015	4,190
Heat consumption in kWh/employee	1,044	1,034	1,252	1,596	1,759	2,611	3,224	2,762	2,193	2,175	1,210	1,225	1,389	1,653	1,799
Energy consumption in kWh/employee	4,435	4,121	4,460	5,628	5,849	6,862	8,842	9,040	6,050	7,322	4,691	4,531	4,905	5,668	5,990
Water															
Water consumption in 1,000 m ³	202	210	246	227	221	36	39	38	22	29	238	249	285	249	250
Water consumption in m ³ /employee	11	10	13	13	13	16	20	20	12	16	11	11	13	13	13
Waste															
Hazardous waste for incineration in t	0.0	0.0	0.0	0.0	0.0	0.3	0.3	1	0.0	0.2	0.3	0.3	0.3	0.0	0.2
Hazardous waste for landfill in t	4	5	5	6	5	0.0	0.0	0.0	0.1	3	4	5	5	6	8
Hazardous waste for recycling in t	9	10	9	5	6	0.4	1	2	1	1	9	11	11	5	7
Non-hazardous waste for incineration in t	767	873	1,102	1,115	1,666	102	108	130	109	107	869	981	1,233	1,223	1,773
Non-hazardous waste for landfill in t	1,087	793	859	946	1,211	0.0	0.0	0.0	0.0	0.0	1,086	793	859	946	1,211
Non-hazardous waste for recycling in t	420	483	543	634	686	245	254	245	153	236	665	737	788	788	923
Old-electronic devices for recycling in t	160	161	73	89	47	1	2	1	2	2	161	163	74	91	49
Total hazardous waste in t	13	15	14	11	12	1	1	3	1	4	13	16	17	12	15
Total non-hazardous waste in t	2,274	2,149	2,504	2,695	3,564	347	362	375	262	343	2,621	2,511	2,879	2,957	3,907
Waste in kg/employee	130	115	132	157	209	158	188	195	141	191	133	121	138	155	207
Business travel															
1,000 pkm by own car	18,235	30,063	37,601	25,841	36,510	1,038	1,030	991	2,391	2,317	19,273	31,093	38,592	28,231	38,827
1,000 pkm by rented car	9,246	5,899	5,747	20,993	16,877	389	424	465	0.0	0.0	9,634	6,323	6,212	20,993	16,877
1,000 pkm by plane	11,787	6,472	6,572	4,123	3,065	11,439	11,826	12,592	15,801	14,502	23,226	18,298	19,164	19,924	17,568
1,000 pkm by train	339	1,368	1,179	22	14	173	172	0.0	199	194	513	1,541	1,179	220	208
1,000 pkm total	39,606	43,802	51,099	50,978	56,466	13,040	13,452	14,048	18,390	17,014	52,646	57,254	65,147	69,368	73,480
Business travel in pkm/employee	2,603	2,167	2,603	2,858	3,254	5,903	6,920	7,226	9,782	9,292	2,520	2,582	3,021	3,518	3,830
1,000 tkm for parcel service	1,222	687	1,052	795	790	5	9	0.0	0.0	0.0	1,227	696	1,052	795	790
CO₂ emissions															
Scope 1 emissions in t	5,162	6,292	7,226	4,870	6,709	197	208	199	291	279	5,358	6,501	7,434	5,161	6,988
Scope 2 emissions in t	25,534	28,959	28,134	42,965	40,838	167	164	181	95	115	25,702	29,123	28,298	43,060	40,953
Scope 3 emissions in t	24,463	21,919	26,740	23,921	23,096	2,135	2,185	2,340	2,865	2,660	26,598	24,104	28,925	26,786	25,755
Scope 1+2 emissions in t	30,696	35,251	35,360	47,835	47,547	364	372	380	386	394	31,060	35,624	35,732	48,221	47,941
Scope 1+2+3 emissions in t	55,159	57,170	62,099	71,756	70,642	2,499	2,557	2,720	3,251	3,054	57,658	59,728	64,657	75,007	73,697
Scope 1+2 emissions in kg/employee	1,634	1,744	1,801	2,681	2,740	165	192	196	205	216	1,479	1,606	1,654	2,455	2,499
Scope 1+2+3 emissions in kg/employee	2,953	2,829	3,163	4,022	4,070	1,131	1,316	1,933	1,729	1,668	2,760	2,693	2,994	3,804	3,841
Fleet															
CO ₂ emissions of the fleet in g/km	127	128	n.a.	n.a.	n.a.	144	160	n.a.	n.a.	n.a.	128	131	160	n.a.	n.a.
Purchasing															
Procurement from local suppliers	76%	73%	64%	n.a.	n.a.	88%	91%	87%	n.a.	n.a.	79%	76%	65%	n.a.	n.a.

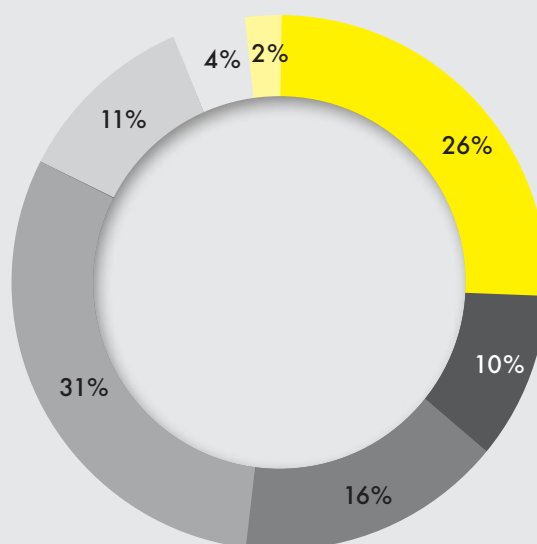
	RZB AG (Central institute)					Specialized subsidiaries					Central institute and specialized subsidiaries (total)				
	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012	2016	2015	2014	2013	2012
Material															
Non-recycled paper in t	1	1	1	0.0	0.0	5	6	11	5	n.a.	6	7	12	6	0.0
Recycled paper in t	5	5	4	2	2	22	24	28	9	n.a.	27	28	32	11	2
Total paper in t	6	6	5	2	2	27	29	39	15	n.a.	33	35	44	17	2
Paper consumption in sheets/employee	4,580	4,969	4,655	3,853	4,443	6,418	6,641	9,946	8,249	n.a.	5,961	6,292	8,874	7,081	4,443
Direct energy consumption															
Emergency power generator in MWh	2	4	3	2	1	5	2	0.0	n.a.	n.a.	8	6	4	2	1
Direct energy consumption in kWh/employee	9	19	16	14	5	6	2	0.0	n.a.	n.a.	7	5	4	4	5
Indirect energy consumption															
External procurement of electricity in GWh	1	1	1	1	1	3	2	2	1	n.a.	4	4	3	2	1
External procurement of heat in GWh	1	1	0.4	0.3	0.2	1	2	2	1	n.a.	2	2	3	1	0.2
Total energy consumption in GWh	2	2	2	1	1	4	4	4	2	n.a.	6	7	6	3	1
Electricity consumption in kWh/employee	4,052	4,413	5,170	5,876	5,242	3,210	2,562	2,527	2,208	n.a.	3,420	3,973	3,063	3,182	5,242
Heat consumption in kWh/employee	2,505	2,625	2,077	2,212	2,216	1,585	1,992	2,669	2,418	n.a.	1,814	2,124	2,549	2,363	2,216
Energy consumption in kWh/employee	6,557	7,038	7,246	8,088	7,458	4,796	4,554	5,196	4,626	n.a.	5,234	6,097	5,612	5,545	7,458
Water															
Water consumption in 1,000 m ³	4	4	3	2	2	6	10	12	0	n.a.	10	14	16	2	2
Water consumption in m ³ /employee	15	16	16	17	16	7	12	16	0	n.a.	9	13	16	4	16
Waste															
Hazardous waste for incineration in t	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	n.a.	0.1	0.0	0.1	0.0	0.0
Hazardous waste for landfill in t	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	n.a.	0.0	0.0	0.2	0.0	0.2
Hazardous waste for recycling in t	0.0	0.1	0.2	0.0	0.0	0.1	0.1	0.2	0.1	n.a.	0.2	0.1	0.4	0.1	0.0
Non-hazardous waste for incineration in t	12	10	11	8	6	32	25	66	12	n.a.	44	34	77	19	6
Non-hazardous waste for landfill in t	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.2	0.0	n.a.	0.0	0.0	0.2	0.0	0.2
Non-hazardous waste for recycling in t	28	23	21	11	14	78	133	94	12	n.a.	106	156	115	23	14
Old-electronic devices for recycling in t	0.1	0.2	0.1	0.1	0.1	0.3	2	0.3	1	n.a.	0.5	2	0.4	1	0.1
Total hazardous waste in t	0.1	0.1	0.3	0.0	0.2	0.2	0.1	0.4	0.1	n.a.	0.3	0.1	1	0.2	0.2
Total non-hazardous waste in t	40	32	32	18	21	111	158	159	25	n.a.	151	190	191	43	21
Waste in kg/employee	145	140	158	143	194	134	181	201	72	n.a.	136	173	193	91	194
Business travel															
1,000 pkm by own car	533	350	316	446	402	3,039	1,063	292	0.0	n.a.	3,572	1,414	608	446	402
1,000 pkm by rented car	68	51	49	0.0	0.0	142	84	167	0.0	n.a.	210	135	216	0.0	0.0
1,000 pkm by plane	673	800	452	433	290	965	967	925	258	n.a.	1,638	1,767	1,377	692	290
1,000 pkm by train	27	15	0.0	17	14	80	55	52	0.0	n.a.	107	70	52	17	14
1,000 pkm total	1,301	1,217	817	897	706	4,226	2,169	1,435	258	n.a.	5,527	3,386	2,252	1,155	706
Business travel in pkm/employee	4,713	5,221	4,046	7,005	6,538	5,067	2,456	1,805	730	n.a.	4,979	3,034	2,259	2,396	6,538
1,000 tkm for parcel service	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4	n.a.	n.a.	n.a.	n.a.	4	n.a.	n.a.
CO₂ emissions															
Scope 1 emissions in t	101	68	61	53	48	568	199	53	0.0	n.a.	669	267	113	53	48
Scope 2 emissions in t	22	16	13	9	7	77	87	363	13	n.a.	99	103	376	22	7
Scope 3 emissions in t	188	168	115	99	73	534	336	449	75	n.a.	721	504	564	175	73
Scope 1+2 emissions in t	122	84	73	62	55	645	286	416	13	n.a.	768	370	489	75	55
Scope 1+2+3 emissions in t	310	252	188	161	128	1,179	622	865	88	n.a.	1,489	874	1,053	250	128
Scope 1+2 emissions in kg/employee	444	360	363	485	505	774	323	523	36	n.a.	692	331	491	155	505
Scope 1+2+3 emissions in kg/employee	1,123	1,080	933	1,262	1,184	1,414	704	1,088	249	n.a.	1,341	783	1,056	518	1,184
Fleet															
CO ₂ emissions of the fleet in g/km	145	153	n.a.	n.a.	n.a.	140	154	n.a.	n.a.	n.a.	141	153	n.a.	n.a.	n.a.
Purchasing															
Procurement from local suppliers	100%	100%	87%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	100%	100%	87%	n.a.	n.a.

Engaged citizen

Key indicator (in €)	2016	2015
Investments in the community	4,010,047	2,991,421

Percentages of monetary donations by the RZB Group in 2016, by topic¹

	in €	in %
(Financial) Education	825,118	26
Culture and art	309,077	10
Other	508,005	16
Social	975,081	31
Sports and health	352,263	11
Environmental protection	144,147	4
Science and research	57,909	2



¹ Breakdown as recorded in the "mona" monitoring tool

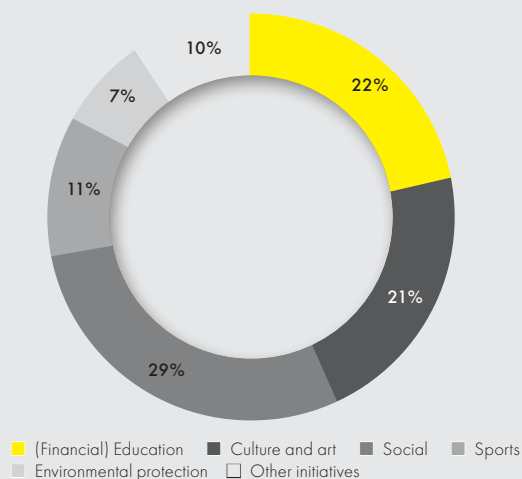
The total charitable expenditures shown above do not include any sponsoring and therefore do not include all the projects and activities that are carried out within the framework of the RZB Group's social and cultural commitment.

As part of our social responsibility, we decided years ago not to restrict ourselves only to a few major aid projects but instead to place factors such as personal commitment and regional societal challenges at the forefront of our decisions. The RZB Group and its employees are involved in a wide range of projects and initiatives by providing financial support or by fostering contacts. We support international humanitarian aid projects along with partner organizations.

This results in the total number of projects supported in 2016:



Percentages of all implemented projects of the RZB Group 2016, by topic



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