



Raiffeisen Bank International Green Initiatives



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RBI's Sustainability Strategy

For 130 years, Raiffeisen has combined financial success with socially responsible action.

We understand sustainability to mean responsible corporate activities for a long-term, economically positive result in consideration of key societal and environmental aspects. We therefore commit to aligning our policies and processes with this attitude, acting as a:

- **Responsible banker:** stimulating economic growth while embedding both environmental and social considerations into our core business
- **Fair partner:** demonstrating fairness and transparency towards employees, engaging with all stakeholders and reducing our own resource footprint
- **Engaged citizen:** Helping to develop a sustainable civil society by encouraging environmental sustainability and entrepreneurship



RBI's activities contribute to the achievement of the UN Sustainable Development Goals, especially to the following eight SDGs





Committed to Strong International Principles



- 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



SDG1: To end all poverty everywhere



SDG 4: Assuring inclusive, equitable and high-quality education and promoting lifelong learning opportunities for all



SDG 5: Achieve gender equality and empower all women and girls.



SDG 7: : Ensure access to affordable, reliable, sustainable and modern energy for all



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



Responsible Banker: Sustainability in our Core Business



The Code of Conduct



- One of the main component's of RBI's corporate responsibility and ensures compliance with international standards based on moral concepts, customer focus, professionalism, quality, mutual respect, initiative, teamwork and integrity

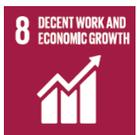
- Based on the fundamental Raiffeisen values, it is a binding regulatory framework, applicable to all employees group wide
- The Code of Conduct was revised in 2017 to include the "Ethical Bank" concept, to be more readable and transparent, as well as more principle based with clear requirements and obligations
- New internal policies regarding nuclear energy, war materials and gambling were adopted

Sustainable Financing



- Financing with long-term positive effects on:
- the real economy, infrastructure and regional development: Supporting the Raiffeisen Banking Group regarding 88 public sector projects in 2017, such as water supply and waste water systems
 - society and social affairs, such as the financing of a modern emergency medicine and ambulance system in Sri Lanka, or for an incineration plant for hospital waste in Cameroon
 - the environment and climate, with projects focusing on renewable energy, energy efficiency, alternative mobility, protection of nature, emission reductions or sustainable real estate financing
 - research, education and innovation, including R&D loans for the development of cancer therapy medication, or concessionary financing for the improvement of technical institutes in Sri Lanka

Social Product Responsibility



- Observing human rights is a basic requirement in connection with all offered products and services. RBI does not finance transactions connected with forced or child labor

- RBI is not involved in business with products which can serve to suppress demonstrations or political unrest, or infringe on human rights in any way

Ecological Product Responsibility



- Associated environmental consequences of offered products and services are always taken into account. Projects with potential lasting effects on the environment are not in accordance with our business policy
- RBI aims to promote environmentally friendly technologies, and sees opportunities in areas such as renewable energy, energy efficiency and resource management



Fair Partner: Diversity Management



Diversity Management



As part of the commitment to diversity, RBI's diversity vision and diversity mission were published in July 2017, along with the diversity guidelines:

✓ Diversity Vision

Diversity, the key to success, enables RBI to overcome boundaries. For RBI, diversity means added value. Leveraging the opportunities provided by diversity offers sustainable benefits for our company and employees as well as the economy and society.

✓ Diversity Mission

By promoting diversity, we are continuing Raiffeisen's 130-year-long success story. As a strong partner, we harness the potential of diversity actively and professionally in order to best support our clients and to present ourselves as an appealing employer.



In 2017, RBI joined the Diversity Charter, sending a clear signal of the importance of diversity to the group.

Initiative "Diversity 2020"



The diversity 2020 Initiative was launched in 2016, with the goal to promote and take advantage of diversity within RBI AG through professional diversity management and thereby making a positive contribution to the corporate results. This included naming a diversity officer and committee, as well as 20 diversity ambassadors from across all board areas.

In 2017, Unconscious Bias was targeted through sensitization training courses for which participation was voluntary. Online courses are currently being offered.

A comprehensive package of measures for the empowerment of women was launched in 2016 and aims to increase the proportion of women at the higher level of the organization. In 2017, an overall target quota for RBI was set at 35% by 2024 for women on the supervisory board, management board and on the second level of management.



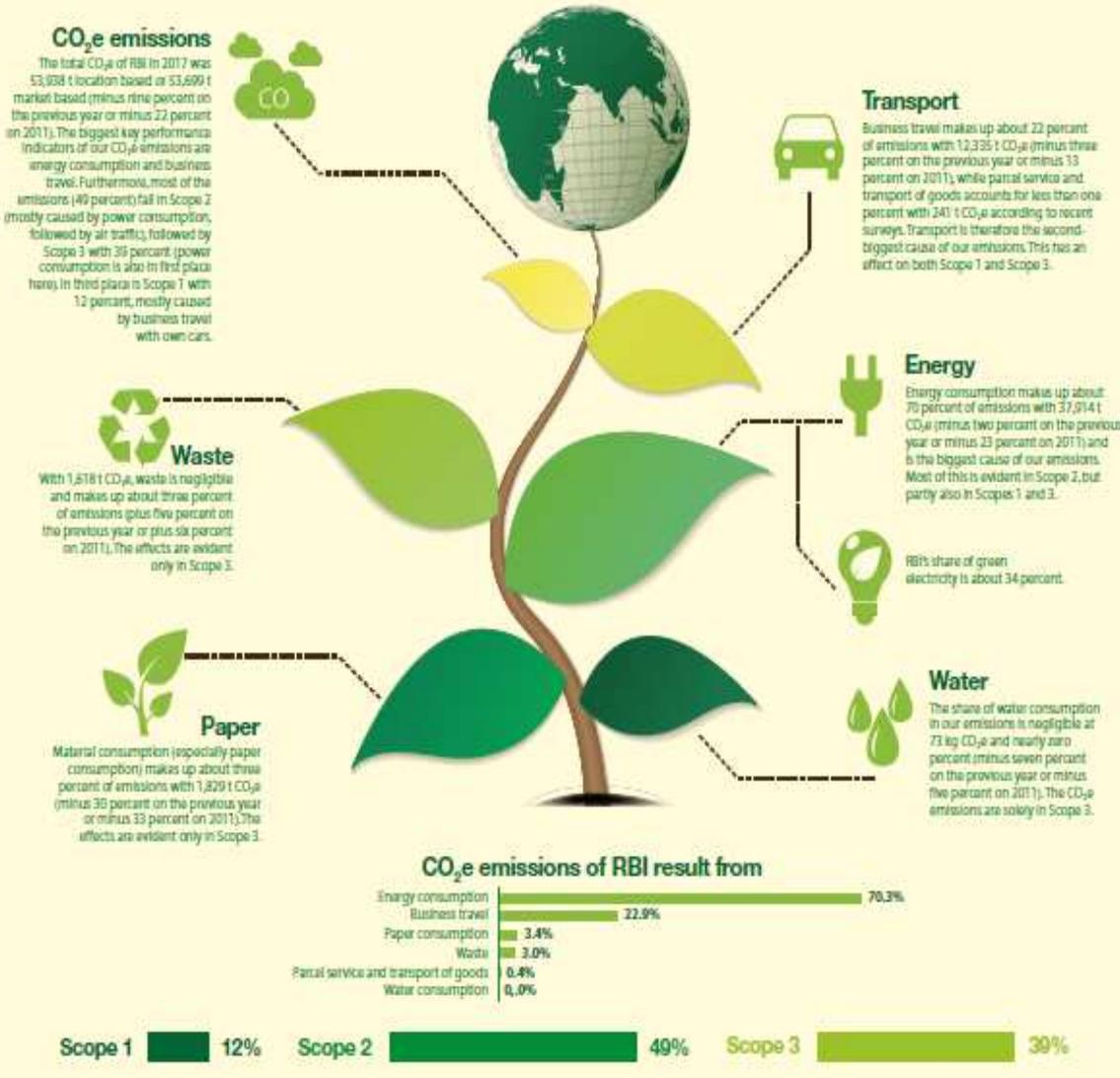
The group-wide share of 54 percent of women includes all management levels.

The integration of people with disabilities is another area of focus at RBI AG. Disability ambassadors were appointed in each board areas. Awareness training has been offered to the disability ambassadors and the recruiting team.



Fair Partner: In-House Ecology

Ecological footprint of RBI:



Supplier Evaluation and Purchasing

Since 2015, RBI annually conducts a survey of top suppliers, focusing on following topics:

- ✓ Environmental and/or socially relevant certificates for the company and/or for products and/or services
- ✓ Proceedings due to the infringement of environmental regulations
- ✓ Indicators on mobility (km/tkm)¹

The 2017 survey indicates that:

- 57% of all suppliers have social and/or environmental certificates
- 63% of suppliers publish their environmental and social data
- 29% of suppliers have entered into commitments regarding sustainability
- No suppliers are in proceedings related to the infringement of environmental regulation

Environmental Targets

- RBI aims to reduce CO₂ emissions by 30% by 2030 and by 60% by 2050, compared to 2011 levels
- CO₂ emissions will be reduced through improved efficiency and a higher proportion of green electricity
- Since 2011, overall emissions (scope 1,2 and 3) have dropped 22%
- Green electricity accounts for 34% of energy used, above the EU target of 27% by 2030

¹) Ton kilometers or tkm are calculated from the transported mass in tons and the distance covered in kilometers



Engaged Citizen

Supporting Projects and Initiatives

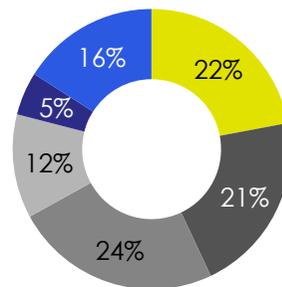


- ✓ EUR 3,471,757 of investments in the community in 2017
- ✓ 1,594 projects supported in our communities



Supported topics:

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



- Financial education
- Cultural and art
- Social
- Sports
- environment protection
- Other initiatives

As a member of the „Raiffeisen Sustainability Initiative“, RBI supports the following Climate Goals 2030

Operation, Processes & Strategies

Increasing our energy efficiency by 2030
(as compared with 2005, excluding emissions trading) by at least **30%**

Reducing our overall greenhouse gas emissions by 2030
(compared to 2015, excl. emissions trading) by at least **25%**

Reduce our greenhouse gas emissions in the mobility sector
(cars and light commercial vehicles) by 2030 (as compared with 2015) by at least **50%**

Increasing the use of renewable energies as a proportion of our electricity and (space) heating consumption by 2030 (excluding emissions trading) to at least **75%**

Products & Services

The number of environmentally friendly products & services as a proportion of the relevant portfolio by 2030 will be at least **25 %**

Reduction of greenhouse gas emissions in our customers' investments by 2030 (as compared to 2015) by at least **25 %**

Dialog & Communication

The member organizations are pioneers with respect to climate performance as compared with their competitors in the **Dach Region**

The member organizations lead the discussion on climate communication through an established **climate dialog with stakeholders**



Contact and Financial Calendar



Contact Details

Susanne E. Langer

Head of Group Investor Relations
Spokesperson

Raiffeisen Bank International AG

Am Stadtpark 9
1030 Vienna
Austria

Tel.: +43 1 71 707 2089
Fax: +43 1 71 707 2138

ir@rbinternational.com

www.rbinternational.com

Financial Calendar

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 ¹
9 August 2018	Semi-Annual Report, Conference Call
31 October 2018	Start of Quiet Period ¹
14 November 2018	Third Quarter Report, Conference Call

¹) 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