Important facts at a glance:

Our sustainability strategy:
- Responsible banker
- Environment banker
  - Product ecology
- Society banker
  - Social product responsibility
- Economy banker
  - Added value
- Fair partner
  - Operating process
  - Stakeholder inclusion
- Inhouse ecology
- Environmentally friendly society
- Engaged citizen
- We create sustainable value

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:
- VÖNIX INDEX 4517 MEMBER
- FTSF4Good
- STOXX
- Corporate Responsibility Prime
- oekom prime rating: “C+”

Supporting our communities with 1,653 projects

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

Certifications of Raiffeisen KAG
- Logo 1
- Logo 2
- Logo 3

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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 (96 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.

**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 38,657 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 Scope 1 and 3.

**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.

**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.

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 (96 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.

**CO₂e emissions of the RZB Group result from**

<table>
<thead>
<tr>
<th>Source</th>
<th>CO₂e Emissions (t)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Energy consumption</strong></td>
<td>38,657</td>
<td>65.2%</td>
</tr>
<tr>
<td><strong>Business travel</strong></td>
<td>12,657</td>
<td>21.4%</td>
</tr>
<tr>
<td><strong>Parcel service and transport of goods</strong></td>
<td>3,736</td>
<td>6.3%</td>
</tr>
<tr>
<td><strong>Paper consumption</strong></td>
<td>2,621</td>
<td>4.4%</td>
</tr>
<tr>
<td><strong>Waste</strong></td>
<td>1,547</td>
<td>2.6%</td>
</tr>
<tr>
<td><strong>Water consumption</strong></td>
<td>79</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

**Materiality analysis:**

| Work environment  | 65%               |
| Commitment to society and the environment | 10%               |
| Sustainable products and services | 10%               |
| Inhouse ecology | 10%               |
| Economic added value | 5%                |
| Regulations and controlling | 5%                |
| Transparency and disclosing | 5%                |
| Organizational management | 5%                |

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

- **SDG 8:** Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.
- **SDG 9:** Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation.
- **SDG 13:** Take urgent action to combat climate change and its impacts.
- **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.
- **SDG 5:** Achieve gender equality and empower all women and girls.