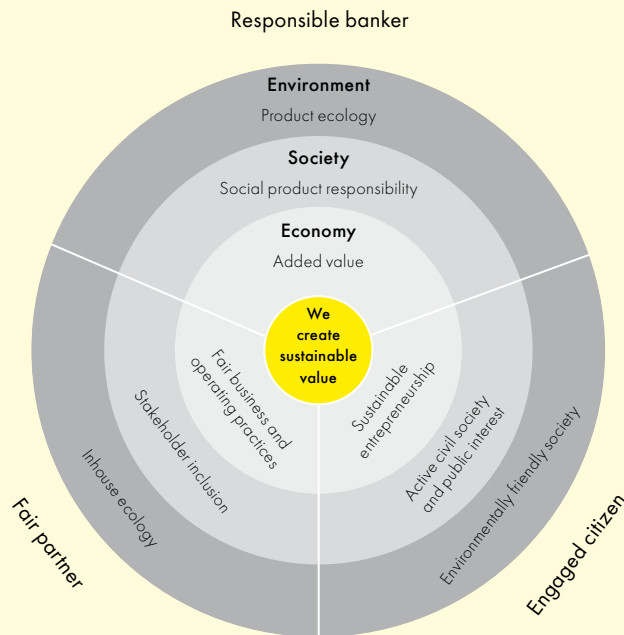


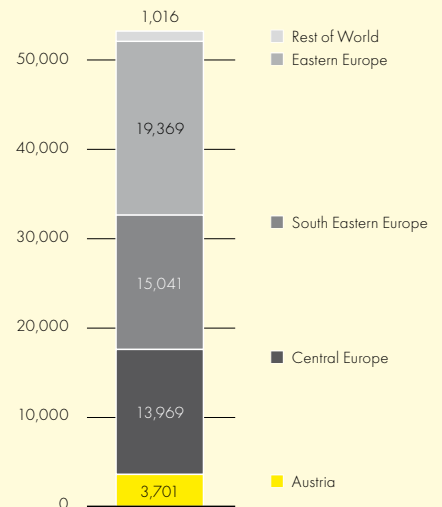
Important facts 2015 at a glance:

Our sustainability strategy:



14.9 m customers

53,096 employees



Training hours for employees:
2,632,404

Employees trained in preventing corruption:
24,529

Group-wide quota
of women
in management:
55%



"Renewable Energy" financing
portfolio of RBI Group:
about € 358 m

4 Sustainability funds (mutual funds)
and
1 GreenBonds-Fund of Raiffeisen KAG



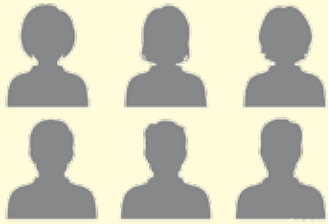
Listings of
RBI AG:



Certifications of Raiffeisen KAG:

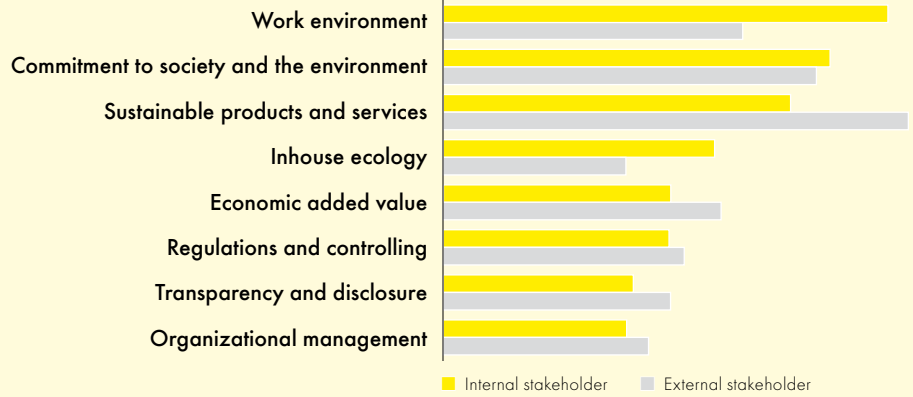


Charitable expenditures
for social commitment:
about € 3 m



Group-wide online survey 2016 of 2,915 stakeholders with a 25% return rate

Materiality analysis



CO₂ emissions per employee reduced by 11% compared to the previous year

CDP Awards for the RBI Group:



RBI Group belongs to the 5% of companies that made it onto the Climate A List.

Ecological footprint:

CO₂e emissions

The total CO₂e of the RZB Group in 2015 was 60,601 t (minus eight per cent on the previous year). The biggest key performance indicators of our CO₂e emissions are energy consumption and business travel. Furthermore, most of the emissions (48 per cent) fall in Scope 2 (mostly caused by power consumption), followed by Scope 3 with 41 per cent (power consumption is also in first place here, followed by air traffic). In third place is Scope 1 with eleven per cent, mostly caused by business travel with own cars.



Transport

Business travel makes up about 22 per cent of emissions with 13,429 t CO₂e (minus three per cent on the previous year), while parcel service and transport of goods accounts for about one per cent 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.



Waste

With 1,628 t CO₂e, waste is negligible and makes up about three per cent of emissions (plus one per cent on the previous year). The effects are evident only in Scope 3.



Energy

Energy consumption makes up about 70 per cent of emissions with 42,623 t CO₂e (plus one per cent 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 18 per cent.



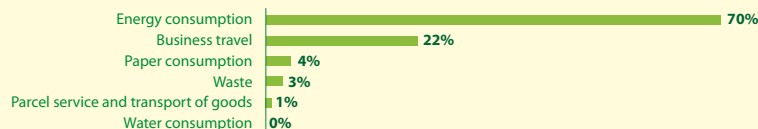
Paper

Paper consumption makes up about four per cent of emissions with 2,291 t CO₂e (minus one per cent on the previous year). Paper consumption is therefore the third-biggest cause of our emissions, but nevertheless negligibly low. The effects are evident only in Scope 3.



Water

The share of water consumption in our emissions is negligible at 84 kg CO₂e and is less than one per cent (minus twelve per cent on the previous year). The CO₂e emissions are solely in Scope 3.



Scope 1 11% Scope 2 48% Scope 3 41%