

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. Sustainability as corporate responsibility means for us fulfilling the expectations of different stakeholders. In doing so, we are guided by environmental, social and governance (ESG) factors.

The LLB Group is committed to leaving future generations with stable social conditions and an environment that is as intact as possible. We are responsible to clients, the Principality of Liechtenstein, shareholders, business partners, our employees, non-government organisations and society. In order to inform our stakeholders and financial market participants about our commitment to sustainability, we are publishing, for the first time, in the 2018 Annual Report an

overview of key facts and figures relating to the areas of environment, employees, society, products and governance. Detailed information can be found in the LLB 2017 and 2018 Annual Reports, as well as on our web-site under "[Management approaches to sustainability](#)". These were prepared in accordance with the standards of the Global Reporting Initiative (GRI).

Environment^{1,2}

Indicator	2018	2017	Explanation / Reference
Energy consumption (MWh)	6'974	6'760	AR 2018, P. 63 AR 2017, P. 73
Electricity	5'236	5'080	AR 2018, P. 63 AR 2017, P. 73
District heating	445	356	AR 2018, P. 63 AR 2017, P. 73
Total heating fuels	926	1'156	AR 2018, P. 63 AR 2017, P. 73
Heating oil	189	233	AR 2018, P. 63 AR 2017, P. 73
Natural gas	736	923	AR 2018, P. 63 AR 2017, P. 73
Total motor fuels ³	367	167	AR 2018, P. 63 AR 2017, P. 73
Diesel (vehicles and emergency power generator testing)	268	131	AR 2018, P. 63 AR 2017, P. 73
Petrol (vehicles)	99	36	AR 2018, P. 63 AR 2017, P. 73
CO₂ emissions (tCO₂ e)⁴	1'025	951	AR 2018, P. 63 AR 2017, P. 73
Total scope 1 ⁵	300	300	AR 2018, P. 63 AR 2017, P. 73
Heating fuels	202	252	AR 2018, P. 63 AR 2017, P. 73
Motor fuels	97	44	AR 2018, P. 63 AR 2017, P. 73
Volatile gases (refrigerants)	2	4	AR 2018, P. 63 AR 2017, P. 73
Total scope 2 ⁶	724	651	AR 2018, P. 63 AR 2017, P. 73
Electricity ⁷	626	572	AR 2018, P. 63 AR 2017, P. 73
District heating	99	79	AR 2018, P. 63 AR 2017, P. 73
CO ₂ emissions (tCO ₂ e) per employee	0.80	0.93	Employees: full and part-time staff, as well as trainees and young talents
Reduction of greenhouse gases			
Initiatives to reduce greenhouse gas emissions	yes	yes	Management approach to CO ₂ emissions; Management approach to mobility management

¹ Business locations in Liechtenstein, Vienna and Bank Linth. At the Vienna location, two new buildings of the former Semper Constantia Privatbank AG were included in 2018. These were considered in the data collection only for half the year, in the same manner as in the financial statement. Some consumption data for Vienna were estimated on the basis of consumption in the previous year. The key figures for 2017 were recalculated retrospectively because it was only possible to collect the exact consumption data for one building in Vienna during the course of the year.

² The recording of data on heat consumption is partly incomplete and is being optimised.

³ The increase in motor fuel consumption is attributable to the acquisition of Semper Constantia Privatbank AG in Vienna. Without this extension of the scope of the data, the motor fuel consumption, and therefore the associated greenhouse gas emissions, would have fallen slightly in comparison with 2017.

⁴ The greenhouse gas emissions were calculated using the Greenhouse Gas Protocol guidelines.

⁵ The greenhouse gas emissions from own heating boilers, motor fuels and air-conditioning systems.

⁶ The greenhouse gas emissions produced from the purchase of electricity and district heating.

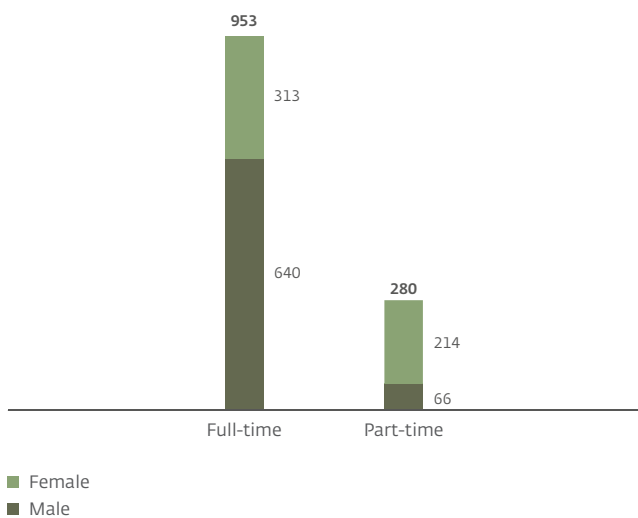
⁷ Reported using the location-based approach in accordance with the Greenhouse Gas Protocol Scope 2 Guidance.

Employees

Indicator	2018	2017	Explanation / Reference
Employees			
Number of employees (full-time equivalents)	1'086	867	AR 2018, P. 69 AR 2017, P. 61
Full-time employees	953	769	AR 2018, P. 69 AR 2017, P. 61
Part-time employees	280	218	AR 2018, P. 69 AR 2017, P. 61
Trainees / apprentices	33	36	AR 2018, P. 69 AR 2017, P. 61
Young talents	13	4	Practical students studying for a masters degree, trainees with a masters degree, direct entrants with a bachelors degree (all temporary); AR 2018, P. 69; AR 2017, P. 61
Staff retention			
Fluctuation rate (%)	11	11	AR 2018, P. 69 AR 2017, P. 61
Average length of service (years)	9	10	AR 2018, P. 69 AR 2017, P. 61
Average age (years)	41	40	AR 2018, P. 69 AR 2017, P. 61
Employee satisfaction			
Survey of employee satisfaction	no	yes	A survey is carried out every two years; Management approach to work environment and staff retention
Diversity and equal opportunity			
Number of nationalities	38	36	AR 2018, P. 69 AR 2017, P. 61
Share of women in company (%)	43	43	AR 2018, P. 69 AR 2017, P. 61
Share of women in management (%)	15.3	10.7	-
Share of women in senior management (%)	4	4	AR 2018, P. 68 AR 2017, P. 59
Share of women in executive management (%)	16.7	16.7	AR 2018, P. 68 AR 2017, P. 59
Share of women on Board of Directors	33.3	28.6	AR 2018, P. 68 AR 2017, P. 59
Policy on equal opportunity	no	no	Management approach to diversity and equal opportunity
Equal pay guidelines	yes	yes	Management approach to equal pay for men and women
Day care centres	yes	yes	Management approach to diversity and equal opportunity
Professional education and training			
Training costs (in CHF thousands)	1'802	1'384	AR 2018, P. 69 AR 2017, P. 61
SAQ certification costs (in CHF thousands)	410	244	AR 2018, P. 69 AR 2017, P. 61
Specialist professional training programmes	yes	yes	Management approach to professional education and training
Graduate/ trainee programme	yes	yes	Management approach to professional education and training
Official talent pipeline strategy	yes	yes	Management approach to professional education and training
Leadership training courses	yes	yes	Management approach to professional education and training

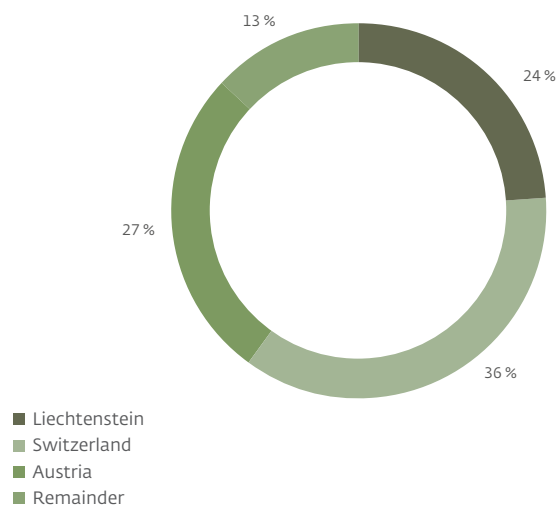
Share of employees with regular performance appraisal / career planning (%)	100	100	Management approach to professional education and training
Health and safety			
Absence rate (%)	2.2	2.3	AR 2018, P. 66 AR 2017, P. 58
Accidents and cases of illness	138	146	AR 2018, P. 66 AR 2017, P. 58
Sabbaticals	42	43	AR 2018, P. 66 AR 2017, P. 58
Pension foundation			
Personnel pension foundation	yes	yes	AR 2018, P. 69 AR 2017, P. 61

Permanent employees by employment type*

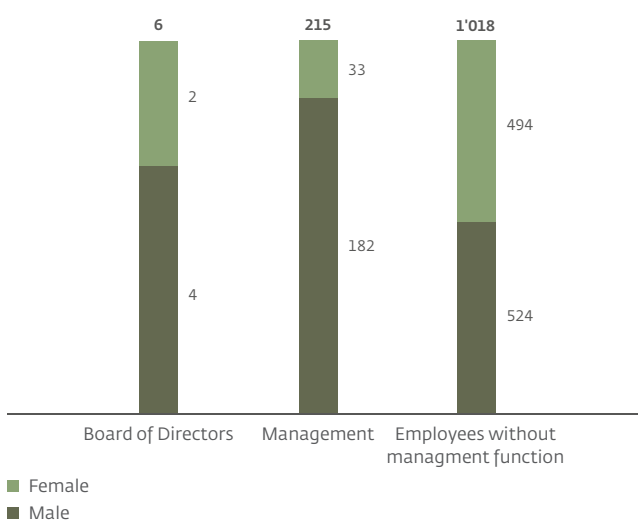


* Including permanent and temporary employees (apprentices and trainees)

Employees by nationality

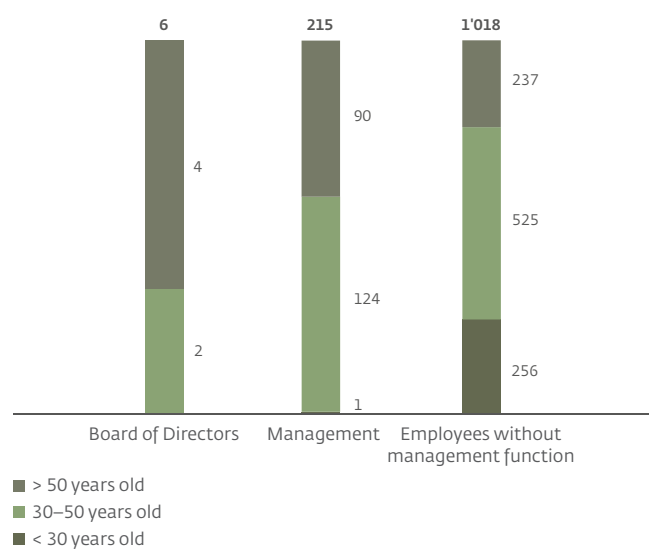


Number of employees by gender*



* 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	2018	2017	Explanation / Reference
Social commitment			
Company has a charitable foundation	yes	yes	Future Foundation of Liechtensteinische Landesbank AG; AR 2018, P. 59 AR 2017, P. 61
Expenditure for sponsoring and donations (in CHF thousands)	1'196	973	2018: incl. Bank Linth and LLB Österreich; 2017: incl. Bank Linth; AR 2018, P. 59 AR 2017, P. 55
Sustainable procurement			
Minimum standards for ethical and ecological purchasing	yes	yes	Management approach to purchasing management
Corruption and money laundering			
Rules of conduct/ Code of conduct	yes	yes	Management approach to preventing corruption and money laundering
Whistleblowing policy	yes	yes	Management approach to preventing corruption and money laundering
Training courses relating to anti-corruption / ethics	yes	yes	Management approach to preventing corruption and money laundering
Compliance			
Money laundering directive / Due diligence process for accepting client assets	yes	yes	AR 2018, P. 17 AR 2018, P. 48 AR 2017, P. 64
Guidelines for reporting suspicious transactions	yes	yes	In internal directive "Due diligence obligations with financial transactions"
Staff training concerning anti-money laundering and financing of terrorism	yes	yes	Management approach to preventing corruption and money laundering
Staff training concerning preventing of tax evasion	yes	yes	In internal directive "Due diligence obligations with financial transactions"
Data protection and data security			
Data protection directive	yes	yes	AR 2018, P. 47 AR 2017, P. 64 Management approach to protection of client data
Company collects data on its clients and / or other individuals	yes	yes	In Group directive "Data protection directive"
Company receives data from third parties	yes	yes	In Group directive "Data protection directive"
Company leases, sells or supplies personal (non-aggregated) information to external parties	no	no	-
Company permits clients to delete all personal data	yes	yes	In Group directive "Data protection directive"

Products

Indicator	2018	2017	Explanation / Reference
Exclusion criteria with investment decisions		yes	AR 2018, P. 59 AR 2017, P. 69
Products, which are reviewed according to ESG criteria	yes	yes	AR 2018, P. 58 AR 2017, P. 69

Governance

Indicator	2018	2017	Explanation / Reference
Board of Directors			
Number of Board members	6	7	AR 2018, P. 79 AR 2017, P. 81
Independence of Board members	all	all	AR 2018, P. 79 AR 2017, P. 85
Independence of Board Chairman	yes	yes	AR 2018, P. 79 AR 2017, P. 85
CEO duality	no	no	AR 2018, P. 79 AR 2017, P. 85
Former CEO on Board of Directors	no	no	AR 2018, P. 79 AR 2017, P. 85
Ownership structure			
Majority shareholder	yes	yes	In accordance with the Law on Liechtensteinische Landesbank, the Principality of Liechtenstein holds at least 51 percent of shares with respect to the bank's capital and voting rights
Share of voting rights of the majority shareholder (%)	57.5	57.5	AR 2018, P. 77 AR 2017, P. 79
Deviation from «one share, one vote»	yes	yes	The LLB shares of Liechtensteinische Landesbank and its subsidiaries are excluded from voting rights AR 2018, P. 96 AR 2017, P. 98
Risk management			
Board of Directors supervision of risk management	yes	yes	AR 2018, P. 85 AR 2018, P. 90 AR 2017, P. 93
Risk management framework	yes	yes	AR 2018, P. 93 AR 2017, P. 95
Risk management framework contains ESG risks	no	no	-

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