

# **Raiffeisen Bank International Green Initiatives**



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# Our Understanding Of Sustainability

## The fundamental values

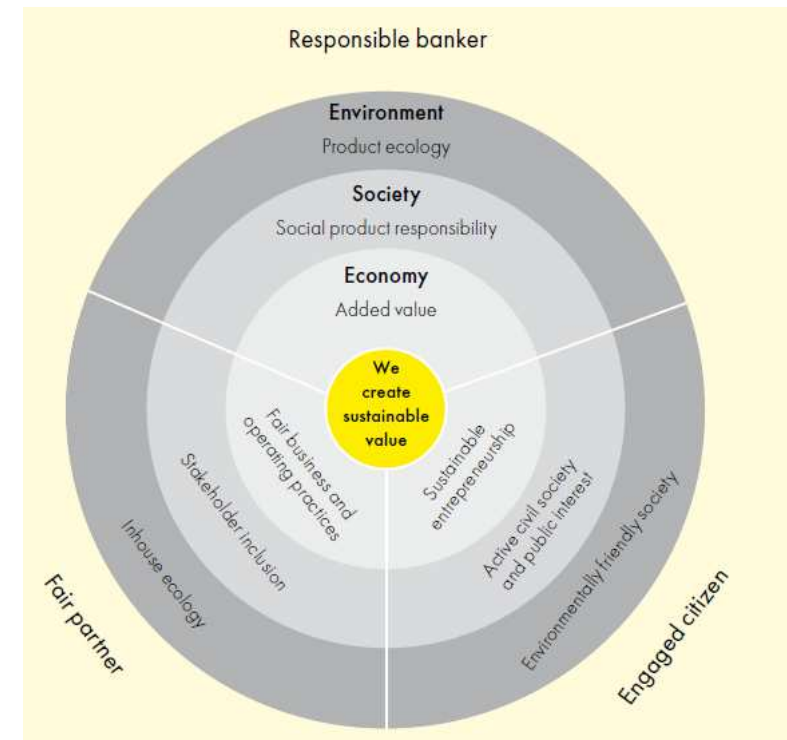
- A cooperative group with 130 years of financial success combined with socially responsible action
- Founded on 6 fundamental values:
  1. **Helping others to help themselves:** willingness to provide mutual assistance.
  2. **Self-administration:** members take their own decisions about their cooperative within a framework of democratic principles
  3. **Business ethics based on solidarity:** with a common economic goal, based on mutual support
  4. **Sustainability of cooperative success:** the common goal is lasting economic improvement
  5. **Subsidiarity:** the power of the cooperative is only deployed where the power of the individual is insufficient and therefore requires help
  6. **Principle of identity** - members of the cooperative are also customers

## UN Global Compact

RBI is signatory of the UN Global Compact (UNGC) and is therefore committed to the ten UNGC principles of responsible business including the core areas of human rights, labor standards, environmental protection and combating corruption

## RBI sustainable strategy

- Committed to align management structures and processes to achieve sustainability in core business by being :
  - a Responsible Banker
  - a Fair Partner and
  - an Engaged Citizen





# Committed to Strong International Principles Raiffeisen Bank International



- As an international banking group and one of the signatory companies of the UN Global Compact (UNGC), RBI considers itself obliged to support the UN Sustainable Development Goals (SDGs).
- The following SDGs are most material to RBI's business (by order of 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 and closely linked to it  
SDG 7: Ensure access to affordable, reliable, sustainable and modern energy for all



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.



# A Sustainable Community Of People

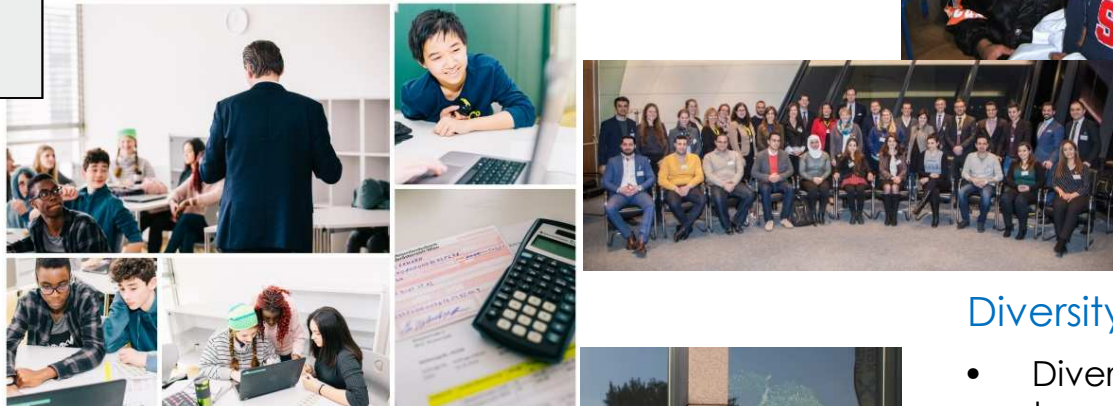


## RBI Corporate volunteering program in Vienna

- Started in 2015
- Projects offered with a focus on
  - Migration/integration in Austria
  - Involvement in the H. C. Stepic CEE Charity
  - Financial education



2193 tonnes of CO<sub>2</sub> saved in 2016



## Supported topics:

- Financial Education
- Culture and art
- Social
- Sports and health
- Environmental protection
- Science and research

**EUR 4,010,047**  
Investments in the community in 2016



## Diversity at RBI

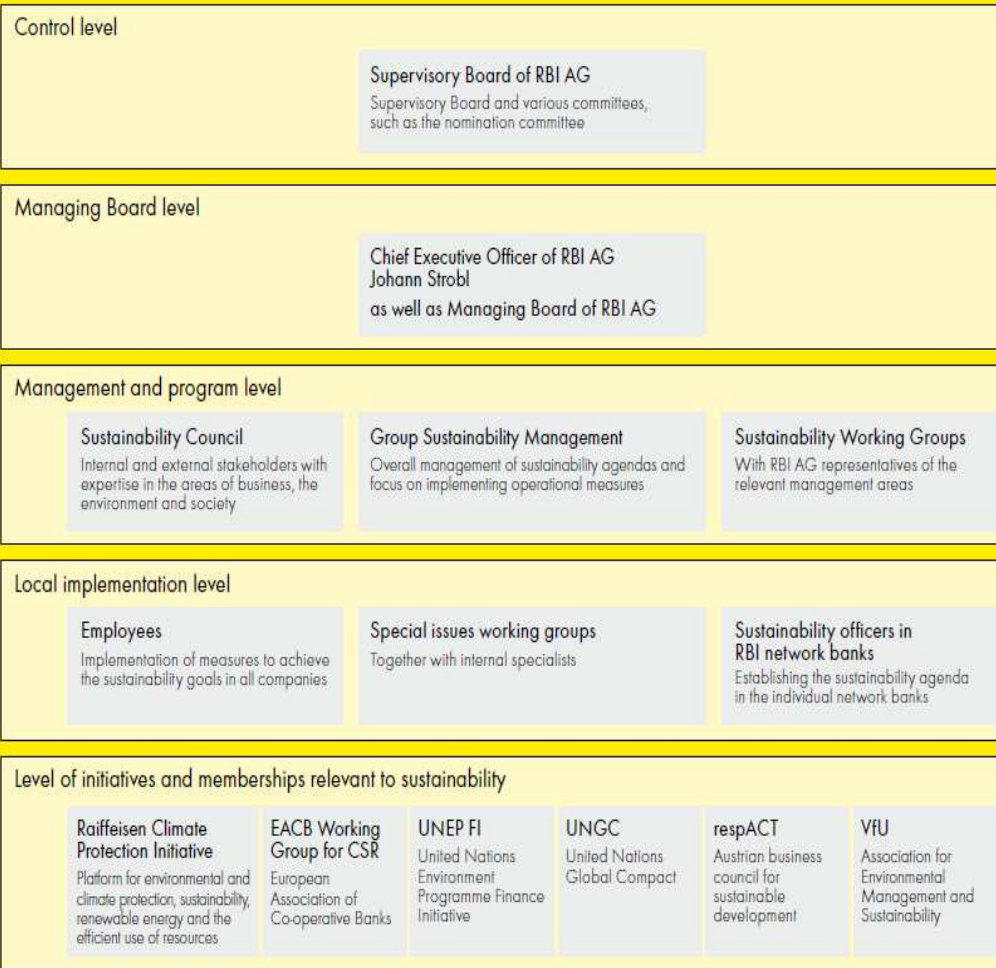
- Diversity as a key to success allows RBI to overcome boundaries!
- Empowerment of women:
  - 54% share of women in management
  - Goal for 2024 35% of women in top-management (supervisory board, board of management and second management level)
- Cultural Diversity:
  - employees from 50 different nations work in RBI head office in Vienna



# A Well Established ESG Lending Policy

## Management responsibility

Organizational anchoring of sustainability in the RBI Group (as at March 18, 2017)



As at: March 18, 2017

## Policies and exclusions

- RBI handles **sensitive business** fields with care and has established self-restrictions. E.g. on **nuclear power, coal, military goods and technologies, gambling**
  - ✓ We do not participate in the construction of, nor do business with, **nuclear power plants**
  - ✓ We do not invest in companies producing **military equipment and weapons**
  - ✓ We avoid new **thermal coal mining** projects and business relationships with customers in the thermal coal mining segment or whose revenues are more than 50 percent generated from **thermal coal trading**
  - ✓ Investments in the financing of **coal power plants** are entered into only selectively and if discernible positive environmental impacts are expected
- RBI strives to neither directly nor indirectly finance any transactions, projects or parties involved in the use of forced or child labor or violation of human rights

## Operational loan approval process

- The Code of Conduct is integral part of lending policy
- Lending decision on a case-by-case basis
- Clear personnel and functional separation between the business activities and risk management
- RBI is a signatory of the UN Global Compact (UNGC)
- E&S policies based on the standards of International Finance Corporation and/or Multilateral Investment Guarantee Agency apply at eight network banks

# Sustainable Investments, Awards, and Ratings

## Ratings, Indices<sup>1</sup>, Certifications and Awards



Inclusion of RBI AG in the VÖNIX sustainability index



Overall ESG score 75 –  
Outperformer  
25<sup>th</sup> out of 380 (November 2016)



Austrian Sustainability Reporting Award (ASRA 2017) for the third best report (2016) by a large corporation

1) Also listed in the FTSE4Good Index Series and named Best Austrian company in the “Financials” by Carbon Disclosure Project sector for the third time in a row



“C” : Prime status in sustainability rating by Oekom research – confirmed in September 2017



Econ Silver Award for the 2014 Sustainability report

## Financing portfolio of RBI AG (FY/2016)

### Renewable Energy about EUR 174 mn- including:

- two biomass-fuelled thermal power plants in Austria and Romania
- small hydroelectric plant in Austria
- solar park in Romania and another in Spain
- wind farms portfolios in Austria, Germany, France, Spain, Poland, Romania, Bulgaria and Turkey

### Green Real Estate about EUR 418 mn

- Projects focusing on energy efficiency, avoiding motorized private transportation, renewable energy sources, comfort criteria, safety, construction site management, life cycle costs, capacity for alternative uses, use of environmental products, water efficiency, integration and infrastructure, integral planning, energy monitoring and building operation
- The sustainability certifications include Blue Card, ÖGNI, bauXund, DGNB Gold, LEED Silver, Gold and Platinum, Green Globe, Green Key and BREEAM

## Green Lending RBI Group (FY/2016):

### Around EUR 1,572 mn in 2016

- EUR 803 mn renewable energy projects
- EUR 692 m green real estate/efficient buildings
- Also includes clean transportation, energy efficiency and waste management projects

**Raiffeisen KAG** Volume of sustainable investments rose by approx. 60 percent in 2016 to over EUR 1.8 Bn



# Contact and Financial Calendar



## Contact Details

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## Financial Calendar

1 May 2018	Start of Quiet Period <sup>1</sup>
15 May 2018	First Quarter Report, Conference Call
11 June 2018	Record Date Annual General Meeting
21 June 2018	Annual General Meeting
28 June 2018	Ex-Dividend Date
29 June 2018	Record Date Dividends
2 July 2018	Dividend Payment Date
26 July 2018	Start of Quiet Period <sup>1</sup>
9 August 2018	Semi-Annual Report, Conference Call
31 October 2018	Start of Quiet Period <sup>1</sup>
14 November 2018	Third Quarter Report, Conference Call

<sup>1</sup>) Quiet Period: Two-week period before the publication of the quarterly financial statements and a four-week period before the publication of the annual report. During this period we do not hold investor or analyst meetings