

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 2020 and 2019 as well as in "Management approaches to sustainability" for 2020 ([ar2020.llb.li](#)) and 2019 ([ar2019.llb.li](#)) available on our website. We have prepared this information in accordance with the Global Reporting Initiative (GRI) Standards.

Environment¹

Indicator	2020	2019	Explanation / Reference
Energy consumption (MWh)	6'860	7'262	AR 2020 AR 2019, p. 56
Electricity ²	4'973	5'427	AR 2020 AR 2019, p. 56
District heating ³	602	559	AR 2020 AR 2019, p. 56
Total heating fuels	818	797	AR 2020 AR 2019, p. 56
Heating oil ⁴	111	114	AR 2020 AR 2019, p. 56
Natural gas	707	683	AR 2020 AR 2019, p. 56
Total motor fuels	467	479	AR 2020 AR 2019, p. 56
Diesel (vehicles and emergency power generator testing) ⁵	277	332	AR 2020 AR 2019, p. 56
Petrol (vehicles) ⁵	190	147	AR 2020 AR 2019, p. 56
CO₂ emissions (tCO₂e)⁶	1'000	1'043	AR 2020 AR 2019, p. 56
Scope 1 total ⁷	300	298	AR 2020 AR 2019, p. 56
Heating fuels	175	170	AR 2020 AR 2019, p. 56
Motor fuels	122	126	AR 2020 AR 2019, p. 56
Volatile gases (refrigerants)	4	2	AR 2020 AR 2019, p. 56
Scope 2 total ⁸	699	745	AR 2020 AR 2019, p. 56
Electricity ⁹	566	621	AR 2020 AR 2019, p. 56
District heating	134	124	AR 2020 AR 2019, p. 56
CO ₂ emissions (tCO ₂ e) per employee	0.79	0.82	Employees: full-time and part-time employees plus apprentices and young talents
Reduction of greenhouse gases			
Initiatives to reduce greenhouse gas emissions	yes	yes	Management approach to energy consumption and CO emissions; Management approach to mobility management

¹ Includes LLB's business locations in Liechtenstein and Austria as well as Bank Linth. Certain consumption data at our business location in Vienna was estimated on the basis of consumption in the previous year.

² The reduction in electricity consumption compared to 2019 is due, among other things, to many employees having worked from home on account of the pandemic. There were also a number of changes to the system boundary (new bank office in Meilen and changed energy reference areas in various bank offices) at Bank Linth. But the impact of these changes on total electricity consumption is negligible.

³ The increase in district heating consumption compared to 2019 is due to a property in Liechtenstein, which was strongly affected by the pandemic-related home office measures. The heating requirements were greater due to the need to maintain the required room temperature for staff who continued to work in the office.

⁴ The recording of data on heat consumption for Bank Linth is partly incomplete and is being optimised.

⁵ The significant reduction in diesel consumption is due to the reduced use of diesel vehicles by LLB Österreich. This reduction was partly offset by increased petrol consumption in 2020.

⁶ Greenhouse gas emissions calculated using Greenhouse Gas Protocol Guidelines. The electricity-related CO₂ emissions reported for 2019 were corrected downwards by around 7 % due to an update of the emission factors in the reporting year. Without this adjustment, electricity-related emissions would have amounted to around 669 tCO₂e in 2019.

⁷ Greenhouse gas emissions from own heating boilers, motor fuels and air-conditioning systems.

⁸ Greenhouse gas emissions produced from production of purchased electricity and district heating.

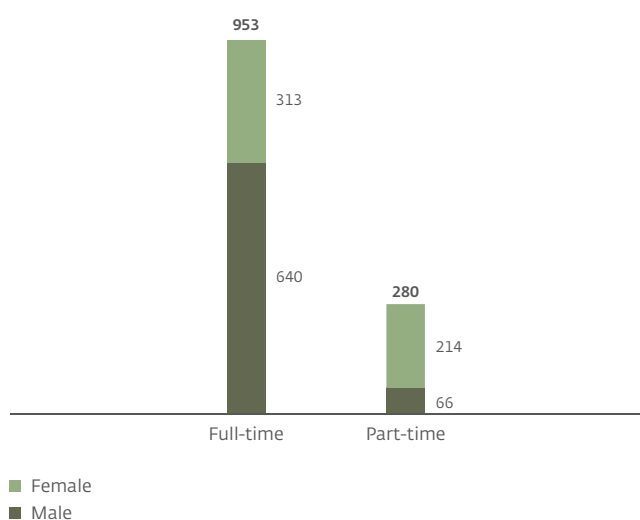
⁹ Reported using location-based approach following Greenhouse Gas Protocol Scope 2 Guidance.

Employees

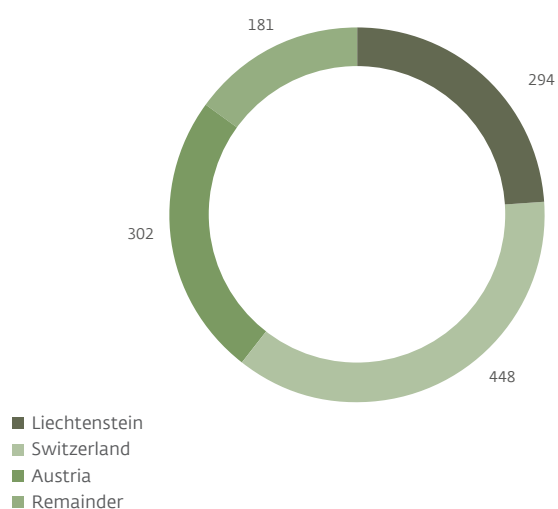
Indicator	2020	2019	Explanation / Reference
Employees			
Number of employees (full-time equivalents)	1'064	1'077	AR 2020 AR 2019, p. 62
Full-time employees	918	930	AR 2020 AR 2019, p. 62
Part-time employees	307	304	AR 2020 AR 2019, p. 62
Apprentices	30	34	AR 2020 AR 2019, p. 62
Young talents	10	9	Working postgraduate students, postgraduate trainees and direct graduate entrants (all temporary); AR 2020 AR 2019, p. 62
Recruitment and retention			
Turnover rate (%)	11	12	AR 2018, P. 69 AR 2017, P. 61
Target turnover rate (%)	6-14	6-14	
Average length of service (years)	9	9	AR 2018, P. 69 AR 2017, P. 61
Average age (years)	41	41	AR 2018, P. 69 AR 2017, P. 61
Employer branding strategy	yes	yes	
Proportion of management positions filled with internal candidates (%)	63	59	
Employee satisfaction			
Employee satisfaction review	yes	no	The review is undertaken every two years. AR 2020
Diversity and equal opportunity			
Number of nations	36	38	AR 2020 AR 2019, p. 62
Proportion of women in the company (%)	43	42	AR 2020 AR 2019, p. 62
Proportion of women in management (%)	17	15	AR 2020 AR 2019, p. 60
Proportion of women in senior management (%)	4	4	AR 2020 AR 2019, p. 60
Proportion of women in executive management (%)	17	17	AR 2020 AR 2019, p. 60
Proportion of women on the Board of Directors (%)	33	29	AR 2020 AR 2019, p. 60
Equal opportunities policy	no	no	Management approach to diversity and equal opportunity
Equal pay guidelines	yes	yes	AR 2020 AR 2019, p. 58
Day nursery	yes	yes	Management approach to diversity and equal opportunity
Training and professional education			
Training costs (CHF thousands)	1'300	1'655	AR 2020 AR 2019, p. 62
SAQ-certification costs (CHF thousands)	176	318	AR 2020 AR 2019, p. 62
Number of SAQ-certified employees (at year-end)	202	163	AR 2020 AR 2019, p. 61
Proportion of SAQ-certified employees with client contact (at year-end) (%)	80	58	AR 2020 AR 2019, p. 61
Proportion of employees with client contact and who have completed sustainability training	323	-	AR 2020 AR 2019, p. 61
Proportion of newly recruited employees who graduated from a university or university of applied sciences or completed higher professional training (%)	61	65	AR 2020 AR 2019, p. 61

Function-specific professional education programmes	yes	yes	Management approach to high-performing and committed employees
Graduates and postgraduates / Trainee programme	yes	yes	Management approach to high-performing and committed employees
Formal talent pipeline strategy	yes	yes	Management approach to high-performing and committed employees
Leadership training	yes	yes	Management approach to high-performing and committed employees
Proportion of employees who receive regular performance appraisals / career planning (%)	100	100	Management approach to high-performing and committed employees
Proportion of employees in "Potential Pools" (%)	10	7	AR 2020 AR 2019, p. 61
Health and safety			
Absenteeism rate (%)	1.5	2	AR 2020 AR 2019, p. 59
Cases of accident and illness	133	149	AR 2020 AR 2019, p. 59
Sabbaticals	49	34	AR 2020 AR 2019, p. 59
Pension foundation			
Personnel pension foundation	yes	yes	AR 2020 AR 2019, p. 62

Permanent employees by employment type *

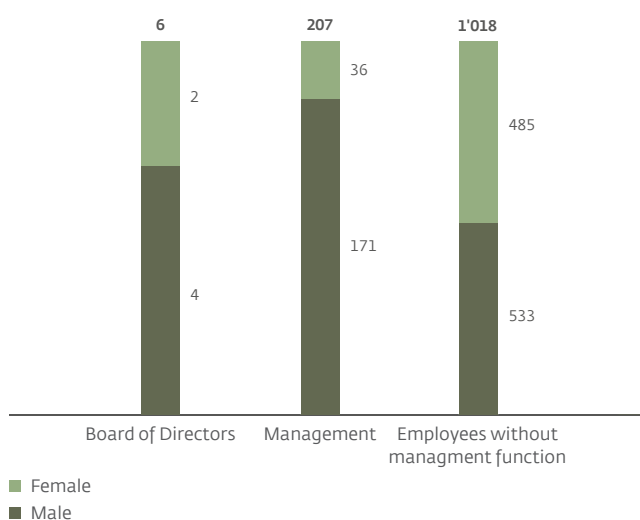


Employees by nationality



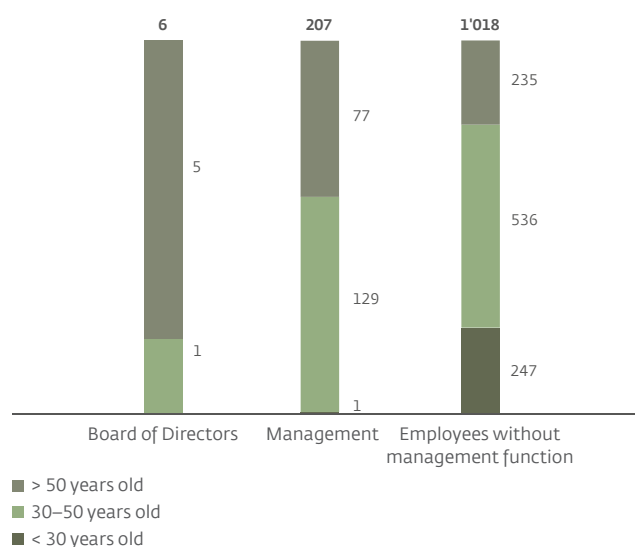
* Including permanent and temporary employees (apprentices and trainees)

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	2018	2017	Explanation / Reference
Social commitment			
Company has a charitable foundation	yes	yes	Future Foundation of Liechtensteinische Landesbank AG; AR 2020 AR 2019 , p. 54
Expenses for sponsoring and donations (CHF thousands)	827	908	2020: incl. Bank Linth and LLB Österreich AR 2020 AR 2019 , p. 53
Corruption and money laundering			
Anti-money laundering guidelines / Due diligence process for the acceptance of customer deposits	yes	yes	Management approach to prevention of financial crime
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	Management approach to prevention of financial crime
Whistleblowing policy	yes	yes	Management approach to prevention of financial crime
Anti-corruption and ethics training	yes	yes	Management approach to prevention of financial crime
Compliance			
Rules of conduct / Code of Conduct	yes	yes	Management approach to compliance
Tax compliance strategy	yes	yes	AR 2020 AR 2019 , p. 41
Tax fraud prevention training for staff	yes	yes	Set down in the internal directive «Due diligence in financial transactions».

Data protection and data security			
Data protection directive	yes	yes	AR 2020 AR 2019, p. 42 Management approach to digitalisation and data protection
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	AR 2020 AR 2019, p. 43
Violations of client privacy	no	no	AR 2020 AR 2019, p. 42
Disclosure of compensation and commission	yes	yes	AR 2020 AR 2019, p. 43
Deposit guarantee and investor compensation foundation	yes	yes	AR 2020 AR 2019, p. 52

Asset management

Indicator	2020	2019	Explanation / Reference
Exclusion criteria for investment decisions	yes	yes	AR 2020 AR 2019, p. 52
Products screened according to ESG criteria	yes	yes	AR 2020 AR 2019, p. 52
Sustainable credit products	yes	yes	Environmental mortgage AR 2020 AR 2019, p. 53
ESG integration in asset management	yes	under development	AR 2020 AR 2019, p. 52
Number of sustainability-oriented products	20	xx	AR 2020
Member of the Principles for Responsible Investment (UNPRI)	yes	no	AR 2020

Governance

Indicator	2020	2019	Explanation / Reference
Board of Directors			
Number of members on the Board of Directors	6	7	AR 2020 AR 2019, p. 71
Independence of the members of the Board of Directors	all	all	AR 2020 AR 2019, p. 71
Independence of the Chairman of the Board of Directors	yes	yes	AR 2020 AR 2019, p. 71
CEO duality	no	no	AR 2020 AR 2019, p. 71
Former CEO on the Board of Directors	no	no	AR 2020 AR 2019, p. 71
Ownership			
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	AR 2020 AR 2019, p. 69

Deviation from one share, one vote	yes	yes	LLB shares held by Liechtensteinische Landesbank itself and its subsidiaries are not eligible to vote. AR 2020 AR 2019, p. 85
Risk management			
Board of Directors' oversight of risk management	yes	yes	AR 2020 AR 2019, p. 76, 82
Risk management framework	yes	yes	AR 2020 AR 2019, p. 84
Risk management framework includes ESG risks	under development	no	
Risk management framework includes conduct risks	yes	yes	AR 2020 AR 2019, p. 178
Risk management framework includes reputation risks	yes	yes	AR 2020 AR 2019, p. 178

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