

Overarching Sustainability Goals for the LBBW Group

For purposes of implementing the Sustainability Policy, LBBW has defined the following overarching goals, which are broken down into individual targets and specific measures, and put into operation in the annual Sustainability Program:

1. We want to gradually implement sustainability as an integral component of our business policy. For this reason, we strive for an active focus on projects, products, and services with a positive impact on sustainability.
2. We offer sustainable investment products to all customer groups and in all asset classes to the greatest extent possible. The goal is to increase the share of sustainable investments in all business areas – including in our own investment portfolio.

In credit advising and credit decision-making, we take into account sustainability risks and earning potential for customers and the Bank.

We treat our customers fairly, collaboratively and respectfully, ensure data protection and transparency, and provide high-quality advising.

3. We promote the health and performance of our employees with specific measures for this purpose. At LBBW, we ensure a good work-life balance, and promote diversity and equal opportunity. We intend to maintain and further raise the high education and training level in our Bank.
4. We will further optimize the use of resources within our organization. Our efforts to reduce the carbon dioxide emissions generated by our business focus on energy usage and business-related travel. We apply sustainability criteria in the selection of products and service providers when procuring materials and awarding contracts.
5. Beyond providing our banking services, we want to actively contribute to adding value to society. LBBW is therefore active as a donor and sponsor. In the regions in which we do business, we support education initiatives and various other social projects.
6. We inform our stakeholders about our commitment to sustainability and engage in a constructive dialog with them.

Concrete guidance: See “Principles and Guidelines for Implementing LBBW’s Sustainability Policy and Goals.”