

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

once again publishing an overview with key facts and figures on the environment, employees, society, products and governance for the 2023 Annual Report. Detailed information can be found in the LLB Annual Reports **2023** ([ar2023.llb.li](https://www.llb.li/ar2023)) and **2022** ([ar2022.llb.li](https://www.llb.li/ar2022)). We have prepared these in accordance with the Global Reporting Initiative (GRI) Standards.



Environment

Indicator	2023	2022	2021	Explanation / Reference
Energy consumption (MWh)	5'100.2	5'806.4	6'757.5	AR 2023 AR 2022
Electricity	3'677.1	4'312.3	4'701.8	AR 2023 AR 2022
District heating	347.3	320.1	436.3	AR 2023 AR 2022
Total heating fuels	833.7	988.8	1'215.8	AR 2023 AR 2022
Heating oil	105.7	128.2	136.2	AR 2023 AR 2022
Natural gas ¹	151.0	405.2	719.6	AR 2023 AR 2022
Biogas ¹	577.0	455.4	360.1	AR 2023 AR 2022
Total motor fuels	242.0	185.2	403.6	AR 2023 AR 2022
Diesel	164.2	126.1	229.6	AR 2023 AR 2022
Petrol (vehicles) ²	66.9	53.8	145.7	AR 2023 AR 2022
Electric vehicles	10.9	5.3	3.0	AR 2023 AR 2022
Hybrid vehicles ³	0.0	0.0	25.3	AR 2023 AR 2022
GHG emissions (tCO₂)⁴	3'467.3	3'451.1	3'074.3	AR 2023 AR 2022
Scope 1 total ⁵	125.9	156.8	350.2	AR 2023 AR 2022
Heating fuels	56.6	111.9	175.4	AR 2023 AR 2022
Motor fuels	53.8	41.9	94.2	AR 2023 AR 2022
Volatile gases (refrigerants) ⁶	15.5	2.9	80.6	AR 2023 AR 2022
Scope 2 total ⁷	116.4	142.1	150.2	AR 2023 AR 2022
Electricity ⁸	73.8	105.0	103.5	AR 2023 AR 2022
District heating	42.6	37.1	46.7	AR 2023 AR 2022
Scope 3 total	3'224.9	3'152.2	2'573.9	AR 2023 AR 2022
Purchased goods and services	386.8	331.3	321.1	AR 2023 AR 2022
Capital goods	207.9	132.3	154.1	AR 2023 AR 2022
Fuel and energy-related activities	191.4	193.9	253.7	AR 2023 AR 2022
Upstream transportation and distribution	59.9	51.5	58.9	AR 2023 AR 2022
Waste generated in operations	28.8	27.7	25.2	AR 2023 AR 2022
Business travel	404.7	423.1	259.1	AR 2023 AR 2022
Employee commuting	1'945.4	1'992.4	1'501.8	AR 2023 AR 2022
Reduction of greenhouse gases				
Initiatives to reduce greenhouse gas emissions	yes	yes	yes	AR 2023 AR 2022

1 Increased utilisation of biogas alongside natural gas from 2021.

2 Since 2022, only business trips have been reported. In previous years, the use of vehicles for private purposes was also included.

3 The energy consumed by hybrid vehicles has been reported under petrol consumption since 2022

4 Greenhouse gas emissions were calculated in accordance with the guidelines of the Greenhouse Gas Protocol.

5 Greenhouse gas emissions from own heating boilers, fuels and air conditioning systems.

6 The actual replenishment requirement has been reported since 2022. In previous years, assumptions were made for this requirement.

7 Greenhouse gas emissions resulting from the production of purchased electricity and district heating. The statement is prepared using a «market-based approach» in accordance with Greenhouse Gas Protocol Scope 2 guidance.

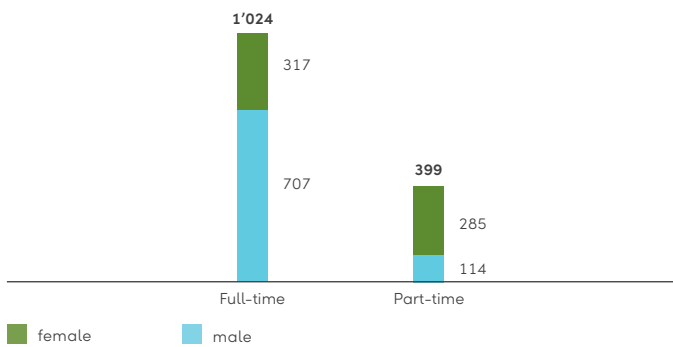
8 Emissions from the use of electric vehicles are also included here. Reported according to the «market-based approach» of the Greenhouse Gas Protocol Scope 2 Guidance.

Employees

Indicator	2023	2022	2021	Explanation / Reference
Employees				
Number of employees (full-time equivalents)	1'213	1'116	1'056	AR 2023 AR 2022
Full-time employees	1'024	939	903	AR 2023 AR 2022
of which apprentices	22	24	27	AR 2023 AR 2022
of which young talents	19	25	17	Working students in master's studies, trainees with a master's degree and direct entrants with a bachelor's degree (all temporary) AR 2023 AR 2022
Part-time employees	399	379	326	AR 2023 AR 2022
Recruitment and retention				
Staff turnover rate (%)	9.9	13.0	14.5	AR 2023 AR 2022
Average length of service (years)	8	9	9	AR 2023 AR 2022
Average age (years)	41	41	41	AR 2023 AR 2022
Employer branding strategy	yes	yes	yes	AR 2023 AR 2022
Proportion of management positions filled with internal candidates (%)	60	69	76	AR 2023 AR 2022
Employee satisfaction				
Employee satisfaction review	yes	no	no	AR 2023 AR 2022
Diversity and equal opportunity				
Number of nations	40	39	38	AR 2023 AR 2022
Proportion of women in the company (%)	42	43	42	AR 2023 AR 2022
Proportion of women in management (%)	17	17	18	AR 2023 AR 2022
Proportion of women in senior management (%)	8	10	4	AR 2023 AR 2022
Proportion of women in executive management (%)	20	20	20	AR 2023 AR 2022
Proportion of women on the Board of Directors (%)	29	29	29	AR 2023 AR 2022
Equal opportunities policy	yes	no	no	AR 2023 AR 2022
Equal pay guidelines	yes	no	no	AR 2023 AR 2022
Day nursery	yes	no	no	AR 2023 AR 2022
Training and professional education				
Training costs (CHF thousands)	1'995	1'772	1'500	AR 2023 AR 2022
SAQ-certification costs (CHF thousands)	230	220	198	AR 2023 AR 2022
Number of SAQ-certified employees (at year-end)	195	209	216	AR 2023 AR 2022
Proportion of SAQ-certified employees with client contact (at year-end) (%)	78	83	79	AR 2023 AR 2022
Proportion of employees with client contact and who have completed sustainability training	230	298	320	AR 2023 AR 2022

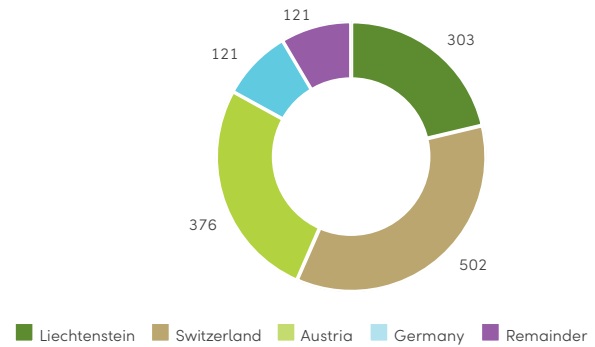
Indicator	2023	2022	2021	Explanation / Reference
Function-specific professional education programmes	yes	yes	yes	AR 2023 AR 2022
Graduates and postgraduates / Trainee programme	yes	yes	yes	AR 2023 AR 2022
Formal talent pipeline strategy	yes	yes	yes	AR 2023 AR 2022
Leadership training	yes	yes	yes	AR 2023 AR 2022
Proportion of employees who receive regular performance appraisals / career planning (%)	100	100	100	
Proportion of employees in «Potential Pools» (%)	7	9	9	AR 2023 AR 2022
Health and safety				
Sabbaticals	46	54	45	AR 2023 AR 2022
Pension foundation				
Personnel pension foundation	yes	yes	yes	AR 2023 AR 2022

Breakdown by employment type ¹



¹ Including permanent and temporary employees (apprentices and young talents)

Breakdown by nationality ²



² Including permanent and temporary employees

Breakdown by gender ³



³ Including permanent and temporary employees

Breakdown by age group ⁴



⁴ Including permanent and temporary employees

Society

Indicator	2023	2022	2021	Explanation / Reference
Social commitment				
Company has a charitable foundation	yes	yes	yes	Future Foundation of Liechtensteinische Landesbank AG; AR 2023 AR 2022
Grants and donations from the charitable foundation	224	134	148	AR 2023 AR 2022
Expenses for sponsoring and donations (CHF thousands)	782	695	795	AR 2023 AR 2022
Corruption and money laundering				
Anti-money laundering guidelines / Due diligence process for the acceptance of customer deposits	yes	yes	yes	AR 2023 AR 2022
Suspicious transactions reporting guidelines	yes	yes	yes	Set down in the internal directive «Due diligence in financial Transactions».
Anti-money laundering and terrorist financing training for staff	yes	yes	yes	AR 2023 AR 2022
Whistleblowing policy	yes	yes	yes	AR 2023 AR 2022
Anti-corruption and ethics training	yes	yes	yes	AR 2023 AR 2022
Compliance				
Rules of conduct / Code of conduct	yes	yes	yes	AR 2023 AR 2022
Tax compliance strategy	yes	yes	yes	AR 2023 AR 2022
Tax fraud prevention training for staff	yes	yes	yes	Set down in the internal directive «Due diligence in financial Transactions».
Data protection and data security				
Data protection directive	yes	yes	yes	AR 2023 AR 2022
Company collects data about its clients and / or other individuals	yes	yes	yes	In Group directive «Data protection Directive».
Company receives personal data from third parties	yes	yes	yes	In Group directive «Data protection Directive».
Company rents, sells or provides personal (non-aggregated) information to external parties	no	no	no	–
Company allows clients to erase all of their personal data	yes	yes	yes	In Group directive «Data protection Directive».

Indicator	2023	2022	2021	Explanation / Reference
Client and investor protection				
Precise client and product analyses	yes	yes	yes	AR 2023 AR 2022
Violations of client privacy	no	no	no	AR 2023 AR 2022
Disclosure of compensation and commission	yes	yes	yes	AR 2023 AR 2022
Deposit guarantee and investor compensation foundation	yes	yes	yes	AR 2023 AR 2022

Asset Management

Indicator	2023	2022	2021	Explanation / Reference
Exclusion criteria for investment decisions	yes	yes	yes	AR 2023 AR 2022
Products screened according to ESG criteria	yes	yes	yes	AR 2023 AR 2022
Sustainable credit products	yes	yes	yes	Environmental mortgage AR 2023 AR 2022
Number of sustainability-oriented products	112	98	42	AR 2023 AR 2022
ESG integration in asset management	yes	yes	yes	AR 2023 AR 2022
Member of the Principles for Responsible Investment (UNPRI)	yes	yes	yes	AR 2023 AR 2022

Governance

Indicator	2023	2022	2021	Explanation / Reference
Board of Directors				
Number of members on the Board of Directors	7	7	7	AR 2023 AR 2022
Independence of the members of the Board of Directors	all	all	all	AR 2023 AR 2022
Independence of the Chairman of the Board of Directors	yes	yes	yes	AR 2023 AR 2022
CEO duality	no	no	no	AR 2023 AR 2022
Former CEO on the Board of Directors	no	no	no	AR 2023 AR 2022
Ownership				
Majority shareholder	yes	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 (%)	56.3	56.3	57.5	AR 2023 AR 2022
Deviation from one share, one vote	yes	yes	yes	LLB shares held by Liechtensteinische Landesbank itself and its subsidiaries are not eligible to vote. AR 2023 AR 2022

Indicator	2023	2022	2021	Explanation / Reference
Risk management				
Board of Directors' oversight of risk management	yes	yes	yes	AR 2023 AR 2022
Risk management framework	yes	yes	yes	AR 2023 AR 2022
Risk management framework includes ESG risks	Under Development	Under Development	Under Development	
Risk management framework includes conduct risks	yes	yes	yes	AR 2023 AR 2022
Risk management framework includes reputation risks	yes	yes	yes	AR 2023 AR 2022

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