




RAIFFEISEN LANDESBANK AG A STRONG REGIONAL BANK IN STYRIA/AUSTRIA



- Regional market leader with 81.000 corporate and private customers
 - Financial companion for
 - retail and private banking customers
 - corporate customers of all sizes,
 - institutional customers and project companies.
- RLB Styria is an important and attractive employer for around 1,000 employees, respect. 4,000 employees in the group
 - offering exciting career paths
 - financial consulting, sales
 - controlling, treasury, risk management,
 - IT and more.

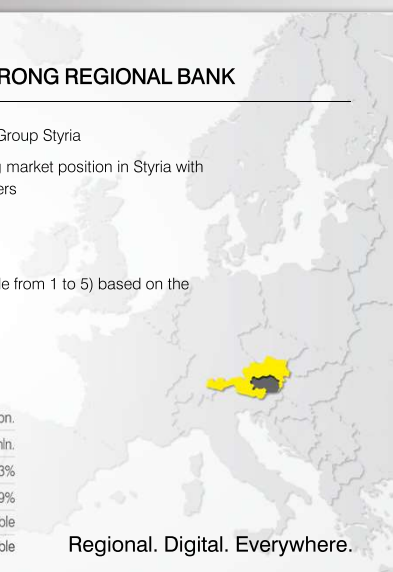


Raiffeisen-Landesbank Steiermark AG **Raiffeisen-Landesbank Steiermark** 

RAIFFEISEN-LANDESBANK STEIERMARK AG – A STRONG REGIONAL BANK


- Established in 1927 as the central institution of the Raiffeisen Banking Group Styria
- In cooperation with the 48 independent Styrian Raiffeisenbanks leading market position in Styria with 762,789 retail customers, 66,831 corporate clients und 490,790 members
- 100% Styrian ownership structure
- Second-largest shareholder of RBI AG
- Highest quality in financial advisory with an average grade of 1.05 (scale from 1 to 5) based on the feedback of 1,447 customers
- 904 employees in the RLB Steiermark group
- Family-friendliest enterprise in Styria

Balance sheet total	€ 17.7 bn.
Consolidated profit	€ 27.123 mln.
Equity capital ratio relating to all risks (group), acc. to BWG	19.3%
CIR	44.9%
Moody's sen. unsec.	Baa1/stable
Moody's covered	Aaa/ stable



Regional. Digital. Everywhere.

Status as of 12/31/2020 3

Raiffeisen-Landesbank Steiermark AG **Raiffeisen-Landesbank Steiermark** 

BUSINESS SEGMENTS OF THE GROUP

CORPORATE

- Segments: Industry sector & SMEs, agro-industry, project & real estate finance, building societies and public sector finance
- Broad portfolio of products and services
- Leading market position in Styria

RETAIL

- 18 banking branches
- Focus: digital regional bank („Digitale Regionalbank“)

TREASURY

- Capital markets and issue of securities
- Central liquidity balance for the Styrian Raiffeisenbanks
- Tailor-made product solutions

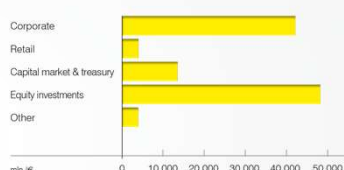
EQUITY INVESTMENTS

- Raiffeisen Bank International AG
- Other investments of minor importance

SECTOR BANK

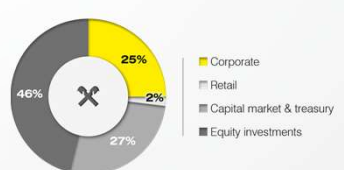
- Risk-management, reporting, administration & controlling, IT
- Interbank business

Consolidated Net Profit before Taxes




Segment	Profit (min.€)
Corporate	~45,000
Retail	~5,000
Capital market & treasury	~15,000
Equity investments	~48,000
Other	~5,000

Allocated Equity



Segment	Percentage
Corporate	25%
Retail	2%
Capital market & treasury	27%
Equity investments	46%


Status as of 06/30/2021 4

Raiffeisen-Landesbank Steiermark AG 

STRUCTURE OF THE RAIFFEISEN BANKING GROUP AUSTRIA

- 01 366 RAIFFEISENBANKS**
 366 autonomous Raiffeisenbanks in Austria with one main branch each and 1,506 local branches, thereof 48 in Styria with a total of 225 branches (incl. RLB Steiermark)
- 02 8 RAIFFEISENLANDESBANKS AND OTHER SHAREHOLDERS**
 Majority owners (58,8 %) of RBI AG
- 03 RAIFFEISEN BANK INTERNATIONAL AG** Free Float: 41.2 %



Status as of 01/01/2021 5

Raiffeisen-Landesbank Steiermark AG 

RAIFFEISEN – THE MOST SUCCESSFUL BANKING GROUP IN AUSTRIA

- IFRS balance sheet as of 12/31/2020: EUR 349,38 bln.
 IFRS balance sheet as of 12/31/2019: EUR 319,66 bln.
- Market share:

Total customer share ¹⁾	39%
Saving deposits ²⁾	33%
Loans ²⁾	32%
- According to a study by the European Brand Institute, Raiffeisen is one of the most important brands and the leading financial service provider in Austria. Its current brand value is EUR 2.06 bln.
- Online/Mobile Banking
 - Market leader in Austria
 - 41 % market share
 - 2.1 mln. online customers
 - 2.0 mln. app download
 - 37 mln. logins per month
 - 7 of 10 logins via app ("Mein Elba-App")

1) Source: Retail Banking Report 2020, 2) Source: OeNB 6

LEAN AND WHAT THE SERVICE INDUSTRY CAN LEARN FROM MANUFACTURING...



1920ies

Henry Ford – Ford Motor Company
„Taylorism“

1950ies-80ies

William Edwards Deming - Toyota Production System

- Deming Circle: PDCA – Plan, Do, Check, Act
- Kaizen (Gemba, Kanban, 5S)
- TPM – später auch „Office TPM“
- Hoshin Planing
- Visual Management

1990ies

Lean Production - Autoren James P. Womack, Daniel T. Jones und Daniel Roos

2000

Lean Six Sigma – Jack Welsch und GE General Electrics

“Lean is a universal mindset and basis for many activities, where it is important to focus on a consistent approach based on perfection.”

Quelle: Praxisbuch Lean Management P. Pautsch u. P. Gorecki. Hanser Verlag 2014.

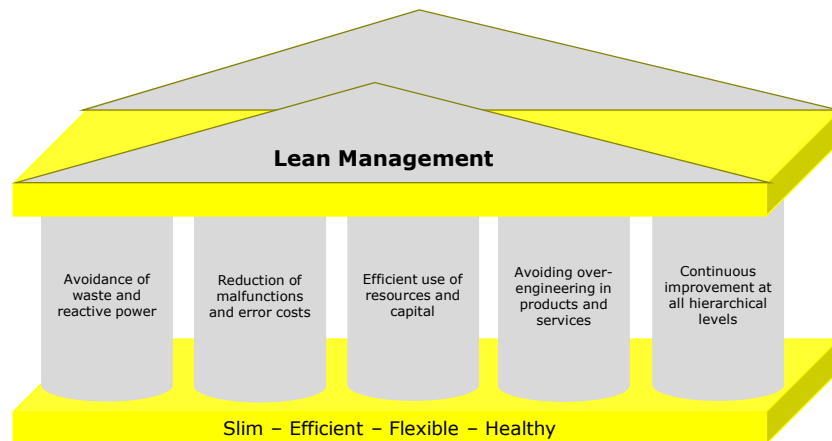
LEAN PHILOSOPHY AND RAIFFEISEN VALUES MATCH



1. Learning from problems and mistakes
2. Avoiding waste
3. Getting to the bottom of the causes
4. Coping with clear objectives and changes
5. Using professional tools
6. Making processes visible
7. Promoting teamwork



WHAT IS LEAN-MANAGEMENT?



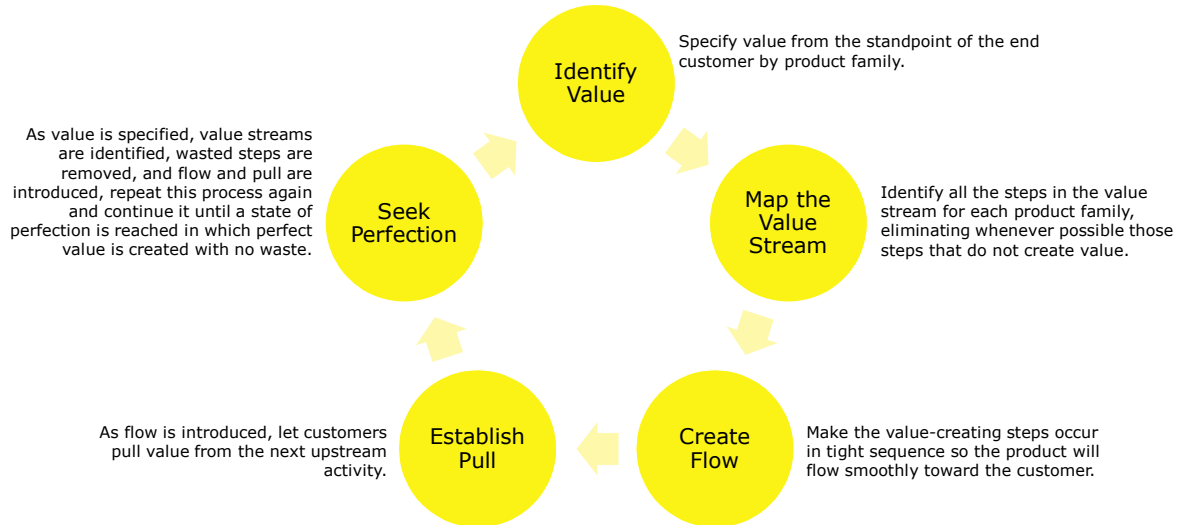
LEAN OBJECTIVES IN THE SERVICE-INDUSTRY



- Optimize customer orientation in view of ongoing digital transformation
- Improve product offering, quality and process transparency
- Streamline processes and save costs
 - Achieve waste-free and loop-free i. e. uncomplicated process flow
 - Significantly reduce throughput times
 - Reduce interfaces and thus make processes simpler



LEAN PRINCIPLES



Raiffeisen-Landesbank Steiermark / HR / Alexander Zerkowitz

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APPLY BASIC LEAN TOOLS – 5 S



Sort

- keeping only the essential items needed to complete tasks

Set in order

- organizing items to a designated place

Shine

- ensuring purpose-driven work by proactive efforts to keep workplace areas clean

Standardize

- creating a set of standards for organization and processes

Sustain

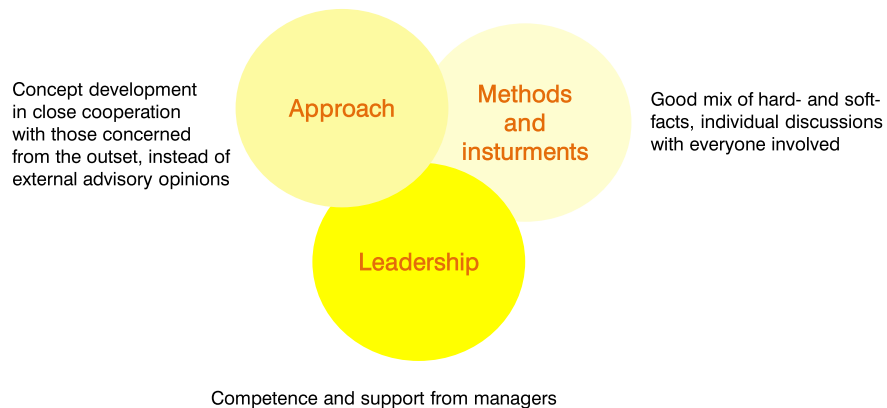
- maintaining discipline by continuing new practices and conducting audits



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REQUIREMENTS FOR A SUCCESSFUL LEAN PROJECT



LEAN IMPLEMENTATION IN HR

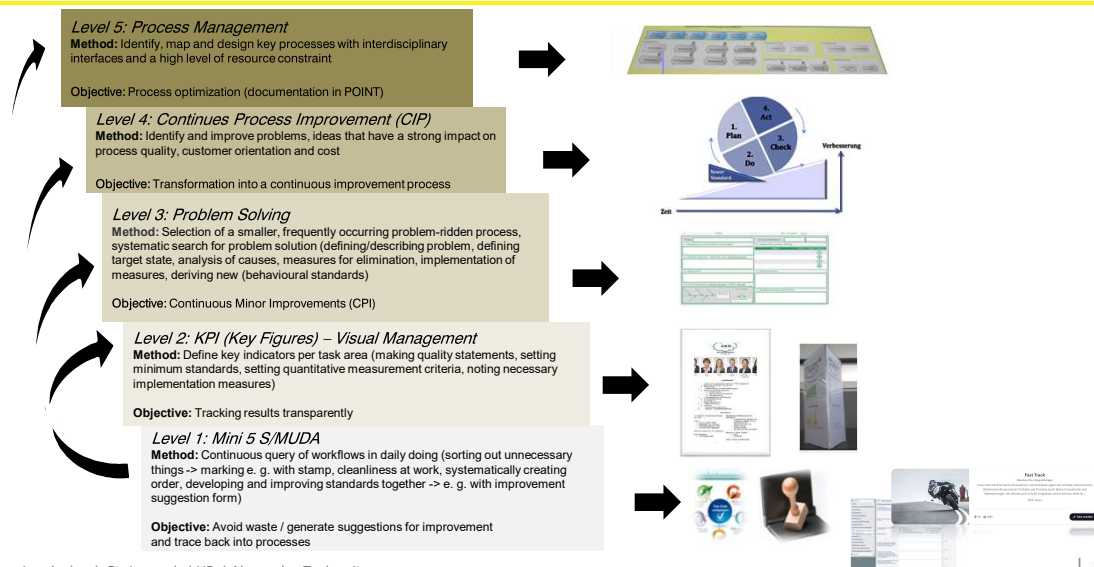


RECOMMENDED PROJECT STEPS /TO DO'S



- Define and clarify project structure and roles
 - meeting structure, project leader, sponsors, “green belt”/project group
- Analysis of processes, tasks/activities
 - in-house and OE/divisional/cross-company -> is there MUDA?
- Identifying potential for improvement incl. proposals for action (action plan)
- Implementation work on 5 levels
 - depending on frequency, complexity and resource constraint
 - using appropriate tools with accompanying visual management (KPIs)
- Measure progress, make it transparent, monitor implementation statistics identify further potential for improvement

WORK ON 5 LEVELS



LEVEL 1: MINI 5S/MUDA – AVOID WASTE



- Organizing and designing workplaces
- Identify key tasks and priorities
- Setting KPI and measurement criteria
- Identify MUDA and develop/plan improvement



Die 5S Methode Die Basis für verschwendungsfreies Arbeiten



LEVEL 1: MINI 5S/MUDA-VISUALIZATION



Hauptaufgaben					
I. Betreuung der angrenzenden IT-Bereiche in PER-Angelegenheiten a. Begleitung der anstehenden Veränderungen PER-Consulting II. Weiterentwicklung der spezifischen Fachbereiche a. Beratung und Transfer / Ressource • Employer Branding • Lebenszyklus und Überlassungen • Lehrgangsausbildung III. Personalentwicklung HR-Cockpit a. Führungskräfteentwicklung b. Talentprogramm c. Gesundheitsmanagement IV. Effiziente Abwicklung V. Arbeitsrecht VI. Zusammenarbeit mit Betriebsrat Vergütung / Compensationmanagement					
Messkriterien					
Positives Feedback Führungskräfte / Mitarbeiter / Kunden / R&B Resourcing • Bewertung offener Stellen • Stellenkreis max. 2-4 Monate • Beschäftigungsindex > 3 Jahre • Entwicklung Soll-Stellenplan			• Bewusststellung bedarfsorientierter PE-Maßnahmen • Umgesetzte Führungsmaßnahmen (FK-Sensitiv, FOLAS, E-Check, Talentmanagement, Gesundheitsmanagement) • Mängelfrei geringe Absenzenhörschalen • PE- und CE-Quotient durch HR-BP		
Aktualität und Einhaltung des (Soll-) Stellenplans Image als Arbeitgeber • Kennzahl-Bewertungen			Effiziente und aktuelle Prozesse • Power • HR-Berichte Anzahl Projekte mit Sonderaufwand		
Größe Zeitwaste / Verschwender (MUDA)					
• Individuelle und tuzchtige Sonderlösungen (alle Bereiche) auf Zuzuf					



Stand-up DISPLAY
key indicators



WASTE-drawer



MUDA-stamp

EBENE 1: MINI 5S/MUDA – IMPLEMENT CIP IDEAS



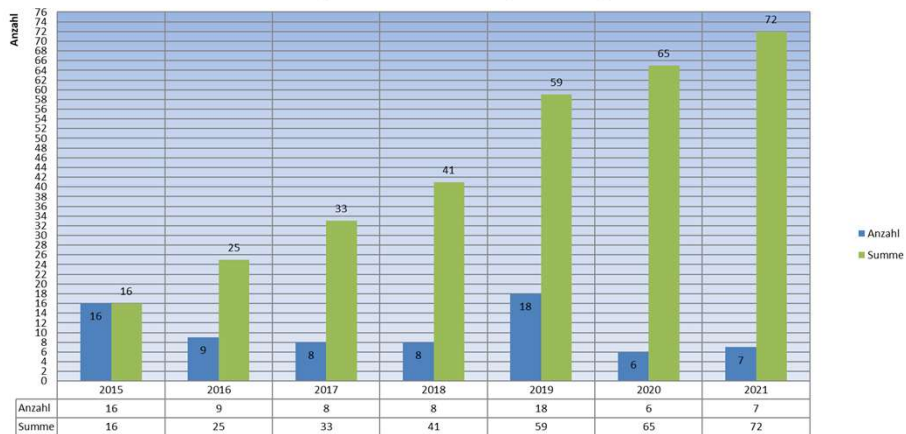
EBENE 2: VISUAL MANAGEMENT – FOLLOW UP KPI'S



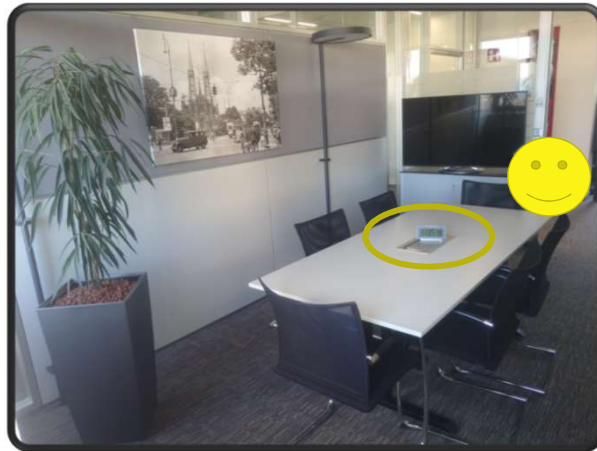
EBENE 2: VISUAL MANAGEMENT – IMPROVEMENTS IMPLEMENTED



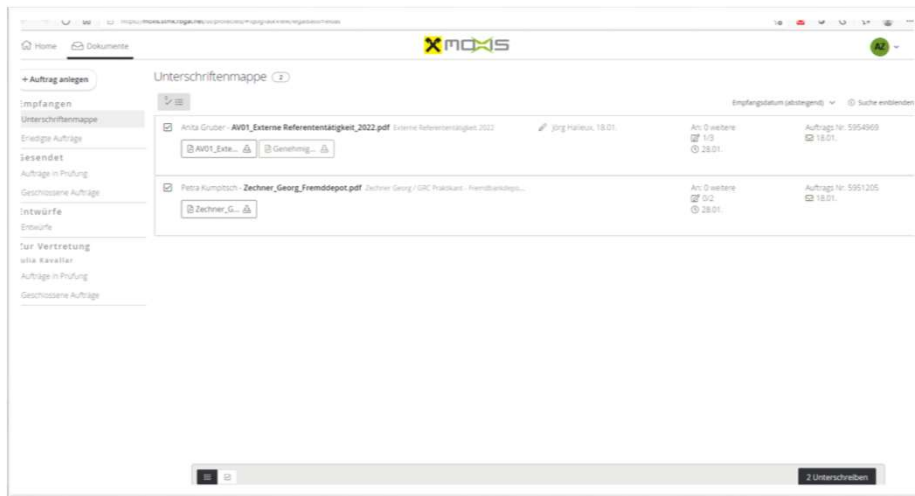
Lean PER/PEV - Umgesetzte Verbesserungsvorschläge



IDEA: WATCH FOR TIME-KEEPING



IDEA: ELECTRONIC SIGNATURE FOR ALL HR AGREEMENTS



EBENE 2: VISUAL MANAGEMENT – ACTION-PLANNING



LEAN - Maßnahmenplan		Raiffeisen-Landesbank Steiermark		
Nr	Maßnahme (Beschreibung der Umsetzungsaktivität)	Bis Wann	Status	Verantwortung
1	Mitarbeitergespräche (DPW) Test ab 2020 in PER/PEV Pilotierung Ende 2021 in ausgewählten Konzernabteilungen gem. Vosi	Ende 4. Quartal 2021		Schmidbauer
2	Schulungen Dienstreisen und Zeitwirtschaft für neue Mitarbeiter (1x pro Quartal) (ruht derzeit)	1. Halbjahr 2022		Schwaiger, Taucher
3	Evidenzen (DPW Client und Web) Vorstandsbereiche und Bereiche verfügbar in Auswertung, div. Probleme bei Statusänderung Web-Client (Fa. Sage)	2. Quartal 2022		Schager, alle PEV
4	Schriftverkehr für Bewerber ab Ende Nov. in Pilotproduktion Schriftverkehr für ca. 10 Prototypen für DN in Produktion ab Dez.	4. Quartal 2021		Schager, Sohar, PER Assistenzen
5	Beurteilungsbogen Verlängerungsgespräch Vereinfachte Variante analog MA Gespräch	1. Halbjahr 2022		Schmidbauer, Schager
6	Webdesk Belegsablage	Ende 1. Quartal 2022		Schmidbauer, Schwaiger, List, Taucher, Friedel
	PLAN: Maßnahmenbeschreibung, Verantwortlichkeiten und Zeitrahmen		CHECK: Erfolg kontrolliert und gemessen	
	DO: Maßnahme umgesetzt		ACT: Maßnahme in laufenden Prozeß standardisieren	

EBENE 3 UND 4: PROBLEM SOLVING – AND MINI CIP-PROJECTS



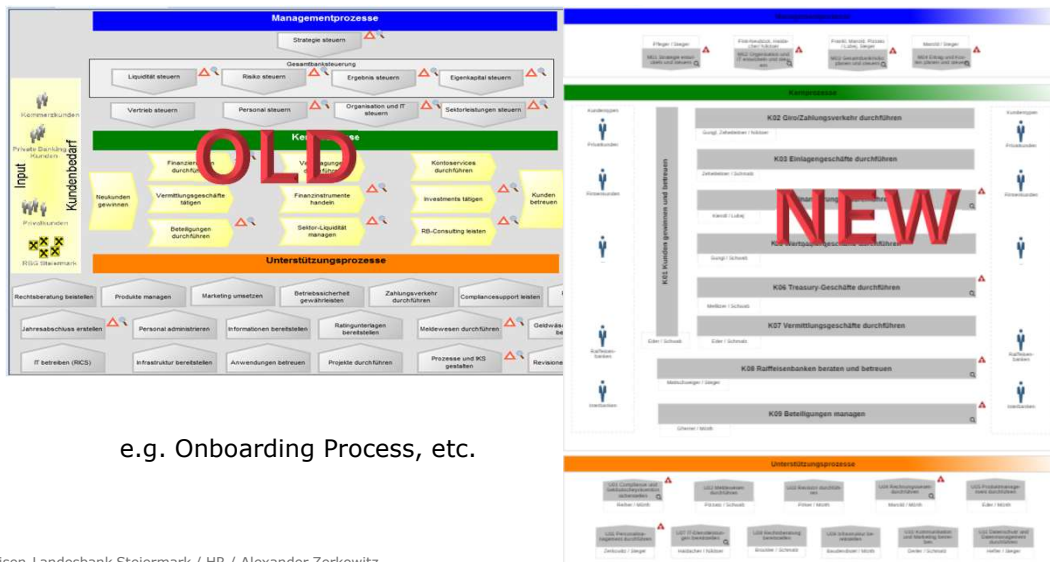
← Plan → ← Do Check, Act →

Titel <input type="text"/>		Autor/Datum <input type="text"/>	
1. Hintergrund und Problem beschreiben		5. Gegenmaßnahmen (PDCA)	
<input type="text"/>		Was?	Wer? Wann? Status
2. Aktuelle Situation erfassen (inkl. Entstehungsort)		<input type="text"/>	<input type="text"/>
<input type="text"/>		<input type="text"/>	<input type="text"/>
3. Zielzustand		6. Erfolgswirkung	
<input type="text"/>		<input type="text"/>	
4 Ursachenanalyse		7. Standardisierung und Follow	
		5 W-Fragen Wirkung: <input type="text"/> Kernursache: <input type="text"/>	


CHALLENGE
e.g. improve travel request claims

- OUTCOME**
- FAQs
 - training for key users
 - improved electronical forms

EBENE 5: IDENTIFY KEY-PROCESSES – PROCESS MANAGEMENT



WORK ON 5 LEVELS








Level 5: Process Management
Method: Identify, map and design key processes with interdisciplinary interfaces and a high level of resource constraint
Objective: Process optimization (documentation in POINT)

Level 4: Continues Process Improvement (CIP)
Method: Identify and improve problems, ideas that have a strong impact on process quality, customer orientation and cost
Objective: Transformation into a continuous improvement process



Level 3: Problem Solving
Method: Selection of a smaller, frequently occurring problem-ridden process, systematic search for problem solution (defining/describing problem, defining target state, analysis of causes, measures for elimination, implementation of measures, deriving new (behavioural standards)
Objective: Continuous Minor Improvements (CPI)

Level 2: KPI (Key Figures) – Visual Management
Method: Define key indicators per task area (making quality statements, setting minimum standards, setting quantitative measurement criteria, noting necessary implementation measures)
Objective: Tracking results transparently

Level 1: Mini 5 S/MUDA
Method: Continuous query of workflows in daily doing (sorting out unnecessary things -> marking e. g. with stamp, cleanliness at work, systematically creating order, developing and improving standards together -> e. g. with improvement suggestion form)
Objective: Avoid waste / generate suggestions for improvement and trace back into processes

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„The secret of getting things done is to act“
 Dante Alighieri

ALL THE BEST FOR YOUR IMPLEMENTATIONS!

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