



Diversity Strategy

Raiffeisen-Holding Niederösterreich-Wien &
Raiffeisenlandesbank Niederösterreich-Wien

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Diversity. Inclusion. United in our strength.

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Preamble: The Power of Diversity

At Raiffeisen Niederösterreich-Wien, diversity means more than just difference – it is a core element of our corporate culture and a strategic driver of success. We are committed to fostering a work environment where everyone has equal opportunities, regardless of gender, origin, age, religion, sexual orientation, physical or mental ability, or social background. Together, we embrace diversity and inclusion – because we are convinced that this makes us stronger as an organisation.

In times of skilled labour shortages, an ageing population, and increasing globalisation and digitalisation, it is more important than ever for companies to fully harness the potential of their employees. To meet these challenges, we apply targeted diversity management that highlights the individuality of our employees and leverages it for the benefit of our organisation. Our objectives are to create a productive overall atmosphere, prevent social discrimination against minorities, and promote equal opportunities across the board.

1. Our Commitment

Raiffeisen Niederösterreich-Wien is committed to actively promoting diversity and inclusion. Diversity is part of our cooperative DNA, our ESG responsibility, and our employer brand. Our diversity strategy is an integral part of our HR strategy and is based on clear objectives and measurable actions.

Executive Management and the Management Board demonstrate strong commitment by taking on individual sponsorships for specific dimensions of diversity. Measures are developed through the involvement of employees from all hierarchical levels and diverse backgrounds. To ensure a holistic approach to the further development of diversity, a dedicated Steering Committee has been established. This committee is responsible for evaluating the effectiveness of the measures implemented.

Through this comprehensive approach and the role-model function of our leadership, we aim to foster a corporate culture that truly embraces and lives diversity and inclusion as core values.

2. Diversity & Inclusion embedded in our Corporate Culture

Our diversity strategy does not stand alone – it is closely interwoven with our corporate culture and the values we live by. This culture provides us with direction and identity – it connects us and defines who we are, how we work together, and how we engage with our customers. Our four corporate values, framed by the guiding principle “BOAH!”, serve as the foundation for embracing and practicing diversity and inclusion in our daily work.

B – Beine am Boden (Down-to-Earth Attitude)

We are deeply rooted in our region – in its people and its land. This groundedness serves as an important anchor for a respectful corporate culture in which everyone – regardless of origin or background – feels welcome and equally valued.

O – Ohren auf (Listening Mindset)

We listen – to our customers and to our colleagues. True customer centricity starts with genuine interest in people. An inclusive environment begins where diversity is heard and taken seriously.

A – Augen nach vorne (Forward & Growth Focus)

We strive for excellence, set ambitious goals, and boldly explore new paths. Diversity is not an end in itself – it is a driver of innovation, creativity, and sustainable success. We encourage diverse perspectives to grow stronger together.

H – Hand drauf (Commitment and Accountability)

We stand by our words. We take responsibility – for our tasks, for our teams, and for fostering a respectful and discrimination-free environment. Being able to rely on one another is the foundation of a strong community in which diversity is truly lived.

3. Diversity & Inclusion – why they matter now more than ever?

Diversity has many faces. The dimensions of diversity are as varied as the people who work at Raiffeisen Lower Austria-Vienna: age, gender, ethnic background, disability, sexual orientation, religion, and worldview – all of these aspects shape how we work together, how we see the world, and how we collaborate.

We are deeply committed to treating all of these dimensions with **respect**, **appreciation**, and proactive measures. Because only when all employees have equal opportunities – regardless of their personal backgrounds – can we create an environment where diversity is truly lived and **individual potential can fully unfold**.

Diversity in business is more important today than ever before. **Demographic change**, a persistent **shortage of skilled workers**, increasing globalisation and digitalisation, as well as rising **internal expectations** and growing public attention to environmental, social, and governance (ESG) criteria, all underscore the need for companies to align their strategies and corporate culture with diversity and inclusion. Only by doing so can organisations enhance their employer attractiveness, attract new talent, and respond effectively to the challenges of the labour market. In addition, diverse teams – bringing together different perspectives and skill sets – strengthen innovation and improve competitiveness. Diversity has thus become a strategic imperative for **long-term business success**.

4. Our Objectives

Raiffeisen-Holding Niederösterreich-Wien and Raiffeisenlandesbank Niederösterreich-Wien pursue clear objectives in promoting diversity and inclusion: We aim to fully leverage the **potential of our employees** by valuing individual differences and **strengths, using them** in the best possible way, and creating a **productive overall atmosphere** within the organization.

At the same time, we aim to **prevent social discrimination** and **promote equal opportunities** for all employees – regardless of characteristics such as gender, age, origin, disability, or sexual orientation. Only by viewing the diversity of our workforce as an opportunity and actively fostering it can we remain competitive in the long term and secure our success.

To achieve our diversity goals, we are implementing a comprehensive set of measures that positively impact **employee satisfaction, motivation, and willingness to perform**. By actively supporting the individual strengths and potential of all employees – and enabling them to grow beyond their own expectations – we not only enhance our attractiveness as an employer, but also contribute to improved financial performance and a stronger **corporate reputation**.

For many job seekers today, how an organization embraces diversity and inclusion is a key factor **in the choice of an employer**. Our diversity initiatives empower all employees to bring their best selves to work – and to contribute to our **shared success**.

5. Starting Point

In April 2021, Raiffeisen-Holding Niederösterreich-Wien and Raiffeisenlandesbank Niederösterreich-Wien signed the European Diversity Charter (europäische Charta der Vielfalt), thereby reaffirming their commitment to the six core dimensions of diversity. Since 2015, we have also been a partner in the “Unternehmen für Familien” network. Raiffeisen-Holding Niederösterreich-Wien was awarded the “berufundfamilie” certificate in 2004, and Raiffeisenlandesbank Niederösterreich-Wien received the same in 2010. The certificate was most recently recertified in 2022.

To raise awareness of diversity and inclusion at the highest leadership level, we provide both a “Leadershipkompass” and a “Team Captain” training programme. Since September 2019, we have maintained a partnership with *myAbility*, a job platform for people with disabilities. In addition, our regular participation in events such as the Raiffeisen Federal Congress on Diversity & Co-Creation (“Raiffeisen-Bundeskongress für Diversität & Co-Kreation”) and the Disability Confidence Day reflects our ongoing commitment to evolving and updating our diversity strategy. In 2021, we appointed our first Equal Treatment and Diversity Officer, who serves as a direct point of contact for all matters related to diversity and equal opportunity.

5.1. Core Elements of our achievements so far

Diversity and inclusion can only thrive in an environment that acknowledges individual life realities and supports **holistic well-being**. That’s why Raiffeisen Niederösterreich-Wien implements targeted measures to promote work-life balance and the **compatibility of career and family life**. These initiatives are an essential part of our corporate culture and directly contribute to our diversity objectives by recognizing and supporting different life models and needs.

We offer a broad range of support measures for our employees. A comprehensive package of **family-friendly services** – including numerous on-site solutions – enables our staff to meet family obligations while maintaining a **healthy balance** between work and personal life.

In addition, we run an ongoing and comprehensive **health management program**, which includes sports and fitness offerings for all age groups, with the goal of strengthening both the physical and mental **well-being of our employees**.

Our **career opportunities and development paths** are attractive and sustainable, particularly for younger target groups, which is reflected in the strong demand for our apprenticeship programmes and graduate schemes. In addition, our workforce is well-balanced. With a wide range of cultural backgrounds and a healthy distribution of age and gender, we foster a workplace culture built on mutual respect and appreciation.

Our initiatives include, among others:

- Flexible working time models and remote work options
- Strong family-friendly policies through on-site services and childcare offerings
- Comprehensive health management, including regular check-ups and psychological support
- Sports and physical activity programs for all age groups
- Diverse career paths – including part-time models and re-entry after parental leave
- Return-to-work and reintegration programs following extended absences
- Support for individual life-phase planning

6. Diversity Strategy, Dimensions & Measures

In December 2022, our diversity strategy — including key diversity objectives — was adopted for Raiffeisen-Holding Niederösterreich-Wien and Raiffeisenlandesbank Niederösterreich-Wien. The strategy came into effect on 1 January 2023 and was communicated both internally and externally.

In the first quarter of 2023, the Human Resources department developed a list of potential implementation measures and initiated the rollout of initial actions with a focus on **raising awareness** for lived diversity. A key priority from the outset has been to actively involve employees in the ongoing development process and to implement targeted, sustainable measures for each diversity dimension, integrated into ongoing corporate communications. In addition, a **Steering Committee** and a **working group** on diversity topics were established.

The next steps included a **decision by the Management Board and Executive Management** to proceed with further implementation measures, with a strategic focus on priority areas. Diversity dimensions were assigned to individual board members, and the strategy — along with specific measures — was communicated comprehensively to all employees. Action packages for each diversity dimension are now adopted annually by the Management Board and Executive Management for implementation in the following cycle.

Thanks to our ambitious goals, diversity initiatives have been successfully implemented across all defined dimensions, contributing meaningfully to the **achievement of our objectives**. Since 2024, we have also introduced complementary **corporate volunteering** opportunities, enabling employees to engage in social initiatives during working hours. Each quarter focuses on a specific theme linked to one of our four core diversity dimensions.

As part of our diversity strategy, we are placing a targeted focus on **four key areas**, which we aim to strengthen and further develop through specific measures:

- **Age & Generational Management** – because strong collaboration between young and old is what makes our organisation fit for the future.
- **Gender & Equality** – because equality is the foundation for equal opportunities and modern leadership.
- **Inclusion of people with disabilities** – because participation is a human right, and accessibility is its prerequisite.
- **Ethnic Diversity & Cultural Background** – because cultural diversity is our reality and can be a key driver of success.

Beyond our key focus areas, we place great importance on **awareness** and **genuine openness** across all aspects of our organization. Our **awareness initiatives** aim to foster a deeper understanding of the full spectrum of human diversity – including those dimensions that are not at the core of our strategy but are nevertheless an integral part of our daily interactions.

For us, one principle stands above all: **people come first** – regardless of identity, belief, or way of life. Diversity has many facets, and it is precisely in how we engage respectfully with differing perspectives, values, and life realities that a mature, inclusive corporate culture becomes visible.

All implementation measures contribute to a working environment and corporate culture that empower individuals to grow beyond themselves, give their personal best, and contribute fully to the company's success. Employees and applicants alike cite a positive, open, and active approach to diversity and inclusion as a key factor in choosing an employer — and as essential to high levels of job satisfaction, motivation, and engagement. The impact of diversity and inclusion measures on measurable business outcomes, sustainability indicators, and corporate reputation has been widely documented. As such, implementing these measures is not only a matter of cultural responsibility, but also a clear imperative from both a business and Environmental, Social, and Governance (ESG) perspective.

6.1. AWARENESS for Diversity & Inclusion

The **six core dimensions** of diversity are defined in the **European Diversity Charter** (“Charta der Vielfalt”) and are also reflected in the **Austrian Equal Treatment Act** (österreichisches Gleichbehandlungsgesetz). These include: 1. Age, 2. Disability, 3. Gender, 4. Ethnic origin, 5. religion and belief, 6. Sexual orientation. In addition to targeted measures for these defined and specific dimensions, we have implemented a range of broader diversity initiatives to support the overall application of all dimensions. These include the introduction of a **Diversity Dashboard**, which provides a comprehensive set of indicators and is reported regularly to the Management Board and Executive Management. The use of **gender-inclusive language** is mandatory in internal documents, job postings, and on our careers website. We participate annually in events focused on diversity-related topics. Furthermore, we have strengthened the role of our **Equal Treatment Officer** and clearly defined her responsibilities. Through this holistic approach, we aim to foster an **inclusive corporate culture** in which all employees feel valued and respected.

Implemented measures (as of April 2025)

1. **Working group „Raiffersity“:** around 30 colleagues are actively involved in the group and continuously contribute ideas!
2. **Video messages & Intranet:** ongoing communication on the focus topics – directly from the Management board members – has been implemented!
3. **KPI Monitoring:** Questions in the “FührungsBOAH!rometer” provide insights into the impact of the measures, and KPIs have been defined for each diversity dimension.
4. **Digital training content:** learning modules to reduce unconscious bias are available to all employees via the learning management system.

Ongoing, planned & in-progress measures

1. **Cross-functional „Raiffersity“-exchange** across divisions, departments and teams
2. **Diversity training for managers** as a key lever for fostering diversity and inclusion
3. **Awareness-raising initiatives** on diversity and inclusion, such as quizzes, visual campaigns, intranet posts and newsletters

6.2. AGE & GENERALTIONAL MANAGEMENT

Age encompasses different stages of life and reflects the biological process of aging. Discrimination can occur at any age, but it most often affects older or very young individuals. The goal is to ensure that **all age groups can participate appropriately in both working life and society** at large.

As part of a shared generational management approach, companies take on a special responsibility with regard to economic aspects.

A sustainable corporate culture can only emerge where different generations learn from one another, work together, and treat each other with mutual respect.

in a working world that is becoming faster, more digital, and more diverse, active generational management is essential. We do not see demographic change as a challenge, but as an opportunity: age diversity brings together different perspectives, skills, and life experiences – making us more resilient, creative, and human.

For us, this means creating structures where knowledge transfer happens naturally. We support age-appropriate working – with flexible models, tailored support, and lifelong learning opportunities across all stages of life. After all, competence has no birthdate.

All generations contribute to our company's success. Our goal is to create an environment where young and older employees engage with one another as equals, learn from each other, and grow together. This is what we stand for – and we take targeted action to make it a reality.

With effective generational management, we preserve experience and know-how, ensure succession planning, and secure knowledge transfer – so that we can continue to succeed together in diverse, intergenerational teams.

Objectives

1. **Active succession planning for key positions** – involving both leadership roles and subject matter experts to ensure effective knowledge transfer
2. **Balanced participation of all age groups in training and development programs** – through inclusive announcements for all age groups and HR monitoring with intervention in case of imbalance.
3. Ensuring **age-appropriate, life-phase-oriented working conditions**
4. Fostering appreciation, trust and respect between **all age groups and generations**

5. **Intergenerational talent management:** including nomination and annual review of succession candidates
6. Enabling individual, **life-phase-oriented working time models**
7. **Raising awareness** of the value of age and life-phase-oriented leadership – integrated into leadership training and materials

Implemented measures (as of April 2025)

1. **Working in generationally diverse teams („Generationenmix“):** workshops for employees from different generations have generated strong interest.
2. **Life-phase-oriented leadership:** workshops for managers have complemented the existing learning offerings.
3. **Transition into retirement:** guidelines and training sessions for interested employees have been established.
4. Implementation of a **succession planning module** for strategic staffing, particularly for key positions.
5. **Regular „Digi-Cafe“ events** with various focus topics to promote digital literacy.
6. **Corporate Volunteering:** voluntary engagement at social organizations in Vienna or through Caritas – supporting older people, children, young people, and families.

Ongoing, planned & in-progress measures

1. Nomination of subject-matter mentors for individual knowledge transfer
2. **Additional training on generational management** for employees and/or managers
3. **Promotion of workplace health** with specific initiatives targeting older employees
4. Development of an **Employer-Life-Cycle** overview

6.3. GENDER & EQUALITY

Gender refers to one's social, lived, and experienced identity, and is therefore not limited to the sex assigned at birth based on physical characteristics. This concept affects all of us.

The goal is to recognize and value gender-specific perspectives, behaviors, circumstances, and preferences — and to ensure **equal opportunities for everyone** in education, employment, income, and career development.

At Raiffeisen Niederösterreich-Wien, **equality** is more than just a goal — it is a **core principle** of how we understand fairness, equal opportunity, and sustainable success. We firmly believe that when all people — regardless of gender or gender identity — are empowered to realize their full potential, we all benefit: as a company, as teams, and as a society.

Women continue to face structural barriers in their career paths, in leadership positions, and when balancing work and family life. We are committed to actively changing that. We promote female careers in a targeted way, create transparent development paths, and shape conditions that take individual life realities seriously.

Our commitment to gender equality is not a short-term project — it is a long-term cultural shift. This includes binding measures, visible role models, and real development opportunities — from education to executive leadership. But it goes beyond that: it's about fostering a corporate culture where teamwork, mutual respect, and gender equality are lived values every day.

Because those who want to promote diversity cannot stop at gender equality — they must drive it forward with courage. And that's exactly what we stand for.

Objectives

1. Promoting **gender-neutral career orientation**
2. Increasing the proportion of **women in leadership positions to 33 %** (RLB & RH)
3. Expanding **part-time leadership roles to 10 %**
4. **Equal pay** – with focus on addressing the gender pay gap
5. **Raising awareness** of discrimination and sexual harassment in the workplace
6. Creating **framework conditions** that accommodate **individual working time needs**

7. Development of a support **programme for women's empowerment**; enforcement of gender quotas in training and development programmes; establishment of a working group on gender equality
8. **Mandatory presentation of at least 33% female candidates** in selection processes; all positions to be advertised with a part-time option
9. **Advertisement of all leadership positions** mandatory hearings from department head level upwards, and gender parity in selection panels
10. **Detailed analyses** of the income report ("Einkommensbericht")
11. **Awareness training on gender discrimination**
12. Extension of **guidelines on meeting culture**

Implemented measures (as of April 2025)

1. The **WoMentoring programme** - by women, for women - **was conducted in two rounds, each** lasting six months and supporting approximately 20 participants.
2. The **VIORA App** supports women through mobile video content designed to help them unlock their full potential.
3. Colleagues gained valuable insights through "**Female Activities**" (e.g., at the *Female Future Festival*, *Women Power Day*, or *International Women's Day* events)
4. Conducted a **Women's Career Index** (FKI - Frauen-Karriere-Index) analysis and a Gender Pay Gap assessment
5. **Established the women's network „Raiffeisen Connects – SIE verbindet“** following the first WoMentoring round
6. **Corporate Volunteering:** charity campaign supporting *Austrian Women's Shelters* during the Christmas season
7. **Key-Note** for managers on job sharing and part-time leadership

Ongoing, planned & in-progress measures

1. Advertisement of **leadership positions as part-time roles** and/or in **job-sharing models**, including for internal candidates
2. **Ensuring that at least 50% of participants in development programmes** – such as the apprenticeship programme, graduate programme, and leadership training (e.g., Team Captain programme) – **are women**
3. Needs-based optimisation of existing **childcare services** during school holidays

6.3.1. Fairness as guiding principle – monitoring of gender-neutral compensation

At Raiffeisen Niederösterreich-Wien, fair and gender-neutral compensation is a core priority — not only for regulatory reasons, but above all out of conviction. Equal responsibility deserves equal pay. For us, this is a matter of justice and a fundamental aspect of lived equality.

As a bank, we are of course already subject to comprehensive regulatory requirements that mandate regular analysis of pay structures by gender and function. We carry out these assessments with care — they are a vital part of our compliance and our responsibility as an employer.

But we go even further: Beyond regulatory obligations, we actively monitor gender-neutral salary development in every new hire and as part of our annual compensation review process. This includes reviewing planned salary increases to ensure equal treatment, and verifying that objective criteria — such as role, responsibility, experience, or performance — form the basis of all compensation decisions.

Our goal is to establish gender-neutral salary structures across all functions and job profiles within the organization. Naturally, there may be individual differences — provided they are based on transparent, fact-based justifications. Outside of these objective criteria, however, we are firmly committed to reducing and ultimately closing the gender pay gap.

For us, compensation is more than just a monetary reflection of performance — it is a visible sign of appreciation and fairness. And that's exactly what we live by — every day.

6.4. INCLUSION of people with disabilities

According to Article 1 of the UN Convention on the Rights of Persons with Disabilities, persons with disabilities are those who have **long-term physical, mental, intellectual, or sensory impairments** which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others.

At Raiffeisen Niederösterreich-Wien, it is a core priority to ensure the **equal inclusion** of people with disabilities in our working environment and to provide **fair opportunities** for participation and **development**. Because an inclusive corporate culture is not a bonus — it is a reflection of our values. It shows how seriously we take responsibility, respect, and solidarity.

We firmly believe that diversity is only genuine when people with physical, intellectual, or mental disabilities are naturally included as part of our shared environment. Their perspectives, skills, and life stories enrich our teams, foster empathy, and strengthen cohesion.

For us, **inclusion** goes far beyond compliance with legal requirements — it means actively removing barriers: in our thinking, in our language, in our processes, and in our physical workspaces. We aim to create a work environment that respects individual needs, facilitates access, and makes personal potential visible.

That's why we deliberately invest in inclusive measures, create support structures, and promote open dialogue. Inclusion starts with mindset — and we live that mindset every day. Because only when everyone feels welcome and valued can they truly contribute their best. And that is exactly what we strive for.

Objectives

1. Increase the **employment** rate of people with disabilities to 50% of the statutory quota
2. Establish a **voice and platform** for the concerns of employees with disabilities
3. Reduce costs through lower levies and reinvest in additional support measures for employees with disabilities
4. **Raise awareness** among all decision-makers in the selection process and position the company as an inclusive employer brand
5. Appoint a „**Behinderten-Vertrauensperson**“ (dedicated disability representative)
6. Membership in „**DisAbility Wirtschaftsforum**“
7. Participation in „**myAbility Talent Programm**“

Implemented measures (as of April 2025)

1. **MyAbility-talent program:** Three participants with disabilities had the opportunity to get to know our organisation during trial days, and the final session of the overall programme was held in-house
2. **Membership in the „Disability Wirtschaftsforum“:** Ongoing exchange with experts on disability inclusion has taken place, and a multi-company Meet-Up was hosted on-site
3. **Training for relationship managers:** our colleagues received training on interacting with customers with visual impairments
4. **Organisation of the first “Inclusion Day”** featuring interactive stations for internal and external guests at RBG NÖ-Wien, with the goal of building broad commitment to employing people with disabilities.
5. **Trainings and Sensing Journeys in branch offices,** ensuring that at least one person per location is qualified to support customers with disabilities. Sensing Journeys were also offered in relevant internal departments
6. Appointment and training of „**Barrierefreiheitsbeauftragten**“
7. Evaluation of positions across the organization to identify roles **suitable for candidates with disabilities**
8. **Corporate Volunteering:** voluntary engagement with *Caritas* supporting people with disabilities in recreational and cultural activities

Ongoing, planned & in-progress measures

1. **Increase employment of people with disabilities** by advertising positions suitable for candidates with disabilities
2. Initiate the process for electing a “**Behindertenvertrauensperson**” (disability representative)
3. **Support managers and teams** in the (re)integration of people with disabilities
4. Continue with the „**Inclusion Day**“ initiative

6.5. ETHNIC DIVERSITY & CULTURAL BACKGROUND

“**Ethnicity**” refers to a group of people who are connected — or feel connected — through shared history, geographic origin, culture, ancestry, traditions, and language.

Diversity is our reality — and our strength. At Raiffeisen Lower Austria-Vienna, employees with a wide range of cultural backgrounds and life stories are an integral part of our community. Many of our colleagues have a migration background — from apprentices to senior leaders. And we are proud of that.

Origin, language, or ethnic background must never be a barrier to participation, development, or belonging. We do not see this diversity as a challenge, but as a valuable resource. Different perspectives enrich our teams, drive innovation, and foster a deeper understanding of our equally diverse customer base.

We are committed to respectful, non-discriminatory collaboration — regardless of where someone was born or what language they speak. For us, intercultural competence is part of our lived corporate culture and a key element of true customer centricity.

Our goal is to create a work environment where everyone has equal opportunities — regardless of their background — and where individuals can contribute their values, talents, and ideas. Because true belonging arises only when everyone is free to be themselves. And that is the foundation of a diverse and resilient organisation.

Objectives

1. **Make diversity within the organisation visible**
2. **Promote mutual understanding of different cultures**
3. Appeal to a broader **target group as an employer**
4. Share **employee testimonials via internal communication channels using storytelling formats**
5. Implement and continue international experience programmes through the **Discover Programme**
6. Develop targeted training and workshops on **cultural traits and differences**
7. Explicitly address candidates from diverse backgrounds in **job postings**

Implemented measures (as of April 2025)

1. **Discover:** colleagues from all age groups had the opportunity to take part in two rounds of multi-week exchange placements at RBI network banks within the EU — fostering both cultural and professional exchange.
2. **Whatchado:** we showcased our diversity through two career videos featuring colleagues with a migration background.
3. The questionnaire „**Sensibilität in der Sprache**“ (sensitivity in language) as introduced in leadership formats, and the **GoodHabitz workouts** “*Cultural Diversity*” and “*Breaking Down Bias, Building Up Inclusion*” were piloted.
4. **Corporate Volunteering:** as part of the “**Mentoring for Migrants**” programme by the Austrian Economic Chambers (WKO), Public Employment Service (AMS), and the Austrian Integration Fund, individuals with a migration background were supported and given the opportunity to gain practical experience within our organization.

Ongoing, planned & in-progress measures

1. **Each division has designated language buddies** to support new employees with little or no German language skills during the onboarding process.
2. **Discover 3.0:** Launch of the third round of international exchange placements at RBI network banks
3. **Food Festivals & Information series** on different “**holidays & cultural traditions**“

7. EDUCATION & EDUCATIONAL BACKGROUND

Education and professional background may not be considered classic dimensions of diversity — like age, gender, or origin — but for us, they are an essential part of lived diversity. Individual life paths, learning styles, and professional experiences shape our working environment just as much — and deserve recognition and support.

Today, career paths are as individual as the people behind them — and we see this as an opportunity. At Raiffeisen Niederösterreich-Wien, we value not only traditional career trajectories but also lateral entries, alternative educational routes, and diverse work experience. Because knowledge is not only gained in lecture halls — it is formed through hands-on practice, dialogue, experiences in other industries, and different life realities.

For us, diversity in educational and professional backgrounds means bringing together a range of perspectives — combining academic expertise with practical know-how, industry-specific knowledge with fresh external insights. This creates a dynamic working environment where learning, growth, and innovation thrive.

We firmly believe: A heterogeneous team with different educational paths is not only smarter — it is closer to our customers, more agile in its thinking, and stronger in its execution. That is why we actively create opportunities for diverse entry points, career journeys, and development pathways.

Objectives & Measures

- Active promotion of apprenticeships and “Lehre mit Matura” – our apprenticeship programs offer young talent the opportunity to build a long-term career at Raiffeisen.
- Graduate-Program - our tailored graduate programs give ambitious university graduates from diverse fields (from business to STEM) the ideal start to their careers at Raiffeisen.
- Job postings for entry-level professionals, career changers, and experienced hires across all hierarchy levels
- Raising awareness among managers for the potential of non-traditional career paths
- Mentoring programs available to existing employees
- Equal access to training and development opportunities – across all levels of hierarchy and education

We believe that competence is not a matter of titles, but of talent, mindset, and the willingness to keep learning. And that’s exactly what we encourage.

8. STEERING & MONITORING

Awareness, strategy, and targeted action are essential elements of a truly inclusive diversity culture. But for these efforts to be effective — and not just well-intentioned — structured management and continuous monitoring are key. After all, only what can be measured can also be systematically improved.

At Raiffeisen Niederösterreich-Wien, we place great importance not only on defining our diversity goals, but on achieving them. That's why our diversity strategy is backed by clear indicators and measurable targets — from the representation of specific groups to participation rates in development programs and gender-neutral pay structures.

Steering and oversight are ensured via a central HR dashboard, which records and visualizes key KPIs across various dimensions. This dashboard forms the basis for fact-based decision-making, targeted interventions, and transparent progress tracking.

A key part of our monitoring process is the quarterly report to executive management, which highlights achievements, challenges, and areas requiring action. In this way, diversity is firmly embedded in leadership-level decision-making and accountability.

For us, management and monitoring are not ends in themselves — they reflect our commitment to making diversity and inclusion not just part of our culture, but drivers of meaningful impact.

9. Responsibilities & Roles

Diversity and inclusion are cross-cutting topics — they cannot be driven by a single central function alone, but require active engagement across the entire organization. For our diversity strategy to have a lasting impact, we need clearly defined responsibilities, a shared understanding, and committed action at all levels.

The Executive Management and Management Board hold overall responsibility for the strategic direction and credible integration of diversity and inclusion within the organisation. They establish the necessary framework, make binding decisions, and serve as role models for an open and inclusive corporate culture.

The Human Resources department coordinates the implementation of the diversity strategy, ensures its execution, and supports the organization with expertise, monitoring, and ongoing development. HR is also responsible for integrating diversity into all core HR processes – from recruitment and development to compensation.

Managers play a key role in implementing diversity. They embody inclusion in their daily interactions, recognize potential regardless of gender, age, or background, and create a working environment where all team members feel valued and supported in their development. Diversity is understood as a core leadership responsibility.

The Equal Treatment and Diversity Officer serves as the expert point of contact for all matters related to anti-discrimination and diversity. They promote awareness, advise managers and employees, organize sensitization measures, and contribute to the development of policies and processes.

The working group „Raiffersity“ was established in 2023 and is actively developing measures, ideas, and proposals across all dimensions of diversity – with the goal of making diversity visible and fostering it throughout our organization.

The Steering Committee „Diversity“, composed of representatives from relevant departments, evaluates the proposed measures developed by the working group before they are submitted for approval. It also assesses the implementation and effectiveness of the measures in achieving their intended goals.

All employees share responsibility for fostering a respectful working environment. They are encouraged to actively engage, reflect on personal biases, embrace diversity as an opportunity, and appreciate others in their uniqueness. Each individual can contribute to an inclusive workplace culture within their own sphere of influence.

The departments and units embed the topic of diversity within their specific areas of responsibility and processes – such as customer communication, sales, IT systems, or product development. Diversity is relevant everywhere – and its full potential unfolds where it is actively considered and integrated.

Our guiding principle

„Diversity is our potential. Inclusion is our path.
Togetherness (WIR) is our strength.“

Executive Management

Raiffeisen-Holding Niederösterreich-Wien



Mag. Michael Höllner



Dr. Claudia Süssenbacher

Management Board

Raiffeisenlandesbank Niederösterreich-Wien



Mag. Michael
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