

# Facts and figures highlighting the LLB Group's commitment to the environment, society and corporate governance

**Awareness of the need to act responsibly is deeply rooted in the LLB Group. For us, sustainability as a corporate responsibility also means meeting the expectations of the different stakeholder groups. With this in mind, we take environmental, social, governance (ESG) factors into consideration.**

The LLB Group is committed to leaving future generations with stable social conditions and an environment that is as intact as possible. We recognise our responsibility towards clients, the Principality of Liechtenstein, shareholders, business partners, our employees, non-governmental organisations and society. To inform our stakeholder groups and financial market participants transparently about our commitment to sustainability, we are publishing an overview of

key facts and figures in the areas of the environment, employees, society, products and governance for the third time now with our Annual Report 2020. Detailed information can be found in the LLB Annual Report for 2021 and 2020 as well as in «Management approaches to sustainability» for 2021 ([ar2021.llb.li](#)) and 2020 ([ar2020.llb.li](#)) available on our website. We have prepared this information in accordance with the Global Reporting Initiative (GRI) Standards.

## Environment<sup>1</sup>

Indicator	2021	2020	Explanation / Reference
<b>Energy consumption (MWh)</b>	6'782	6'498	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Electricity <sup>2</sup>	4'702	4'362	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
District heating & cooling <sup>3</sup>	436	582	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Total heating fuels	1'216	1'031	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Heating oil <sup>4</sup>	136	126	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Natural gas	720	904	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Biogas	360	n.A.	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Total motor fuels	428	524	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Petrol (vehicles)	272	313	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Diesel (vehicles and emergency power generator testing) <sup>5</sup>	153	211	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Electric vehicle (kWh) (16.0kWh/100km) <sup>6</sup>	3	n.A.	<a href="#">AR 2021</a>
Hybrid, non Plug-in <sup>6</sup>	25	n.A.	<a href="#">AR 2021</a>
<b>CO<sub>2</sub> emissions (tCO<sub>2</sub>e)<sup>7</sup></b>	3'042	3'319	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Scope 1 total <sup>8</sup>	309	366	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Heating fuels	175	209	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Motor fuels	106	123	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Volatile gases (refrigerants)	28	34	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Scope 2 total <sup>9</sup>	150	471	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Electricity <sup>10</sup>	102	418	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
District heating	47	53	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Scope 3 total	2'583	2'482	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Business trips	259	215	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Commute employees	1'502	1'250	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Others (goods, waste, etc.)	822	1'017	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
CO <sub>2</sub> emissions (tCO <sub>2</sub> e) per employee	2.9	3.1	Employees: full-time and part-time employees plus apprentices and young talents
<b>Reduction of greenhouse gases</b>			
Initiatives to reduce greenhouse gas emissions	yes	yes	<a href="#">Management approach to energy consumption and CO<sub>2</sub> emissions;</a> <a href="#">Management approach to mobility management</a>

<sup>1</sup> Due to optimized data management, the data basis was expanded and updated in the reporting year. Therefore, the data from the LLB Annual Report 2020 differs from the current data. This includes the LLB locations in Liechtenstein and Austria as well as Bank Linth. Some consumption data at the Vienna location was estimated based on the previous year's consumption.

<sup>2</sup> The increased electricity consumption compared to 2020 is due, among other things, to the pandemic-related work of a large part of the workforce from the home office. In addition, there were several changes at the system boundary at Bank Linth (new branch office in Meilen, changed energy reference areas in various branch offices). However, the impact of these changes on total electricity consumption is negligible.

<sup>3</sup> A reduction in district heating consumption compared to 2019 is due to a property in Liechtenstein that was heavily affected by the pandemic-related home office measures.

<sup>4</sup> The data collection on heat consumption for Bank Linth is partly incomplete and will be optimized.

<sup>5</sup> The significant reduction in diesel consumption is attributable to the reduced use of diesel vehicles at LLB (Austria) and increasingly virtual held meetings.

<sup>6</sup> Data collection from 2021

<sup>7</sup> Greenhouse gas emissions were calculated in accordance with the guidelines of the Greenhouse Gas Protocol. Due to the update of the emission factors in the reporting year, the electricity-related CO<sub>2</sub> emissions for 2019 and 2020 were subsequently adjusted.

<sup>8</sup> Greenhouse gas emissions from own heating boilers, fuels and air conditioning systems

<sup>9</sup> Greenhouse gas emissions resulting from the production of purchased electricity and district heating.

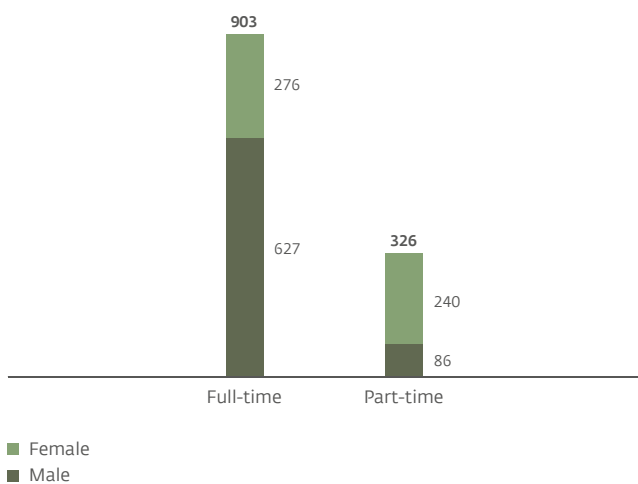
<sup>10</sup> Emissions from the use of electric vehicles are also included here. Reported according to the market-based approach of the Greenhouse Gas Protocol Scope 2 Guidance.

## Employees

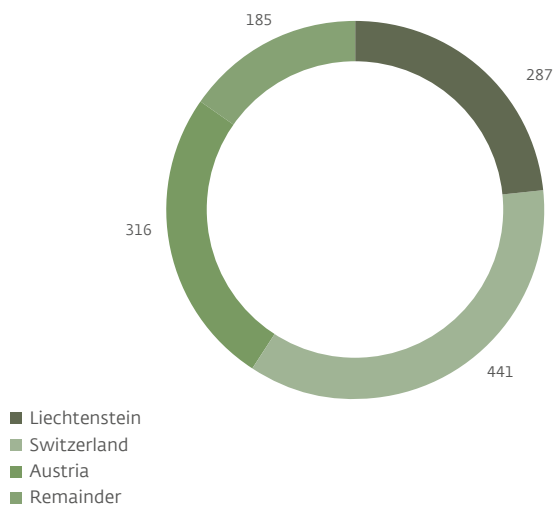
Indicator	2021	2020	Explanation / Reference
<b>Employees</b>			
Number of employees (full-time equivalents)	1'056	1'064	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Full-time employees	903	918	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Part-time employees	326	307	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Of which: Apprentices	27	30	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Of which: Young talents	17	10	Working postgraduate students, postgraduate trainees and direct graduate entrants (all temporary); <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Recruitment and retention</b>			
Turnover rate (%)	15	11	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Target turnover rate (%)	6–14	6–14	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Average length of service (years)	9	9	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Average age (years)	41	41	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Employer branding strategy	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of management positions filled with internal candidates (%)	76	63	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Employee satisfaction</b>			
Employee satisfaction review	no	no	The review is undertaken every two years. <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Diversity and equal opportunity</b>			
Number of nations	38	36	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of women in the company (%)	43	43	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of women in management (%)	18	17	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of women in senior management (%)	4	4	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of women in executive management (%)	20	17	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of women on the Board of Directors (%)	29	33	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Equal opportunities policy	no	no	<a href="#">Management approach to diversity and equal opportunity</a>
Equal pay guidelines	yes	yes	<a href="#">AR 2020</a>   <a href="#">AR 2020</a>
Day nursery	yes	yes	<a href="#">Management approach to diversity and equal opportunity</a>
<b>Training and professional education</b>			
Training costs (CHF thousands)	1'500	1'400	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
SAQ-certification costs (CHF thousands)	198	176	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Number of SAQ-certified employees (at year-end)	216	202	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of SAQ-certified employees with client contact (at year-end) (%)	79	80	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of employees with client contact and who have completed sustainability training	320	323	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Proportion of newly recruited employees who graduated from a university or university of applied sciences or completed higher professional training (%)	62	61	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>

	2021	2020	
Function-specific professional education programmes	yes	yes	<a href="#">Management approach to high-performing and committed employees</a>
Graduates and postgraduates / Trainee programme	yes	yes	<a href="#">Management approach to high-performing and committed employees</a>
Formal talent pipeline strategy	yes	yes	<a href="#">Management approach to high-performing and committed employees</a>
Leadership training	yes	yes	<a href="#">Management approach to high-performing and committed employees</a>
Proportion of employees who receive regular performance appraisals / career planning (%)	100	100	<a href="#">Management approach to high-performing and committed employees</a>
Proportion of employees in «Potential Pools» (%)	9	10	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Health and safety</b>			
Absenteeism rate (%)	1.5	2	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Cases of accident and illness	133	149	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Sabbaticals	49	34	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Pension foundation</b>			
Personnel pension foundation	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>

### Permanent employees by employment type\*

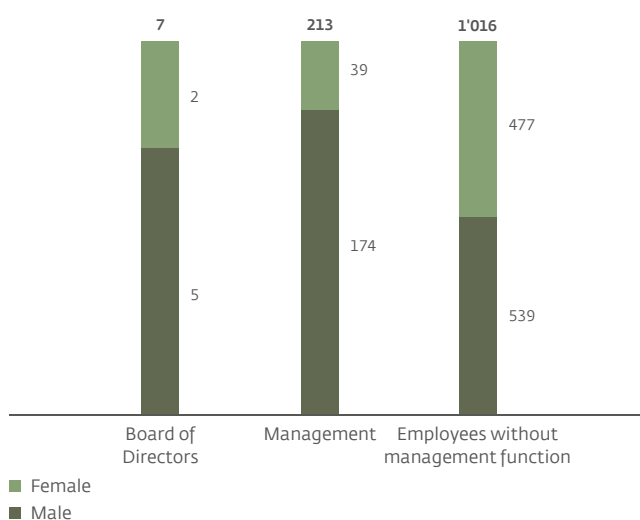


### Employees by nationality



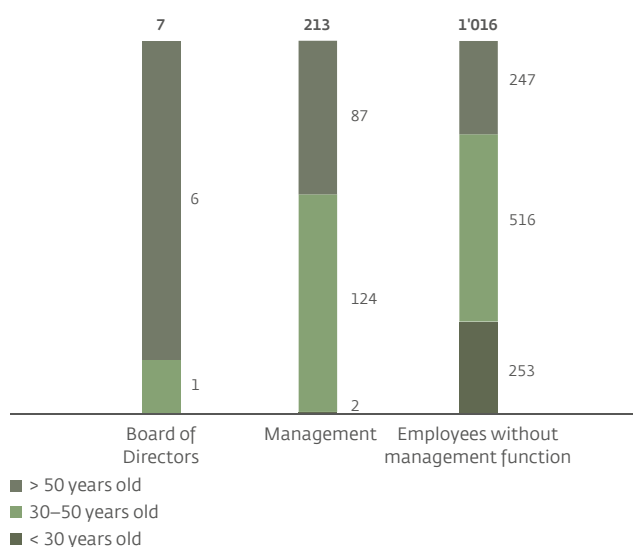
\* Including permanent and temporary employees (apprentices and trainees)

## Number of employees by gender\*



\* Board of Directors without Bank Linth and LLB Swiss Investment AG

## Number of employees by age group\*



\* Board of Directors without Bank Linth and LLB Swiss Investment AG

## Society

Indicator	2021	2020	Explanation / Reference
<b>Social commitment</b>			
Company has a charitable foundation	yes	yes	Future Foundation of Liechtensteinische Landesbank AG; <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Expenses for sponsoring and donations (CHF thousands)	795	827	2020: incl. Bank Linth and LLB Österreich <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Corruption and money laundering</b>			
Anti-money laundering guidelines / Due diligence process for the acceptance of customer deposits	yes	yes	<a href="#">Management approach to prevention of financial crime</a>
Suspicious transactions reporting guidelines	yes	yes	Set down in the internal directive «Due diligence in financial transactions».
Anti-money laundering and terrorist financing training for staff	yes	yes	<a href="#">Management approach to prevention of financial crime</a>
Whistleblowing policy	yes	yes	<a href="#">Management approach to prevention of financial crime</a>
Anti-corruption and ethics training	yes	yes	<a href="#">Management approach to prevention of financial crime</a>
<b>Compliance</b>			
Rules of conduct / Code of Conduct	yes	yes	<a href="#">Management approach to compliance</a>
Tax compliance strategy	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Tax fraud prevention training for staff	yes	yes	Set down in the internal directive «Due diligence in financial transactions».

<b>Data protection and data security</b>	<b>2021</b>	<b>2020</b>	
Data protection directive	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a> <a href="#">Management approach to digitalisation and data protection</a>
Company collects data about its clients and / or other individuals	yes	yes	In Group directive «Data protection directive».
Company receives personal data from third parties	yes	yes	In Group directive «Data protection directive».
Company rents, sells or provides personal (non-aggregated) information to external parties	no	no	-
Company allows clients to erase all of their personal data	yes	yes	In Group directive «Data protection directive».

#### **Client and investor protection**

Precise client and product analyses	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Violations of client privacy	no	no	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Disclosure of compensation and commission	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Deposit guarantee and investor compensation foundation	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>

#### **Asset management**

<b>Indicator</b>			<b>Explanation / Reference</b>
Exclusion criteria for investment decisions	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Products screened according to ESG criteria	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Sustainable credit products	yes	yes	Environmental mortgage <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
ESG integration in asset management	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Number of sustainability-oriented products	42	20	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Member of the Principles for Responsible Investment (UNPRI)	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>

#### **Governance**

<b>Indicator</b>			<b>Explanation / Reference</b>
<b>Board of Directors</b>			
Number of members on the Board of Directors	7	6	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Independence of the members of the Board of Directors	alle	alle	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Independence of the Chairman of the Board of Directors	yes	yes	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
CEO duality	no	no	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Former CEO on the Board of Directors	no	no	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
<b>Ownership</b>			
Majority shareholder	yes	yes	The Law on the Liechtensteinische Landesbank states that – in terms of capital and voting rights – the Principality of Liechtenstein must hold at least 51 per cent of the shares.
Proportion of voting rights held by the largest shareholder (%)	57.5	57.5	<a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Deviation from one share, one vote	yes	yes	LLB shares held by Liechtensteinische Landesbank itself and its subsidiaries are not eligible to vote. <a href="#">AR 2021</a>   <a href="#">AR 2020</a>

<b>Risk management</b>	<b>2021</b>	<b>2020</b>
Board of Directors' oversight of risk management	yes	yes <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Risk management framework	yes	yes <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Risk management framework includes ESG risks	Under development	Under development
Risk management framework includes conduct risks	yes	yes <a href="#">AR 2021</a>   <a href="#">AR 2020</a>
Risk management framework includes reputation risks	yes	yes <a href="#">AR 2021</a>   <a href="#">AR 2020</a>

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