

# Policy Framework for Erste Group's Environmental, Energy & Climate Strategy

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# 1. General

There is only one earth on which mankind lives and there are many good reasons to care about the natural environment – emotional ones but also rational ones. Environmental issues become more important in corporate communication with many stakeholders (clients, employees and shareholder). That is why more and more companies worldwide started to integrate “environmental/ecological sustainability” into their corporate strategy. Erste Group will not abstain from this development.

The history of Erste Group began with its founding in 1819 following the years of economic crisis in the wake of the Napoleonic Wars. Its mission was described as follows: “[Its] purpose is to provide [...] factory workers, peasants, or other industrious and economical minors or persons of full legal age with the means of gradually building up a small amount of capital out of their hard-won earnings, so they can spend it later in life for retirement, dowries, assistance in sickness, old age, or to achieve any praiseworthy objective”.

The underlying idea of a savings bank – the promotion of a sense of savings and provisions for the future has basically remained unchanged up to the present day.

Today the society is confronted with other, but not less demanding challenges. Environmental pollution, exploitation of natural resources and “climate change” are threatening of its well-being. If the negative trend cannot be stopped society will face severe problems - social as well as economic ones.

Erste Group, as one of the important financial institutions in Central and Eastern Europe (CEE) and with its historic background, has an obligation to care about earth’s natural resources, to preserve the environment for future generations and to help avoid “climate change” becoming a reality.

Compared with other industries, financial institutions have very little direct impact on the natural environment. But indirectly, through financing and investment products, banks can have a huge impact. Therefore, Erste Group shall also include into its corporate strategy criteria for its products and services for avoiding indirect negative consequences to the natural environment.

The guiding principle for Erste Group’s environmental strategy and its understanding of “sustainability” is based on the core message of “Our Common Future”, a paper released by the United Nations (UN) Brundtland Commission in 1987: “Sustainable Development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” (*Annex 1, Ref 1*)

Erste Group will look for solutions on how to become more sustainable in all businesses and how to minimise its ecological footprint as much as possible, and to do its part to avoid “climate change” and to contribute its part to the Paris Agreement COP21 to limit global warming to below 2°C (*Annex 1, Ref 2*)

The employees of Erste Group shall not only ask: “Is it the right thing to do?” – but also: “What is the effect on our natural environment with every product and service we offer?”

The clients of Erste Group will be supported with adequate banking products and services on their path towards a future using less carbon-based technology and more energy supply from renewable sources.

Erste Group will not finance projects that have unacceptable negative consequences on the natural environment.

To be successful Erste Group has to focus on communication to inform employees, clients, shareholders and other stakeholders about targets, and guiding principles of its environmental strategy.

## 1.1 Objective

Over the last 10 to 15 years, “climate change”, “CO2 footprint”, environmental protection, organic food ... became buzzwords in our society and environmental issues found their way to the centre of the political

arena and board rooms. NGOs (Non-Governmental Organizations) have mainly been driving the environmental agenda and have collected a lot of specific environmental know-how.

This policy defines the principles of an environmental strategy by which Erste Group wants to live. It shall define roles and responsibilities and general guidelines on how to develop, implement and adjust environmental issues. Due to the fact that up to now there is no common understanding about the necessity and consequences in the different countries where Erste Group is active, this policy document shall provide guidelines for all local Erste banks and to all employees.

As already stated before, Erste Group sticks to the definition of sustainable development provided by the UN Brundtland Commission. Based on this understanding, Erste Group will carefully use all kinds of (natural) resources needed to do its business.

Clients, shareholders, and the public shall notice that Erste Group will share the responsibility of making the world a better place.

In addition to the commitment of Erste Group to act responsibly, the EU issued multiple regulations focused on environmental issues - e.g. EU-Directive on disclosure of non-financial and diversity information – Directive 2014/95 (*Annex 1, Ref 3a*) or the Energy Efficiency Directive - 2012/27/EU (*Annex 1, Ref 3b*) over the last few years. All these directives have already been or will be translated into local law within each EU-country. For example as of 2017, the EU-Directive on the disclosure of non-financial information will require companies with more than 500 employees to collect and report environmental data. This will be applicable to all local Erste banks.

Environmental data serve as the basis to effectively steer and control Erste Group's environmental policy.

## 1.2 Scope

The environmental strategy shall be an overarching group-wide policy relevant for all parts of Erste Group – especially Holding, all local Erste banks and their subsidiaries (Holding, Erste Bank der oesterreichischen Sparkassen AG (EBOe), Česká spořitelna, a.s. (CS), Slovenská sporiteľňa, a. s. (SLSP), Erste Bank Hungary Zrt. (EBH), Erste & Steiermärkische Bank d.d. (EBC), Erste Bank a.d. Novi Sad (EBS), and Banca Comercială Română (BCR). The Austrian Savings Banks are invited to implement this policy.

## 2. Overview of Roles and Responsibilities

### 2.1. Group Sustainability Office (GSO)

Group Sustainability Office (GSO) is organised as a “Staff Unit (B-1)” and is located in Erste Holding. The head of the unit acts as a senior manager/expert.

The main responsibilities of the Head of Group Sustainability Office in respect to “Environmental Management” are:

- Development of a consistent and challenging environmental strategy for Erste Group;
- Identification of areas within Erste Group where environmental issues shall be taken into account;
- Implementation of an appropriate monitoring system for environmental data in all parts of Erste Group;
- Development of environmental criteria for the most used natural resources, goods and services.

The Head of GSO shall be involved in discussions and development of measures to increase energy efficiency of buildings and technical equipment, the development of investment products with a positive effect on our environment and of financing products which honour energy efficiency.

### 2.2 Environmental Committees

Environmental activities are mainly cross-functional and have an impact on many business/service areas. Therefore, new structures/teams at Holding level and at local level are needed but don't have to be the same throughout Erste Group. The business/service areas which are mainly affected by environmental issues are: property management, procurement, IT and to some extent the business units if environmental criteria are relevant for financing.

#### a) Erste's Sustainability Board

From Holding and each local entity (EBOe, CS, SLSP, EBH, EBC, EBS, BCR) one Board member shall be nominated as a member of Erste's Sustainability Board

Responsibilities:

- Approval of and changes to Erste Group Environmental Strategy;
- Approval of the yearly environmental program/targets for key environmental indicators;
- Approval – if needed – of financial resources for Group-wide projects;
- Discussion of the annual environmental report.

Meetings will be organised by the Group Sustainability Office.

#### b) Local Environmental Officer

The members of Erste's Sustainability Board shall act as Local Environmental Officer (LEO) who shall be responsible for environmental issues of the respective local Erste Bank.

While GSO together with Erste's Sustainability Board defines the general rules and principles for environmental strategy, the LEO's shall adopt these rules according to local requirements and – if necessary – to be compliant with local law. Intensive communication between GSO and LEOs shall ensure a common under-

standing of environmental issues across Erste Group. How local Erste Banks are dealing with environmental issues and how they organize this topic within their organization is up to the responsibility of the local Erste Banks.

### **2.3 Holding Board**

The final decision-making body in environmental issues is the Holding Board.

## 3. Environmental Strategy

### 3.1 Erste Group's Environmental, Energy & Climate Strategy in a nutshell

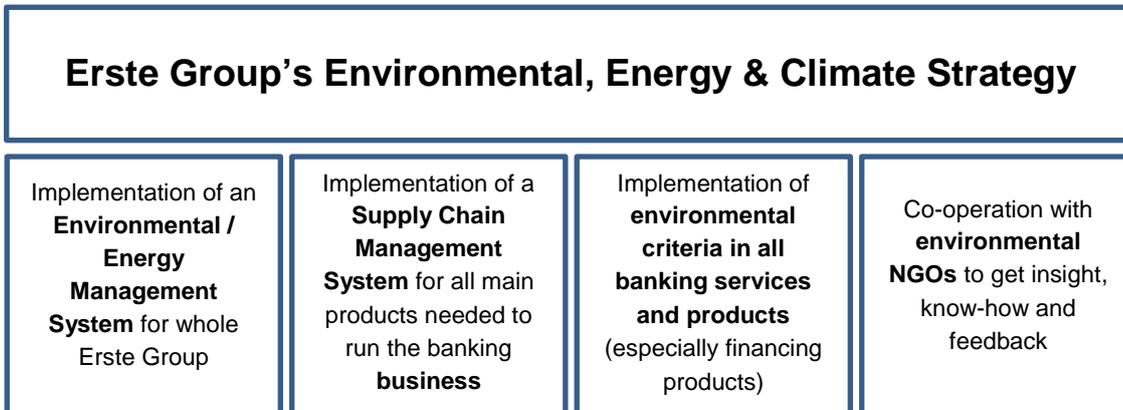


Figure 1: Erste Group's Environmental Strategy

#### a) Environmental/Energy Management System (EMS)

An EMS is used to manage organisation's environmental programmes in a comprehensive, systematic, planned and documented manner. Due to the fact, that the most used natural resource is energy Erste Group's target is to implement an energy management system according to ISO 50001 (*Annex 1, Ref 6*) or environmental management systems according to ISO 14001 (*Annex 1, Ref 4*) or an Eco Management and Audit Scheme (EMAS) (*Annex 1, Ref 5*) in all local Erste banks.

ISO 14001, ISO 50001 and EMAS are international, respectively European standards to help organisations:

- minimize negative effects of their operations on the environment (e.g. causes adverse changes to air, water or land);
- comply with applicable laws, regulations and other environmentally oriented requirements and
- and to collect the relevant data also relevant for the report on non-financial information.

#### b) Supply Chain Management System (SCMS)

Usually, one might think that responsibility starts with products and services offered by a bank. But responsibility has to go further back to the origins of the products and services which are needed in order to develop and deliver banking products/services. This requires a supply chain management system which takes into account environmental (and social) impacts of the development of products/services used by Erste Group for its own products and services.

Example: Paper is one of the most widely used resources by a financial institution and it makes a difference under which technical and environmental conditions paper is produced. That is why under the existing environmental strategy only recycled paper or FSC/PEFC [Forest Stewardship Council (FSC), Programme for the Endorsement of Forest Certification (PEFC)] certified paper shall be used.

### c) **Implement environmental criteria in all banking products and services**

As a financial institution, the largest - but indirect - impact Erste Group has on the natural environment is with its banking products and services when financing its clients' business activities.

Erste Group's objective is to make balanced, informed and transparent decisions and to serve its clients commercially, but also be actively engaged with them and other stakeholders to work towards the implementation of sustainable business practices.

Next to all existing criteria (either to be legally compliant or internally defined credit risk criteria), special environmental criteria shall be developed. Erste Group shall not finance any project that will have unacceptable negative consequences on the natural environment.

One positive example of a policy which has already been implemented is " Group Responsible Financing Policy( *EG\_C&M\_A\_0003*) (*Annex 1, Ref 7*)

### d) **Co-operation with environmental non-governmental organisations (NGOs):**

For a financial institution co-operation with NGOs can be a win-win situation. In 2011 Erste Group began to co-operate with the World Wide Fund for Nature(WWF) and joined the Austrian "WWF Climate Group". This gave Erste Group access to the environmental knowledge base of the WWF global organisation and WWF received funds to continue its valuable work.

## **3.2 Details about the core elements of Erste's Environmental Strategy**

### **3.2.1 Implementation of an Environmental/Energy Management System**

Environmental/Energy Management System refers to the management of an organisation's environmental programmes in a comprehensive, systematic, planned and documented manner. It includes the organisational structure and resources for developing, implementing and maintaining the policy for environmental protection (criteria are defined by ISO 14001 or EMAS or ISO 50001).

All local Erste banks shall become ISO 14001 or EMAS or ISO 50001 certified organisations until the end of 2020.

Environmental Data Collection: the basis of an EMS is a database about all kinds of environmental data relevant for a financial institution like Erste Group.

Since 2012, Erste Group has collected environmental data (5 000 to 20 000 individual data per local Erste bank). By the end of 2015, a state-of-the-art sustainability software ("cr360") was implemented to improve collection and management of environmental data under the responsibility of GSO.

Environmental data have become even more relevant to all companies since the EU Commission passed the EU-directive [COM 2014/95/EU] (*Annex1, Ref 3a*) regarding the disclosure of non-financial and diversity information where the reporting of such data as part of the annual report is required by law as of 2017.

Group Sustainability Office is responsible for the (consolidated) non-financial figure Report of Erste Group. Next to many other data and information this requires the collection of environmental data and initiatives taken by each local Erste Bank in the area of environmental sustainability.

### **3.2.2 Implementation of a Supply Chain Management System (SCMS)**

A SCMS is needed so that Erste Group can trace back under which environmental conditions products and services which are used to develop its own products and services are made. Group Procurement has implemented a strict Supply Chain Management System for (natural) resources used by Erste Group.

The main (natural) resources used by Erste Group are:

- heating-/cooling energy (for offices and branches);
- electric energy (for lighting, IT infrastructure ...);
- paper (copy paper, note pads, office paper, advertising materials ...);
- office equipment and office material (furniture, electronic devices ...);

Erste Group's guiding principles for a Supply Chain Management System:

GSO together with Erste Group Procurement shall define specific environmental criteria for all products and services used to run the banking business - especially for office material/stationary - which are usually used in large quantities.

The hierarchy of the applicable criteria is always:

1. The technical requirements have to be fulfilled;
2. The resources and products needed for Erste Group's own products and services shall not have been produced with negative effects on the environment. This requires the definition of ecological criteria (e.g. material, production method ...);
3. Finally, and as important as the other criteria, are the economic criteria. But the purchase price shall not be the only relevant item. Life cycle costs have to be taken into account (e.g. energy consumption until the end of the life cycle and disposal costs).

Examples for guiding principles:

Paper:

Recycled paper or FSC/PEFC-certified paper shall be used whenever paper is needed (e.g. copy paper, material for printed advertising, annual reports). If for technical reasons only thermographic paper ("Thermopapier") has to be used, it has to be free of Bisphenol-A" and similar toxic substances.

Energy:

Energy from renewable sources shall be used wherever possible for electric energy, heating and cooling energy to avoid additional emissions of greenhouse gas (Carbon-Dioxide emissions (CO<sub>2e</sub>-emissions)).

Increase of efficient usage of electric energy by implementing technical features like daylight- and occupancy-sensors to turn off light or technical equipment when not needed (e.g. PC and screens, printers). Only technical equipment with an "energy star" label or energy efficiency label "A" or higher shall be used.

Stationary/office material:

As far as possible and reasonable from an economic point of view, only office material shall be used where the production did not harm the environment and which can be easily recycled at the end of its life cycle.

### **3.2.3 Implement environmental criteria in all banking products and services**

The biggest (indirect) impact financial institutions have on the environment is when financing business activities of their clients.

Erste Group's objective is to make balanced, informed, and transparent decisions and to serve its clients commercially but also be actively engaged with them and other stakeholders in working towards the implementation of sustainable business practices:

- GSO, together with credit risk management and business, shall develop appropriate environmental criteria to make sure that projects of our clients developed with Erste Group's financial services will not have an unacceptable negative impact on the environment;
- Wherever possible, existing international regulations/recommendations shall be taken into account (e.g. recommendations by international financial institutions like "Screening and Assessment Criteria for Energy Projects of the European Investment Bank") or ;
- Erste Group shall follow the example of many other financial institutions and become a signatory to international environmental (and social) risk management frameworks like:
- UN Environment Programme (UNEP) – a declaration providing the basis for UNEP's Financial Initiative (UNEP FI) which seeks to promote the integration of environmental aspects into the financial sector (*Annex 1, Ref 8*)
- "Equator Principles" a risk management framework for determining, assessing and managing environmental and social risks in projects; (*Annex 1, Ref 9*)
- or the "UN Global Compact" which contains 10 universally recognized principles in the area of the environment, human rights, labor, and anti-corruption (*Annex 1, Ref 10*) (Holding has been a signatory of it since end of 2015).

### 3.2.4 Co-operation with environmental NFOs

NGOs have successfully driven the environmental agenda over the last 10 to 15 years and have collected a lot of specific environmental know-how. To get access to this know-how, Erste Group and/or each local Erste Bank shall enter into co-operation with such NGOs.

## 3.3 Erste Group's environmental quantitative targets

A prerequisite for the successful implementation of an EMS is the implementation of a state-of-the-art sustainability software to collect and manage environmental data.

Under the responsibility of GSO the Sustainability Software "cr360" was chosen and implemented as a group-wide solution to collect and report environmental data.

In SLSP, EBH and EBC such EMS is already successfully implemented.

The implementation of an EMS in all local Erste Banks shall be finished until the end of 2020.

### 3.3.1 Overall Reduction targets on consumption of natural resource

From 2012 till 2016 absolute reduction targets were in place which have been reached by 2016,

Limiting the consumption of:

	<i>Target</i>		<i>Result as of Dec 2016</i>	
<u>Electric energy:</u>	-10%	(figure for 2012 - 186 GWh)	-13%	(2016 - 161 GWh)
<u>Heating energy:</u>	-10%	(figure for 2012 - 162 GWh)	-18%	(2016 - 134 GWh)
<u>Copy paper:</u>	-20%	(figure for 2012 – 1,711 t)	-20%	(2016 – 1,376 t)
<u>CO<sub>2e</sub>-footprint (Scope 1+2):</u>	-30%	(figure for 2012 – 113,172 t)	-28%	(2016 – 81,484 t)

To better accommodate with changes in branch networks or general reduction in office space, number of employees... relative instead of absolute reduction targets will be implemented (kWh/m<sup>2</sup>, kWh/FTE, CO<sub>2e</sub>-emissions/FTE, ...). The primary goal is to reduce the overall CO<sub>2e</sub>-emissions as Erste's commitment to fight against Climate Change.

### **List of measured environmental data**

**(details are defined by GSO and distributed to all local Erste Baks):**

#### **Energy consumption:**

- Electric Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]
- Heating Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]
- Cooling Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]

#### **Own car fleet / Mobility:**

- Number of cars \*\*: thereof e-cars \*\* / hybrid-cars \*\* / fuel cars \*\*
- Fuel consumption (total): diesel: [liter] / petrol: [liter] / electric energy: [kWh]
- Total driving distance: [km]
- Average fuel consumption per 100km [l/100km]

#### **Electric energy production:**

- Own electric energy production (e.g. through photovoltaic equipment) [kWh]
- Fuel consumption for electric energy production (emergency power generator): [liter]

#### **CO<sub>2e</sub>-emissions:**

- Report of CO<sub>2e</sub>-emissions (Scope 1 and Scope 2) for all categories (electric energy, heating/cooling energy, cooling agent, car fuel consumption, ...) : total [kg] and [kg / FTE]
- Scope 3 emissions (only for Mobility)

#### **Paper consumption (copy paper):**

- total volume (weight) [kg] and [kg / FTE]
- thereof [%] re-cycled paper / [%] fresh-fiber / non-recycled paper

It is the responsibility of GSO together with Erste's Sustainability Board to develop annual targets and a process/strategy to implement them.

Based on the final environmental data for 2018 new (relative) reduction targets on the above listed data for the next three years (2019-2021) will be suggested by GSO and approved by Erste's Sustainability Board.

Targets will be added as Annex 2 and adopted when needed.

## 4. Abbreviations

Abbreviation	Text	Comment
CEE	Central and Eastern Europe	
CO <sub>2e</sub> -emissions	Carbondioxyde equivalent emissions	Carbon-Dioxide (CO <sub>2</sub> ) is known as one of the main drivers for increasing the average temperature on earth with severe negative consequences for all human beings
cr360	Credit360 Ltd., Compass House Vision Park, Cambridge cb249bz UK	Provider of Erste Group's sustainability data software.
EMAS	Eco Management and Audit Scheme	European regulation (EC 1221/2009) for the voluntary participation by organisations in a community eco management and audit scheme (is comparable with a certification according to ISO 14001) ( <a href="http://ec.europa.eu/environment/emas/index_en.htm">http://ec.europa.eu/environment/emas/index_en.htm</a> )
EMS	Environmental Management System	
FSC	Forest Stewardship Council	FSC is an independent, non-governmental, not-for-profit organization established to promote the responsible management of the world's forests – mainly driven by the WWF
GSO	Group Sustainability Office	"Staff Unit" (B-1) within division CRO
GRI	Global Reporting Initiative	one of the world's most prevalent standards for sustainability reporting ( <a href="https://www.globalreporting.org/Pages/default.aspx">https://www.globalreporting.org/Pages/default.aspx</a> )
KWh GWh	Kilowatt hour Gigawatt hour	Kilowatt hours is commonly used as a billing unit for energy delivery (electric- or heating energy) Gigawatt hour equal 1 million KWh
ISO 14001	International Organisation for Standardisation	Set of measures related to the implementation of an Environmental Management System including a certification.) ( <a href="https://www.iso.org/iso-14001-environmental-management.html">https://www.iso.org/iso-14001-environmental-management.html</a> )
ISO 50001	International Organisation for Standardisation	Set of measures related to the implementation of an Energy Management System including a certification. ( <a href="http://www.iso.org/iso/home/standards/management-standards/iso50001.htm">http://www.iso.org/iso/home/standards/management-standards/iso50001.htm</a> )
NGO	Non-Governmental Organisation	
PEFC	Programme for the Endorsement of Forest Certification	Is similar to FSC certification, less strict in some areas. ( <a href="http://www.pefc.at/">http://www.pefc.at/</a> )
SCMS	Supply Chain Management System	The management of upstream and downstream value-added flows of materials, final goods, and related information among suppliers, company, resellers, and final consumers.

UN	United Nations	
UNEP	United Nations Environment Programme	
UNEP's FI	United Nations Environment Programme Financial Initiative	
WWF	World Wide Fund For Nature	nature conservation organisation and a worldwide accepted and respected NGO

## 5. Annex

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## Annex 1 Related Documents and References

Ref	Document (name/title)	Link or Detail
1	Our Common Future	<i>Report of the World Commission on Environment and Development (UN Brundtland Commission in 1987)</i> <a href="http://www.un-documents.net/our-common-future.pdf">http://www.un-documents.net/our-common-future.pdf</a> Chapter 2: Towards Sustainable Development - Section IV Conclusion.
2	Paris Agreement COP21	<i>Paris Climate Conference (COP21) in December 2015 195 countries adopted the first-ever universal, legally binding global climate deal to limit increase of global warming to 1.5°C</i> <a href="https://unfccc.int/process-and-meetings/the-paris-agreement/what-is-the-paris-agreement">https://unfccc.int/process-and-meetings/the-paris-agreement/what-is-the-paris-agreement</a>
3a	EU-Directive on disclosure of non-financial and diversity information (Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups )	<a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32014L0095">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32014L0095</a>
3b	Energy Efficiency Directive (Directive - 2012/27/EU of the European Parliament and of the Council as of 25 October 2012 on energy efficiency)	<a href="https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32012L0027">https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32012L0027</a>
4	ISO 14001	<i>Set of measures related to the implementation of an Environmental Management System including a certification.</i> <a href="https://www.iso.org/iso-14001-environmental-management.html">https://www.iso.org/iso-14001-environmental-management.html</a>
5	EMAS - Eco Management and Audit Scheme	<i>European regulation (EC 1221/2009) for the voluntary participation by organisations in a community eco management and audit scheme (is comparable with a certification according to ISO 14001)</i> <a href="http://ec.europa.eu/environment/emas/index_en.htm">http://ec.europa.eu/environment/emas/index_en.htm</a>
6	ISO 50001	<i>Set of measures related to the implementation of an Energy Management System including a certification.</i> <a href="http://www.iso.org/iso/home/standards/management-standards/iso50001.htm">http://www.iso.org/iso/home/standards/management-standards/iso50001.htm</a>
7	Group Re-sponsible Financing Policy (EG_C&M_A_0003)	<a href="https://intranet.ersteopen.net/Portal.Node/groups/Business/SF_POL/ICIES/9999_Group_Policies_and_Procedures/Business/Corporates/Group_Responsible_Financing_Policy.en.html">https://intranet.ersteopen.net/Portal.Node/groups/Business/SF_POL/ICIES/9999_Group_Policies_and_Procedures/Business/Corporates/Group_Responsible_Financing_Policy.en.html</a>
8	UN Environment Programme (UNEP)	<a href="http://www.unepfi.org/about/statements/statement/">http://www.unepfi.org/about/statements/statement/</a>
9	Equator Principles	<a href="https://equator-principles.com/about/">https://equator-principles.com/about/</a>
10	United Nations Global Compact	<a href="https://www.unglobalcompact.org/AboutTheGC/TheTenPrinciples/index.html">https://www.unglobalcompact.org/AboutTheGC/TheTenPrinciples/index.html</a>

Table 1: Related Documents

## Annex 2 Targets for environmental data and targets (2019 – 2021)

Targets will be defined for whole Erste Group and individually for each local Erste Bank.

### Energy consumption:

- Electric Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]
- Heating Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]
- Cooling Energy: \*\*\* [kWh / FTE] and [kWh / m<sup>2</sup>]

### Own car fleet / Mobility:

- Number of cars [\*\*]: thereof e-cars / hybrid-cars / fuel cars
- Fuel consumption (total): diesel: [liter] / petrol: [liter]/ electric energy: [kWh]
- Total driving distance: [km]
- Average fuel consumption per 100km [l/100km]

### Electric energy production:

- Own electric energy production (e.g. through photovoltaic equipment) [kWh]
- Fuel consumption for electric energy production (emergency power generator): [liter]

### CO<sub>2e</sub> emissions:

- Report of CO<sub>2e</sub>-emissions (Scope 1 and Scope 2) for all categories (electric energy, heating/cooling energy, cooling agent, car fuel consumption, ...) : total [kg] and [kg / FTE]
- Scope 3 emissions (only for Mobility)

### Paper consumption (copy paper):

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## Annex 3 Sustainability Board (as of 1.1.2019)

Corporation	Name
Erste Group Bank	Willibald Cernko
Erste Bank Oesterreich	Stefan Dörfler
Česká spořitelna	Wolfgang Schopf
Slovenská spořitelna	Pavel Cetkovsky
Erste Bank Hungary	Radovan Jelascity
Erste Bank Croatia	Martin Hornig
Banca Comercială Română	Sergiu Christian Manea
Erste Bank Serbia	Jasna Terzic
Head of Group Sustainability Office	Klaus Bergsmann

## Annex 4 Change Log

Version History	Approval Date	Section(s)	Changes	Author(s)	Approved by
1.0	2013-09-17		Original document: Holding Board Resolution on "Erste Group Environmental, Energy & Climate Strategy".	K. Bergsmann	Holding Board
2.0	2018-03-01		Review without changes	K. Bergsmann	W. Cernko
3.0	2019-02-19	All	Major document update: <ul style="list-style-type: none"> <li>• Upgrade to new Group Policy Framework format</li> <li>• Re-work and simplification of the whole policy document</li> <li>• New set of targets (2019 – 2021)</li> </ul>	K. Bergsmann	Holding Board