



**Principles of Responsible Banking. Raportarea
non-financiară
25 noiembrie 2021**

1. Strategia de sustenabilitate a grupului RBI. Principles of Responsible Banking

2. Raportarea non-financiară. Provocări și beneficii

Strategia de sustenabilitate a grupului Raiffeisen Bank International



Ce înseamnă să fii semnatar al UN Principles for Responsible Banking (UNEP FI)

- ❑ 94% au inclus sustenabilitatea ca obiectiv strategic
- ❑ 93% au început analiza inițială de impact, 29% au finalizat-o
- ❑ 30% au stabilit obiective precise
- ❑ 2,3 trilioane USD finanțări sustenabile
- ❑ 113 mil. clienți vulnerabili au acum acces la servicii financiare

- 250 de grupuri bancare
- 40% dintre activele bancare mondiale



PRINCIPLE 1: ALIGNMENT

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



PRINCIPLE 2: IMPACT & TARGET SETTING

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



PRINCIPLE 3: CLIENTS & CUSTOMERS

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



PRINCIPLE 4: STAKEHOLDERS

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



PRINCIPLE 5: GOVERNANCE & CULTURE

We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



PRINCIPLE 6: TRANSPARENCY & ACCOUNTABILITY

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

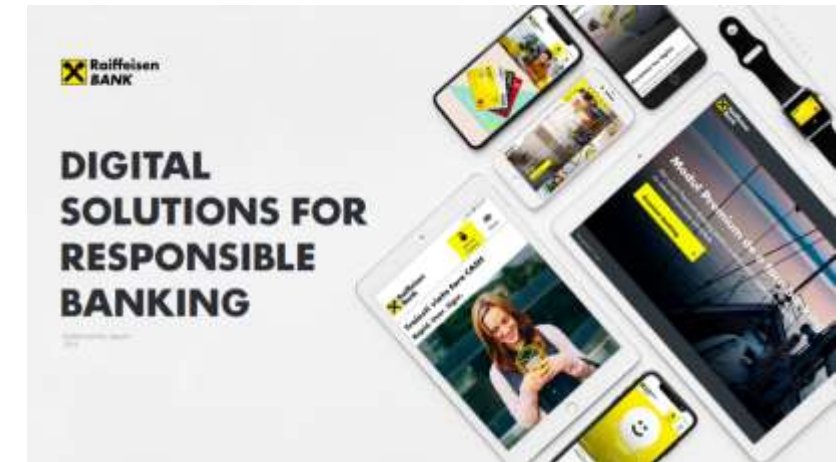
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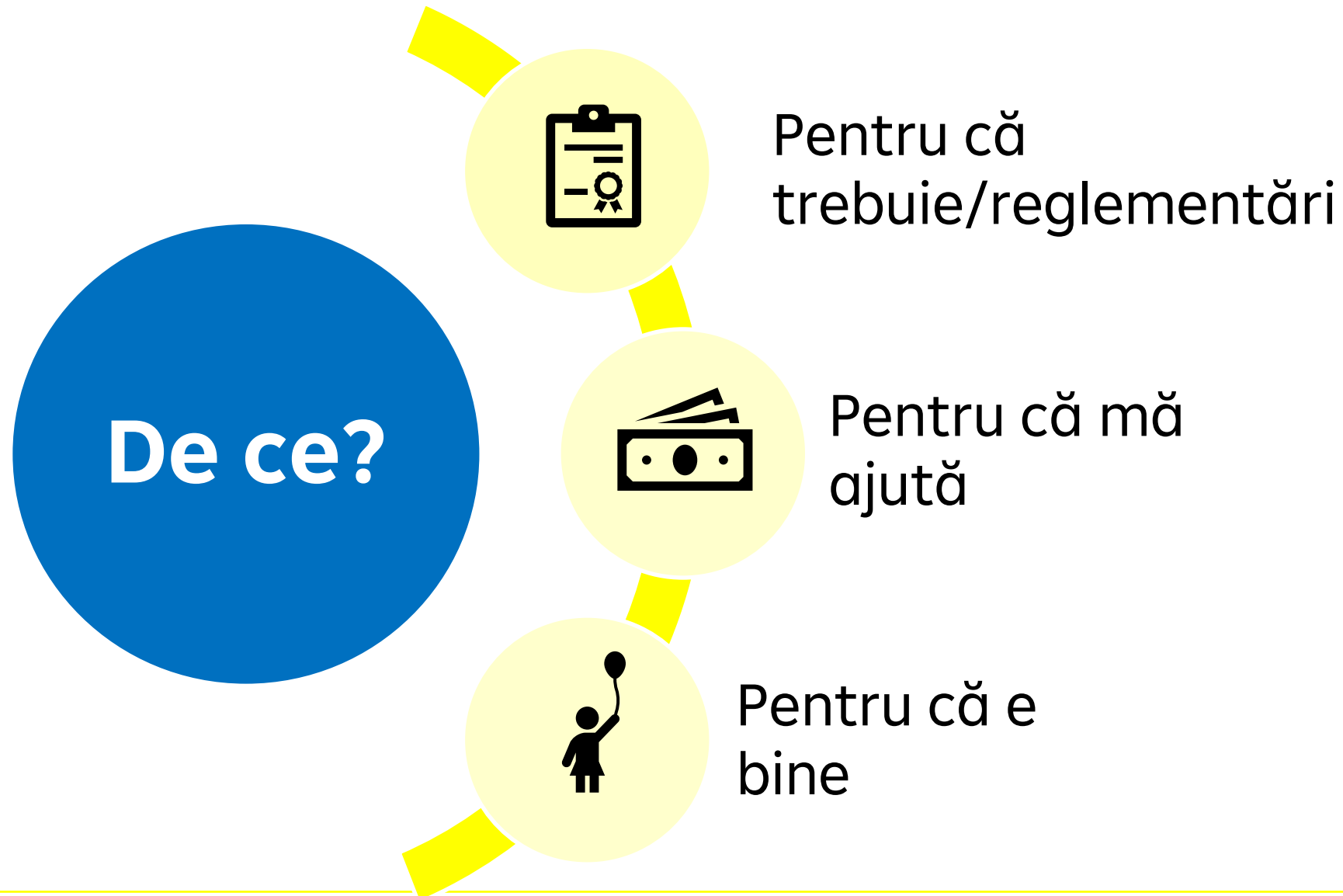
Raiffeisen Bank România publică raport anual non-financiar de 12 ani

Standarde de raportare:

- Global Reporting Initiative (GRI)
- London Benchmarking Group

Audit: parțial, 2020, PwC





Reglementările europene privind raportarea non-financiară

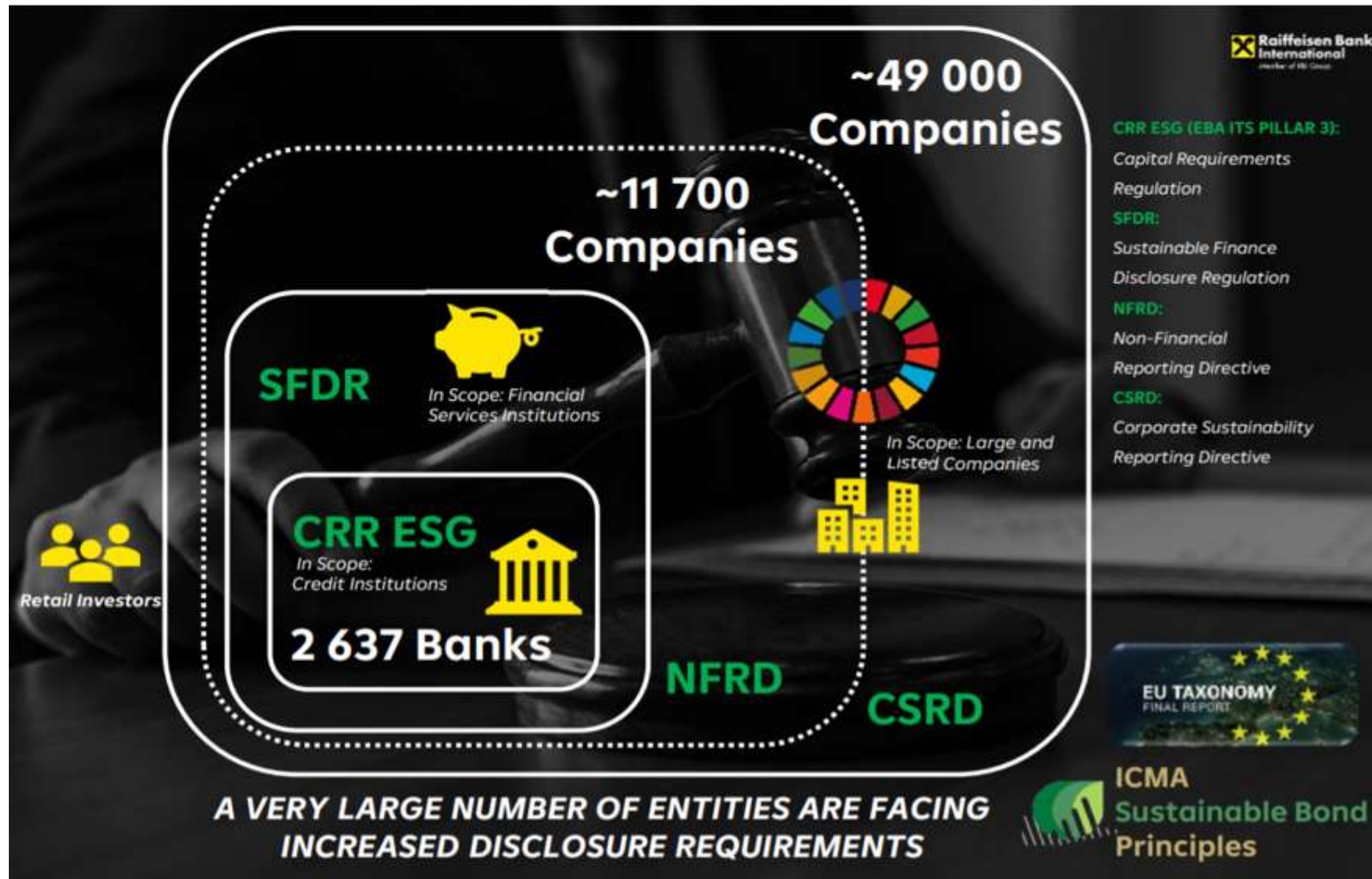

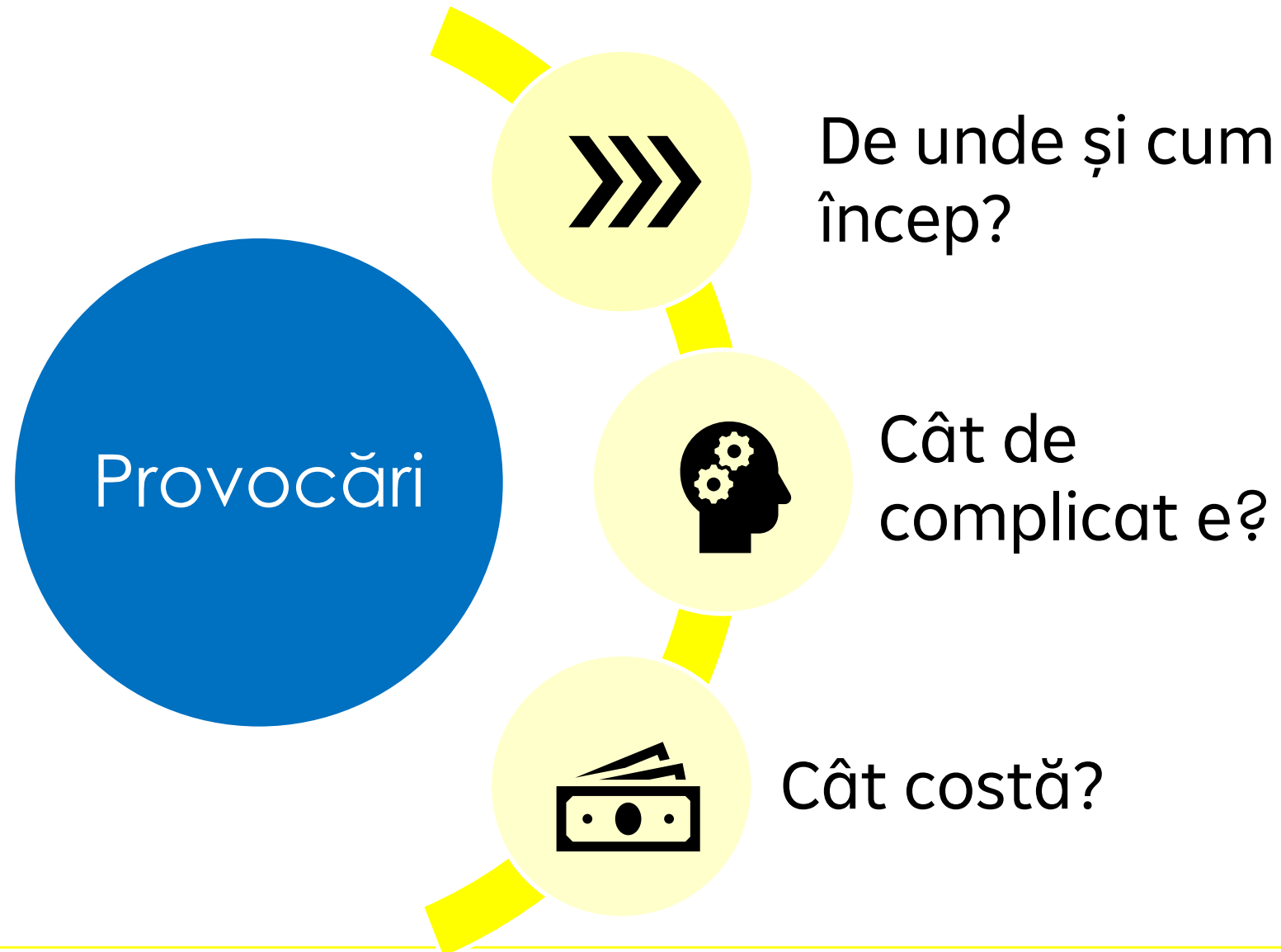


Figure 10: 2021 Global RepTrak 100 Business Outcome Drivers

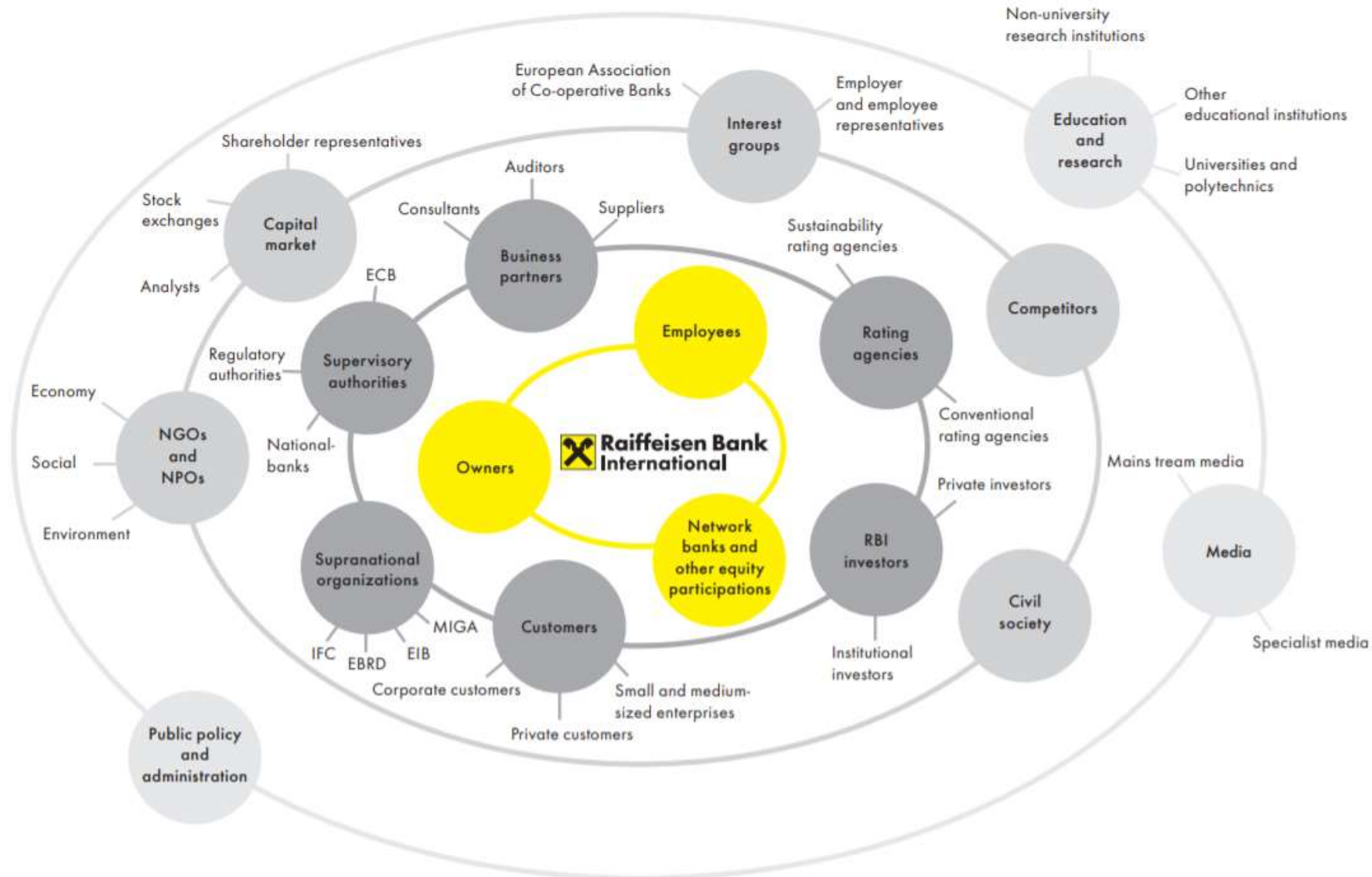


	Benefit of doubt	Buy	Trust	Recommend
Rank 1	ESG	Product	ESG	Brand
Rank 2	Leadership	Brand	Brand	ESG
Rank 3	Workplace	ESG	Product	Product

[2021 Global RepTrak 100 - Report.pdf](#)



De unde și cum încep? 1. Stakeholder Mapping

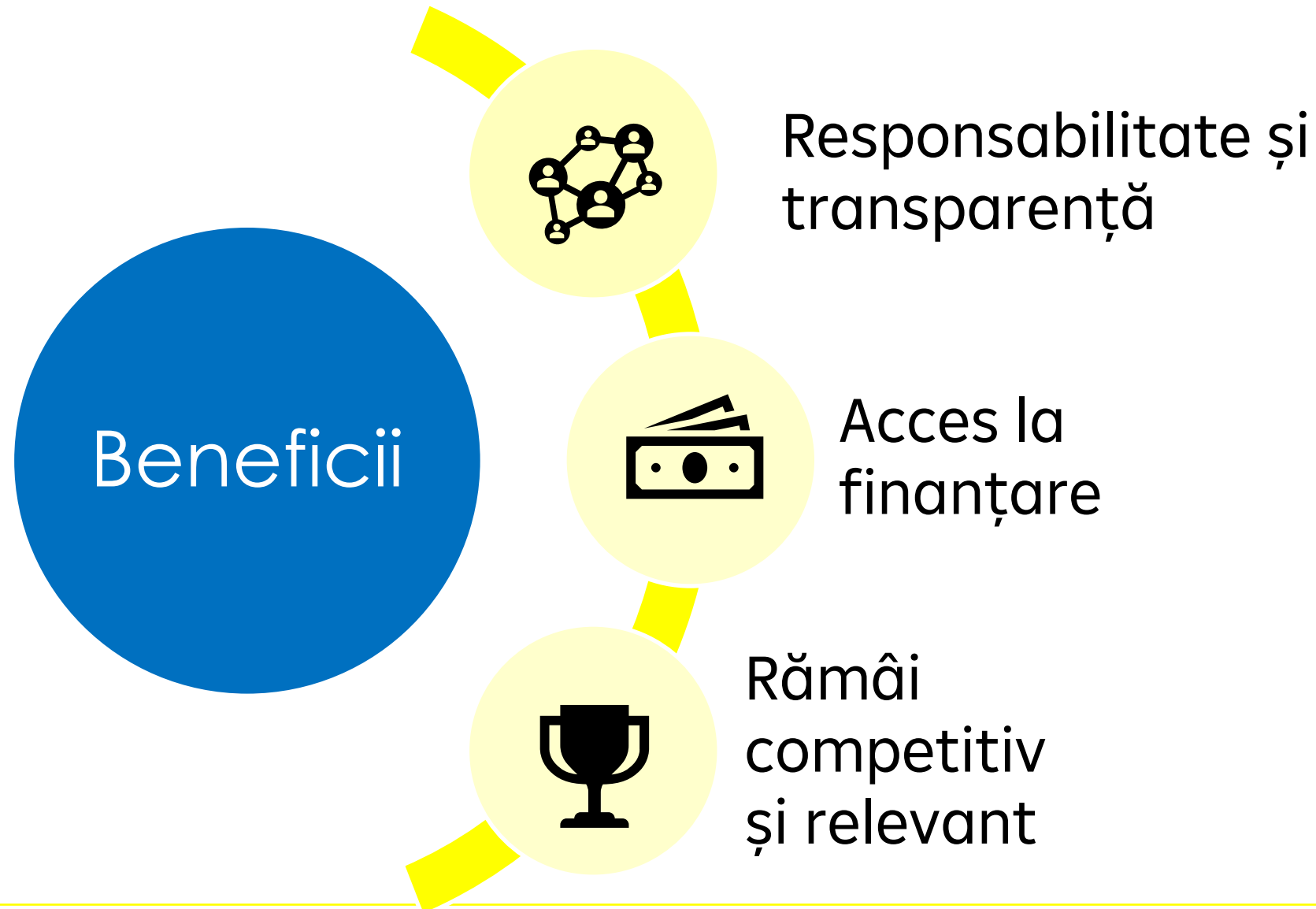


- ✓ Care sunt grupurile care au cel mai mare impact asupra companiei mele?
- ✓ Care sunt grupurile asupra cărora compania are impact semnificativ?

De unde și cum încep? 2. Analiza de materialitate

Employees	PI Clients	SMEs & Corporate Clients	Supranational organizations	Central & Local Authorities
<ul style="list-style-type: none"> (1) Occupational health & safety (2) Labor-management relations (3) Training & education (4) HR policy (5) Management & leadership 	<ul style="list-style-type: none"> (1) Transparent information about products and services (2) Data privacy (3) Innovation (4) Security (5) Human rights 	<ul style="list-style-type: none"> (1) Transparent information about products and services (2) Innovation (3) Management & leadership (4) Data privacy (5) Financial education 	<ul style="list-style-type: none"> (1) Data privacy (2) Innovation (3) Anti-corruption (4) Transparent information about products and services (5) Market presence 	<ul style="list-style-type: none"> (1) Transparent information about products and services (2) Human rights (3) Data privacy (4) Innovation (5) Security

Suppliers	NGOs	Media	Professional associations	Employers' associations	Business Partners
<ul style="list-style-type: none"> (1) Financial education (2) Anti-corruption (3) Management & leadership (4) Innovation (5) Transparent information about products and services 	<ul style="list-style-type: none"> (1) Volunteering and community investments (2) Human rights (3) Stakeholder & community engagement (4) Management & leadership (5) Transparent information about products and services 	<ul style="list-style-type: none"> (1) Transparent information about products and services (2) Human rights (3) Innovation (4) HR policy (5) Anti-corruption 	<ul style="list-style-type: none"> (1) Procurement practices, (2) Human rights (3) Security (4) Materials (5) Anti-corruption 	<ul style="list-style-type: none"> (1) Anti-corruption (2) Management & leadership (3) Public policies (4) Anti-competitive behavior (5) Economic performance 	<ul style="list-style-type: none"> (1) Management & leadership (2) Data privacy (3) Transparent information about products and services (4) Innovation (5) Marketing and labelling



Suntem ceea ce

- ❖ **Finanțăm**
- ❖ **Cumpărăm**
- ❖ **Consumăm**
- ❖ **Suștinem**

Un raport bun este

- ❖ **accesibil**
- ❖ **digital**
- ❖ **comparabil**

