

# RAIFFEISEN



## Sustainability practices of and their Reporting Raiffeisen Group

St.Gallen, 2017

RAIFFEISEN

# Cooperative foundation



Cooperative  
principles since  
**1899**

**1.9 million members**

Co-determination

---

Co-responsibility

---

**Advantages of a cooperative**

---

Sustainable business practices instead  
of maximising profits

---

Security through mutual liability

---

Continuity through a strong capital base





Vision

Common vision  
**Still being the  
leading retail bank  
in Switzerland  
tomorrow**

# Key figures

**3.7** million  
clients

**270** Raiffeisen  
banks

---

**1.9** million  
members

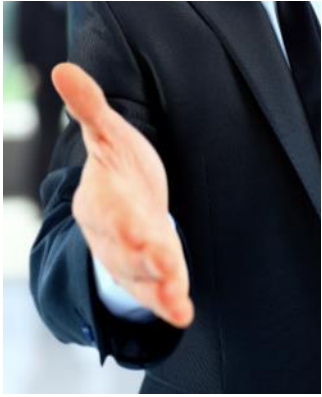
**955** locations

---

**11,026** employees

**Aa2** rating

# Values-oriented leadership culture



## Trust

We foster an atmosphere of mutual trust



## Respect

We respect and value our employees



## Individuality

We allow our employees to express their individuality



## Conflicts

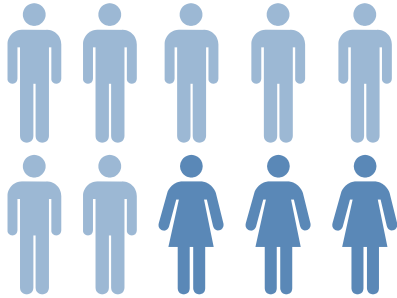
We deal with conflicts



## Commitment

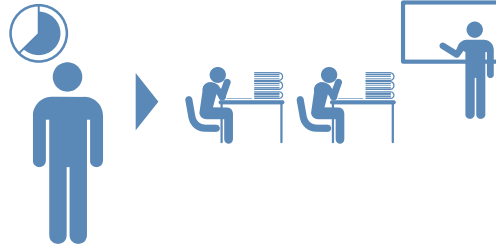
We encourage commitment and performance

# Pioneer in diversity & inclusion, work/life balance



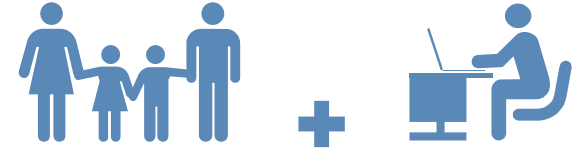
## 26% of senior staff and executive management positions held by women

- Raiffeisen is in the medium term seeking to achieve a 30 % share of women in senior staff and executive positions.



## Part-time employees

- As a general rule, part-time and full-time staff enjoy the same conditions (in terms of e.g. further education and training).



## Healthy work/life balance

Extra maternity leave in addition to statutory entitlement

- Continued employment after maternity leave\*
- Fifteen days paternity leave, though not required by law
- Part-time work in senior staff positions possible
- Social counselling free of charge
- Child care

\* In an adequate role; degree of employment at least 60%



# Raiffeisen is manifold committed to Switzerland



**Responsibility  
in the core  
business:  
"Creating  
values"**

Products and  
services for  
today and  
tomorrow



**Responsibility  
as an employer:  
"Supporting  
people"**

Diversity and  
inclusion: taking  
advantage of a  
diverse  
workforce



**Responsibility  
within banking:  
„Meeting our  
own demands"**

Resource  
awareness and  
sustainability



**Corporate  
social  
responsibility:  
"In the tradition  
of the  
cooperative"**

Involved in and  
for Switzerland

# Raiffeisen is manifold committed to Switzerland



## Responsibility in the core business:

- Investments in Futura sustainability funds: CHF 4.6 billion, i.e. around 50% of the total Raiffeisen fund volume
- Approximately 2,600 consulting services for home energy renovations every year



## Responsibility as an employer:

- Women 3.0 by Raiffeisen: around nine personality development seminars a year
- Cross-company mentoring programme for high-potentials
- Goal: 30% Women in senior staff positions



## Responsibility in banking:

- Not only social and economic but also ecological criteria are considered when important procurements are made
- Goal: 30% CO<sub>2</sub> emissions reduction at Raiffeisen Group by 2020



## Corporate social responsibility:

- Employees perform volunteer work at over 20 different non-profit organisations
- 1 million plus free admissions to over 490 Swiss museums with the Raiffeisen members museum pass
- More than 40 art works in public spaces in the Raiffeisen Group



Reporting on Social Performance Components is integrated in the same Tool as used for profit and loss account, balance sheet etc.

Reported Environmental data samples;

Building Energy

Business Travel

Greenhouse gas emission for building energy and business travel

Reported Employee figures samples;

Number of employees (men, women)

Number of part-time positions

Number of apprentices

% of woman in management

# Conclusion 1

Why does a fully home country oriented Swiss Retail Bank Group invest in Social Performance?

- Enhancement of it's core values as a Cooperative
- Motivation of staff and Image as an employer
- Differentiation among competitors (market / staff)
- Reducing potential Image Risks
- Prevent potential additional Authority Regulation
- Comply with continuously evolving expectations of customers, market, staff and authority

We consider Social Performance topics because we want sustainability in our business which lives from image, compliance and economic results

# Conclusion 2

## We do

- Define and Monitor Social Goals (sustainability)
- Commit to a social mission (image)
- Design products to meet client needs (economic and compliance requirements)
- Treat clients responsibly (image and compliance requirements)
- Treat employees responsibly (image and compliance requirements)
- Balance financial and social performance (sustainability and economic results)



Our „Rating“ is primarily done by the market:

Success on a sustained basis in Retail Banking needs:

Credibility and a positive Image  
Compliance and  
Economic results

Social Performance Management is helpful to these Success Factors

Thank you

Every

2<sup>nd</sup>

Adult in CH