

# Information on sustainability reporting

Sustainability to the LLB Group means creating long-term added value for our clients, shareholders, employees and other stakeholder groups. We are thus committed to responsible corporate governance, which takes into account economic, ecological and social performance. Sustainability topics occupy an important place in our annual report.

To provide the best possible transparency for our stakeholder groups, we prepared our sustainability reporting in accordance with the standards of the Global Reporting Initiative (GRI Standards). They provide companies with a systematic framework for communicating corporate responsibility in a transparent and comparable manner. Reporting in accordance with GRI Standards is the most widely used comprehensive sustainability reporting standard in the world.

This report has been prepared in accordance with the GRI Standards: "Core" option. The report has undergone and successfully completed the GRI Materiality Disclosures Service. LLB thus meets the current legal requirements: following the amendment of Liechtenstein's Persons and Companies Act (PGR), capital market-oriented corporations as well as large credit institutions and insurance companies that have more than 500 employees have been required since 2017 to disclose information about their Corporate Social Responsibility (CSR) performance in their annual report.

The Annual Report 2018 includes all companies with a 100 per cent equity interest (see "Scope of consolidation", page 190) as well as Bank Linth LLB AG, unless explicitly noted otherwise.

The systematic identification of key sustainability topics for the LLB Group and its stakeholder groups can be found on page 111. The key topics are structured according to the topic groups: market performance, compliance, responsibilities for society and the environment, as well as employees. As far as the data situation allows, this report covers all material topics.

Material topics are relevant to the whole LLB Group as well as to stakeholder groups particularly interested in the success of the company – such as shareholders and employees. They influence business risks and opportunities and therefore also the success of the business. The materiality of the topics for our stakeholder groups depends on their position in the value chain. Topics related to market performance and compliance are particularly relevant for our clients. For the supervisory authorities, it is essentially topics related to regulatory requirements that are material. Topics related to corporate responsibility for society and the environment are relevant to our neighbours, the Principality of Liechtenstein as well as environmental and social organisations. Topics in the area of employees are material in particular to them and our clients since the competence and motivation of the people in the LLB Group substantially determine the quality of the services. Further information on the material topics can be found in the management approaches: [ar2018.llb.li/gri-content-index](https://ar2018.llb.li/gri-content-index).

# GRI Content Index



## Universal standards

GRI Standard	Page/Information
<b>GRI 101: 2016 – Foundation</b>	
<b>GRI 102: 2016 – General Disclosures</b>	
<b>Organizational Profile</b>	
	Liechtensteinische Landesbank AG
102-1	
102-2	9
102-3	Vaduz, Liechtenstein
102-4	29
102-5	43
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102-7	Cover, 64
102-8	69
102-9	61
	Acquisition of Semper Constantia and LB(Swiss) Investment AG
102-10	
102-11	MA p. 3
102-12	46
102-13	51
<b>Strategy</b>	
102-14	5
<b>Ethics and Integrity</b>	
102-16	12
<b>Governance</b>	
102-18	70-71
<b>Stakeholder Engagement</b>	
102-40	56
102-41	none
102-42	56
102-43	52, 56
102-44	52
<b>Reporting practice</b>	
102-45	110
102-46	110
102-47	57
102-48	110
102-49	110
102-50	Calendar year 2018
102-51	March 2018
102-52	annually
102-53	doris.quaderer@llb.li
102-54	110
102-55	111
102-56	none

## Topic-specific standards

GRI Standard	Page/Information	Omission
<b>GRI 200 – Economic Topics</b>		
<b>GRI 201: 2016 – Economic Performance</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 5	
201-1	58	
201-3	69	
201-4	58	
<b>GRI 202: 2016 – Market Presence</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 9	
202-2	65	
<b>GRI 203: 2016 – Indirect Economic Impacts</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 9	
203-2	64	
<b>GRI 204: 2016 – Procurement Practices</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 10	
204-1	61	
<b>GRI 205: 2016 – Anti-corruption</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 6	
205-1	MA p. 6	
205-2	MA p. 6	
205-3	no incidents	
<b>Product Portfolio</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 5	
FS7	24, 58	
FS8	58	
<b>GRI 300 – Environmental Topics</b>		
<b>GRI 302: 2016 – Energy</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 11	
302-1	63	
302-4	61	
<b>GRI 305: 2016 – Emissions</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 11	
305-1	63	
305-2	63	
305-5	61	
<b>GRI 400 – Social Topics</b>		
<b>GRI 401: 2016 – Employment</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 14	
401-1	69	
<b>GRI 402: 2016 – Labor / Management Relations</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 15	
402-1	65	not available
<b>GRI 403: 2016 – Occupational Health and Safety</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 15	
403-1	69	
403-2	66, 69	
<b>GRI 404: 2016 – Training and Education</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 16	
404-1	68	not available
404-2	68	
404-3	68	
<b>GRI 405: 2016 – Diversity and Equal Opportunity</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 17	
405-1	67	
405-2	65	not available
<b>GRI 413: 2016 – Local Communities</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 13	
413-1	59-60	
FS13	24	
<b>GRI 417: 2016 – Marketing and Labeling</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 13	
417-1	48-49	
417-3	no violations	
FS16	30	
<b>GRI 418: 2016 – Customer Privacy</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 7	
418-1	47	
<b>GRI 419: 2016 – Socioeconomic Compliance</b>		
GRI 103: 2016	Management Approach	
103-1/103-2/103-3	MA p. 7	
419-1	no penalties	

Unless otherwise stated, the page numbers in the index are based on this report. In some cases, disclosures are given in our online document on management approaches to sustainability, which is published in our online Annual Report at [ar2018.llb.li/gri-content-index](http://ar2018.llb.li/gri-content-index). In this case, the relevant page numbers are marked with MA.

For the Materiality Disclosures Service, GRI Services reviewed that the GRI content index is clearly presented and the references for Disclosures 102-40 to 102-49 align with appropriate sections in the body of the report.

This page includes, inter alia, information on GRI disclosure 102-47 (2016 version).