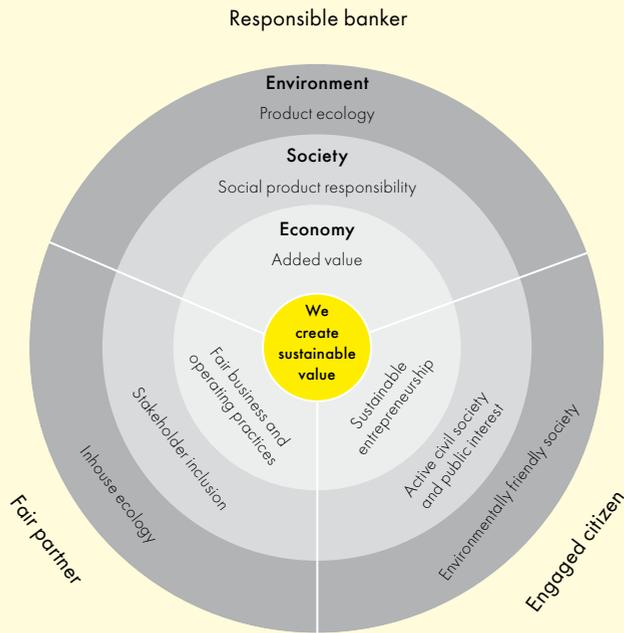


Important facts at a glance:

Our sustainability strategy:



Our approach as designers of a sustainable company and society

14,1 m customers

50,203 employees



Group-wide share of women in management **54** percent

Training hours for employees 2016
2,525,608

26,759 employees trained in preventing corruption



Sustainability Report 2015: Awarded for the **best report by a large corporation** at the Austrian Sustainability Reporting Award (**ASRA**) 2016

Financing portfolio RBI AG:
Renewable Energy **about € 174 m**
Green Real Estate **about € 418 m**
Green Lending RBI Group:
about € 1,572 m



Introduction of a **Carbon Policy** in RBI AG and its network banks in spring 2017

Volume of sustainable investments (Raiffeisen KAG) rose by approx. 60 percent to **more than € 1.8 b**



Listings of RBI AG:



oekom prime rating: „C+“

Group-wide investments in the community:
about € 4 m

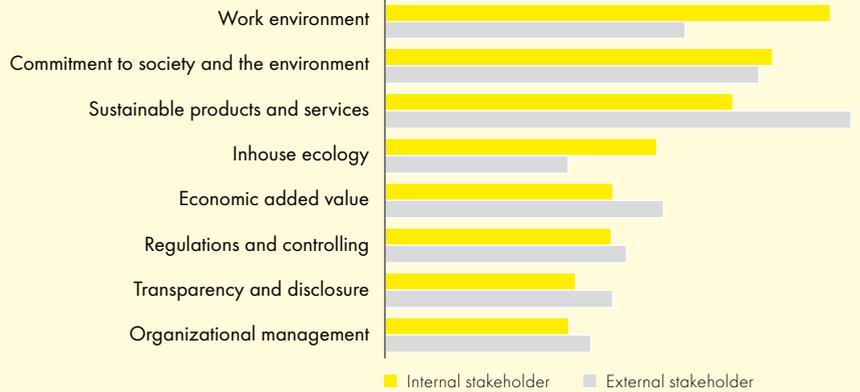
Certifications of Raiffeisen KAG



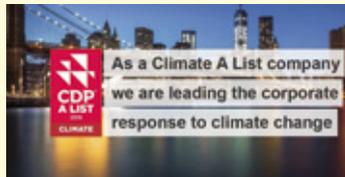
The five SDGs most material to the RZB Group, ordered by relevance:

- 8 DECENT WORK AND ECONOMIC GROWTH** • SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
- 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE** • SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
- 13 CLIMATE ACTION** • SDG 13: Take urgent action to combat climate change and its impacts.
- 16 PEACE, JUSTICE AND STRONG INSTITUTIONS** • SDG 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.
- 5 GENDER EQUALITY** • SDG 5: Achieve gender equality and empower all women and girls.

Materiality analysis:



In 2016 RBI belonged to the nine percent of companies that made it onto the **CDP Climate A List**.



CO₂ emissions reduced by **two percent** compared to the previous year

Ecological footprint:

CO₂e emissions

The total CO₂e of the RZB Group in 2016 was 59,147 t (minus two percent on the previous year). The biggest key performance indicators of our CO₂e emissions are energy consumption and business travel. Furthermore, most of the emissions (46 percent) fall in Scope 3 (mostly caused by power consumption, followed by air traffic), followed by Scope 2 with 44 percent (power consumption is also in first place here). In third place is Scope 1 with ten percent, mostly caused by business travel with own cars.



Waste

With 1,547 t CO₂e, waste is negligible and makes up about three percent of emissions (minus five percent on the previous year). The effects are evident only in Scope 3.



Paper

Paper consumption makes up about four percent of emissions with 2,621 t CO₂e (plus 14 percent on the previous year). Paper consumption is therefore the fourth-biggest cause of our emissions, but nevertheless negligibly low. The effects are evident only in Scope 3.



Transport

Business travel makes up about 21 percent of emissions with 12,657 t CO₂e (minus six percent on the previous year), while parcel service and transport of goods accounts for about six percent with 3,736 t CO₂e according to recent surveys. Transport is therefore the second-biggest cause of our emissions. This has an effect on both Scope 1 and Scope 3.



Energy

Energy consumption makes up about 65 percent of emissions with 38,586 t CO₂e (minus nine percent on the previous year) and is the biggest cause of our emissions. Most of this is evident in Scope 2, but partly also in Scopes 1 and 3.



The RZB Group's share of green electricity is about 34 percent (plus 16 percent on the previous year).



Water

The share of water consumption in our emissions is negligible at 79 kg CO₂e and nearly zero percent (minus six percent on the previous year). The CO₂e emissions are solely in Scope 3.

CO₂e emissions of the RZB Group result from



Scope 1 10% Scope 2 44% Scope 3 46%