



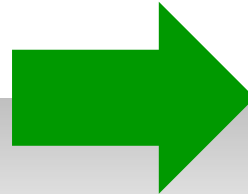
Raiffeisen and Agriculture

A Proven and Successful Partnership in Austria

Tanja Daumann
RZB, Sustainability Management Department
Raiffeisen Climate Protection Initiative (RKI)

Group values and structure

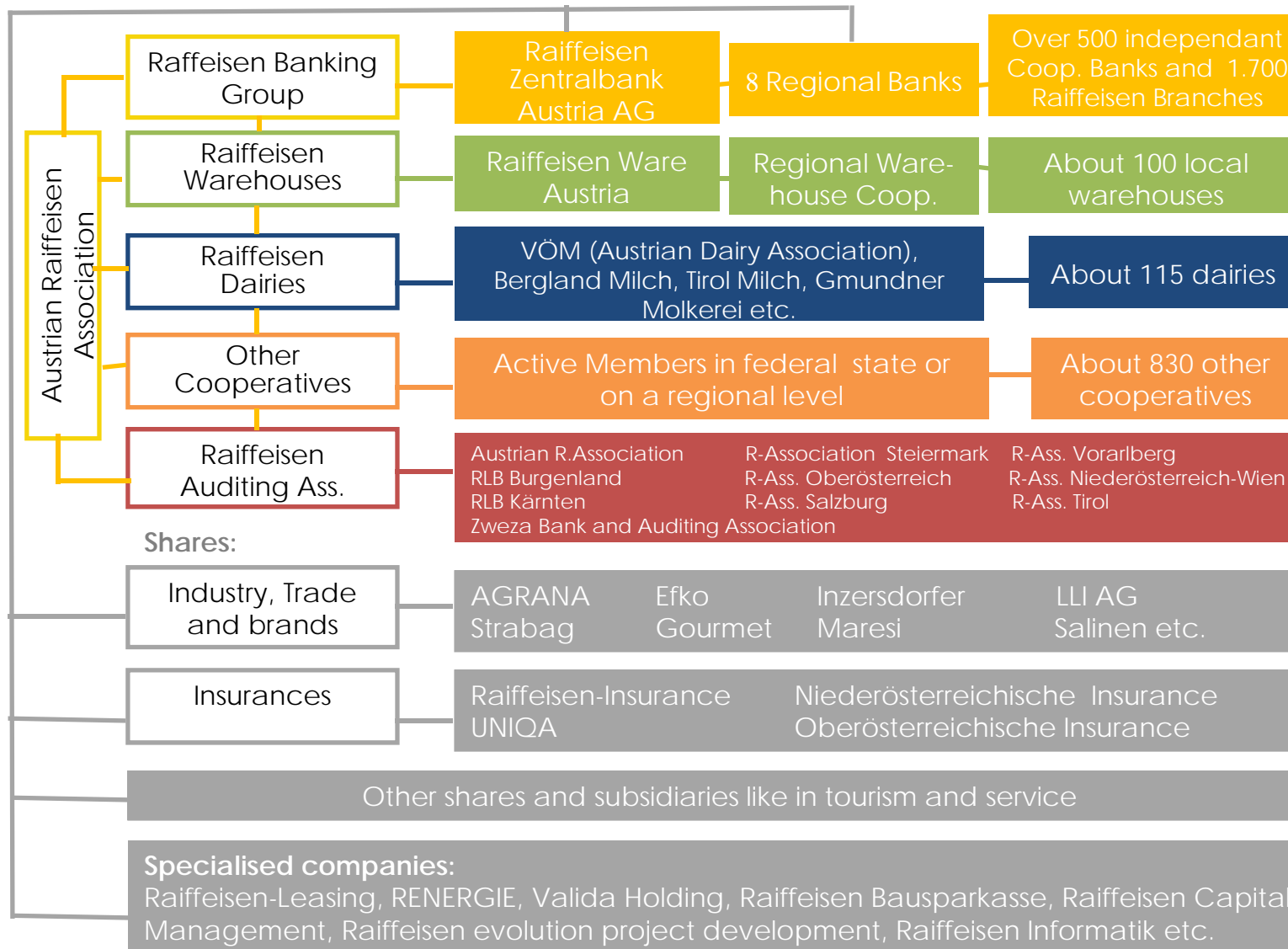
- **Democratically** controlled by our members
- Organized in a **decentralized** way - main decisions concerning our business policy are made by the local cooperatives
- **Sustainable** business practices - a fundamental principle of Raiffeisen since its foundation
- Offer responsible and fair banking with **social commitment**
- A **dense network** of branches provides our service in very remote areas

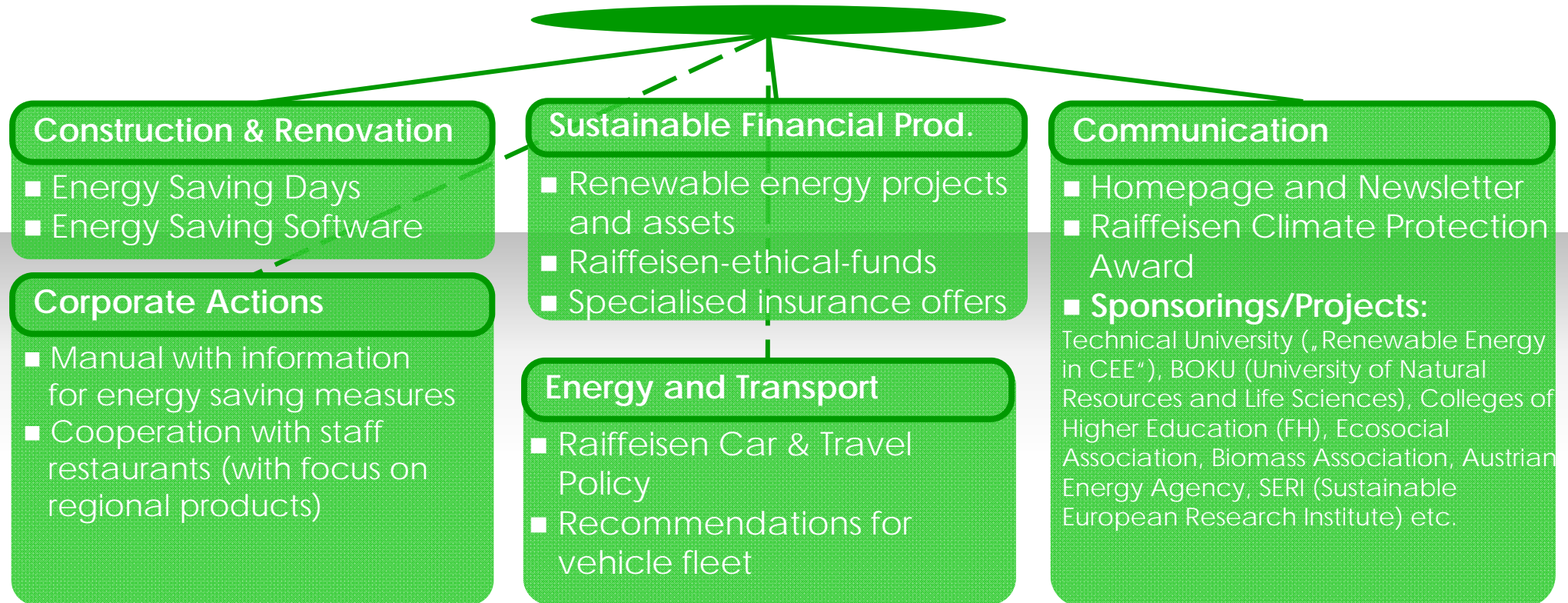


Benefits for our members

- Members are based **locally** and have a **close association** with the enterprise as producers, consumers or employees
- Our network emphasises **security, solidarity and mutual trust** between people
- Create and foster **local jobs**
- **Support** our members in financial, law, tax and social related issues
- Support the **local infrastructure**
- Important and **high quality supplier and processor** for farmers and agric. products

Raiffeisen in Austria

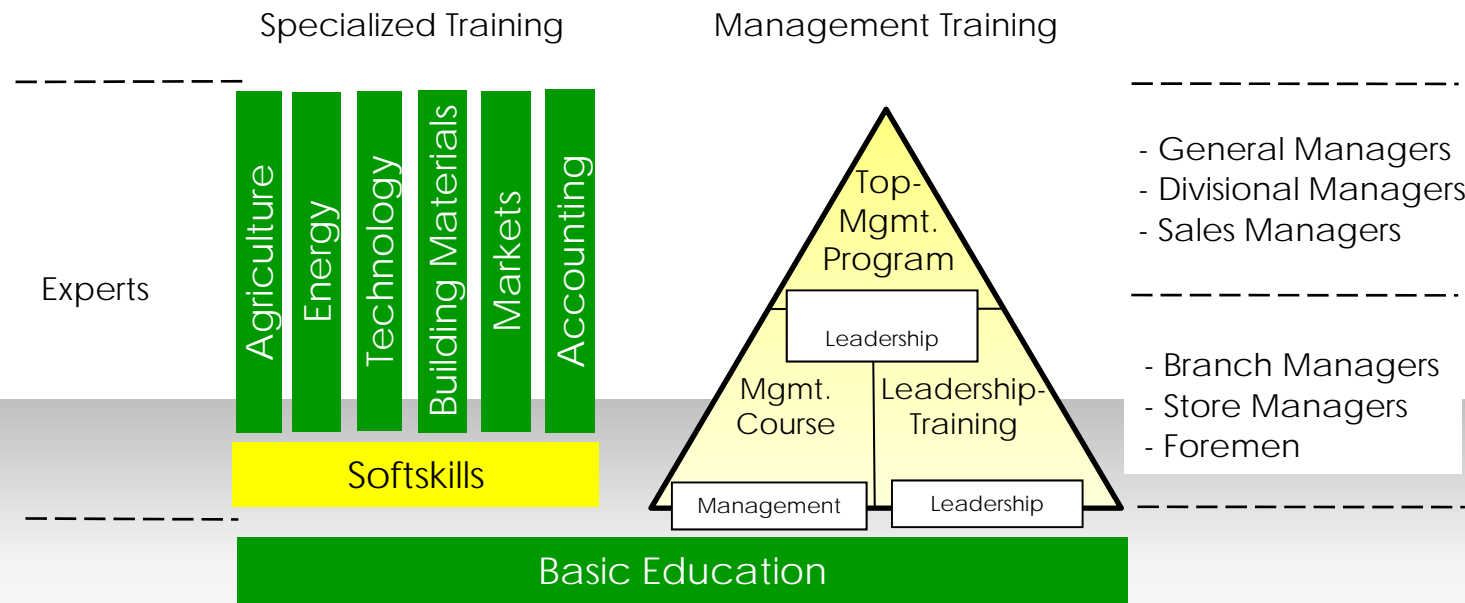




- **Support 24 members** of RKI in their sustainable requirements
- Special ecological activities for the **Raiffeisen Climate Protection Initiative**
- Execute **press conferences**
- Continuously support and update our **web presence**
- Organize **information events and brochures** for promotional purposes
- Develop and implement a sustainability **strategy** for Raiffeisen
- Develop and establish special offers for **sustainability trainings (RAK)**
- Establish a Raiffeisen internal **„Best-Practice-Blog“**
- Active in European Working Group **“EACB”**
- Prepare the bi-annually **RZB Group CSR-Report**



Case Study Education: Raiffeisen Academy (RAK) Educational Program



Education Offers

- RAK offers trainings, knowledge and skills for our members, elected representatives, managers and employees.
- Moreover, RAK offers consulting regarding further education, information about subsidies (e.g. for energy saving), sales etc.

Case Study: AGRANA, an important refiner of agricultural products with special contribution to climate protection



Facts and Figures

- 53 production sites worldwide
- 9 production sites in Austria
- Established in 26 countries
- Key business fields:
 - Sugar: wide range of products
 - Starch: potatoes, corn, cereals
 - Fruit: dairy, baking, ice cream and fruit juice concentrates

General Information

AGRANA Beteiligungs-AG

- The holding company
- Internationally active
- Head office in Vienna

AGRANA Active in Research

AGRANA's **research and development** in the sugar and starch segments are bundled at the Zuckerforschung Tulln Gesellschaft m.b.H. (ZFT) in Austria. This research institute's activities range from food, sugar, starch and bioethanol technologies to microbiology and biotechnology.



Case Study: AGRANA, Bioethanol production



Products

During the process AGRANA is able to create 4 different products out of 1 raw material:

- **Starch** products
- **Bioethanol**: appr. 50% are currently exported
- GMO free **high-protein feed** (ActiProt): appr. 180.000 t production per year
- **CO2** (as by-product of the alcoholic fermentation): is sold in high quality and purity **to beverage industry**

At present, appr. **500,000 t grain are processed** per year

Energy Saving Potential

- Bioethanol produced by AGRANA has a **70% reduction of greenhouse gas** (when substituting regular gasoline)
- Production facility has the capacity for producing **240,000 m³ Bioethanol per year**, which could substitute 360.000 t CO₂
- In addition, ActiProt can substitute about **1/3 of Austrian soybean import** of South America



Case Study: Raiffeisen Ware Austria (RWA)



Facts and Figures

- 95 Warehouse Cooperatives
- appr. 140,000 members
- 1,064 outlets
- 13,000 employees
- Key business fields:
Agriculture, Technology,
Energy, Building supplies,
Services, etc.

General Information

- RWA is key local supplier for seed, machines, fertilizers and other resources
- Important distributor:
Acquisition and exploitation of about 2/3 of grain harvest and other crops

Service for Farmers

There is a division of labour between the regional warehouse cooperatives and the central company RWA (Raiffeisen Ware Austria). RWA takes over the wholesale and service operations for the regional warehouses, while the warehouses handle the retail business themselves



Case Study: Sustainable Energy from RENERGIE



- Austria
- Project Development and Operation: Germany, Italy, Czech Republic, Slovakia
- Wind Power Plants
- Water Power Plants
- Photovoltaik
- Bio Gas Power Plants

General Information

- focused strongly on sustainable energy
- develops power plants
- engages in joint-venture
- operates its projects after completion

Examples from its business

- Photovoltaic: Produce appr. 28,000 MWH electricity, which prevent the emission of appr. 11,600 t CO₂
- Bio Gas: Produce appr. 8,100 MWH electricity, which prevent the emission of appr. 5,000 t CO₂
- Wind: Produce appr. 156,000 MWH electricity, which prevent the emission of appr. 65,000 t CO₂



Thank you for your attention

Tanja Daumann
Raiffeisen Zentralbank Österreich AG
Sustainability Management Department
Am Stadtpark 9, 1030 Wien
Tel.: +43-1-26 216-6070
E-Mail: tanja.daumann@rzb.at
www.rzb.at
www.raiffeisen-klimaschutz.at



ANNEX

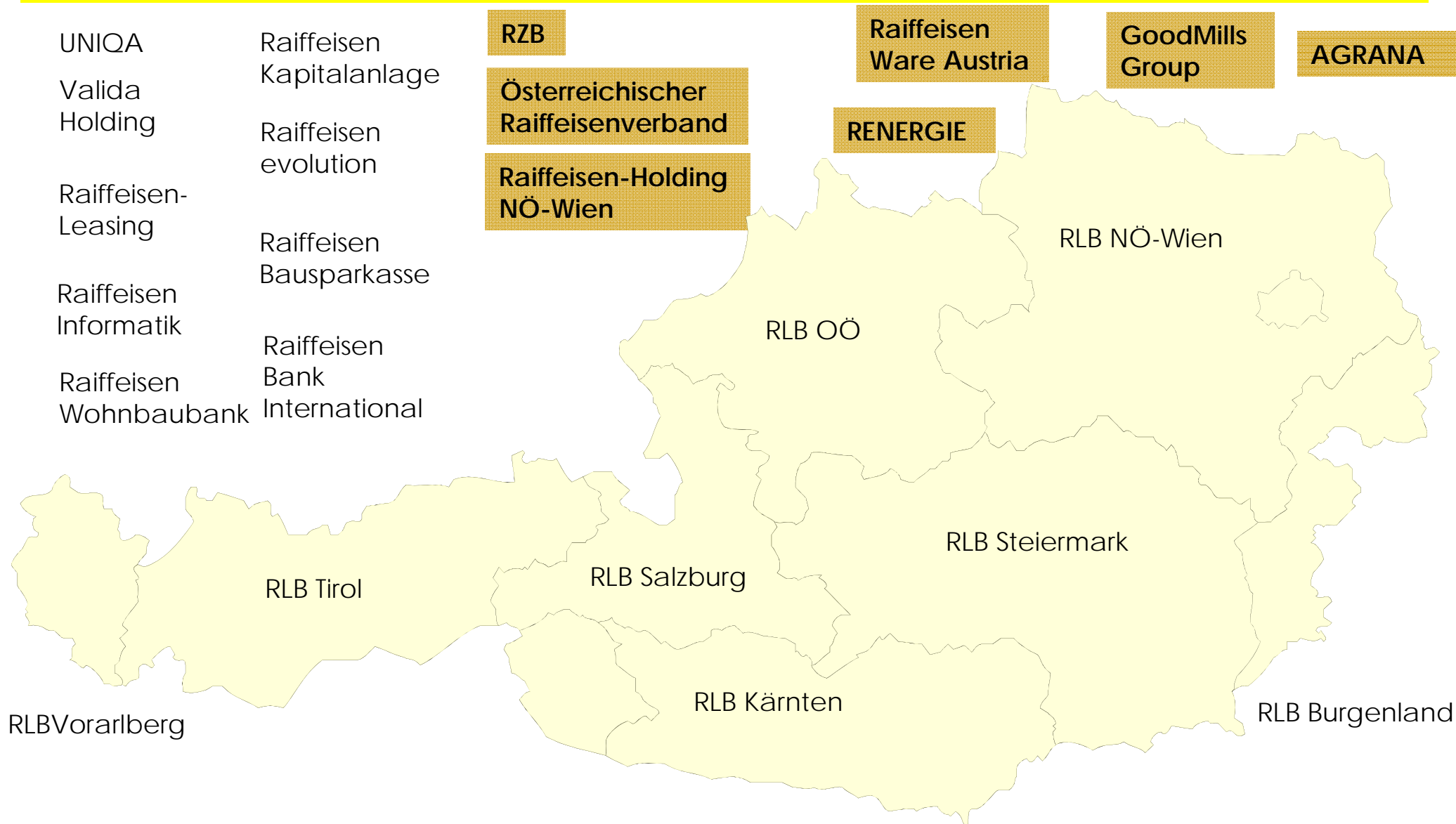
EACB - Full Members



The Network in Central and Eastern Europe



RKI – Raiffeisen Climate Protection Initiative



RKI: Financial Products Overview



Assets and Funds

Ethical and sustainable stocks
Ethical equity and bond funds



Assurance

Insurances rewarding ecological behavior (motor vehicles, private residential buildings, solar systems)



Financing

Financial support for eco-logical investments (motor vehicles, building and sanifying)

RKI: Energy & Fuels Overview



E-Mobility

Promoting E-Mobility (Raiffeisen Leasing)



Green Fuels

Promoting the use of alternative fuels



Alternative Energy

Promoting the use of alternative energy, e.g. windparks, solar plants, biomass

RKI: Building and Construction Overview



Reference Projects

Promoting eco-friendly building and sanifying

New Buildings

Considering eco-friendly standards

Energysaving Days

Raise awareness among customers and employees

RKI: Internal Actions Overview



External Certification

Independent external certification such as ISO, EMAS and others



Manual

Manual for the eco-friendly use of resources at work



Raiffeisen Klimaschutz-Challenge

Ideas competition for employees about climate protection at work