

## G4 index pursuant to the guidelines of the Global Reporting Initiative

Pursuant to the criteria of the Global Reporting Initiative („Core“), the general standard disclosures and the specific standard disclosures for all aspects of relevance according to the materiality analysis are described in this report on the basis of the G4 indicators. Moreover, additional indicators are described.

The index lists the G4 indicators, a short description of the respective indicators and a reference, where the information is to be found (annual report or website of Erste Group Bank AG).

### GENERAL STANDARD DISCLOSURES

#### Strategy und analysis

G4 1	Statement from the most senior decision-maker of the organisation	AR14 Strategy p. 12 et seqq.
G4 2	Description of key impacts, risks and opportunities	AR14 Strategy p. 12 et seqq.
G4 3	Name of the organisation	Erste Group Bank AG
G4 4	Primary brands, products and services	AR14 Cover, strategy p. 13, segments p. 30 et seqq.
G4 5	Location of the organisation's headquarter	Vienna
G4 6	Number of countries where the organisation operates, and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report	AR14 Cover, strategy p. 12 et seqq.
G4 7	Nature of ownership and legal form	AR14 Cover (shareholder structure, imprint)
G4 8	Markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries)	AR14 Cover, strategy p. 13, segments p. 30 et seqq.
G4 9	Scale of the organisation	AR14 Cover (employees and branches), headcount p. 20, segments p. 30 et seqq.
G4 10	Total number of employees by employment contract and gender	AR14 p. 20, systems don't allow further breakdown
G4 11	Percentage of total employees covered by collective bargaining agreements	100%, as collective bargaining agreements at all locations
G4 12	Description of the organisation's supply chain	AR14 Customers and suppliers p. 64 et seqq.
G4 13	Significant changes during the reporting period regarding the organisation's size, structure, ownership, or its supply chain	No significant changes
G4 14	Report whether and how the precautionary approach or principle is addressed by the organisation	AR14 Environment p. 72
G4 15	Externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses	Carbon Disclosure Project since 2010; UN PRI since 2012; GRI since 2012; diversity charta since 2014; UN Global Compact planned for 2015
G4 16	Memberships of associations (such as industry associations) and national or international advocacy organisations	See <a href="http://www.erstegroup.com/en/About-us/CorporateGovernance">http://www.erstegroup.com/en/About-us/CorporateGovernance</a>

#### Identified material aspects and boundaries

G4 17	All entities included in the organisation's consolidated financial statements or equivalent documents. Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report	All companies of Erste Group Bank AG to be consolidated except savings banks within Haftungsverbund; dissenting from the above definition: from following organisational units no environmental data are available: all locations of Erste Group outside Austria, Czech Republic, Slovakia, Hungary, Croatia, Romania (e.g. the offices in London and New York)
G4 18	Process for defining the report content and the aspect boundaries	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014
G4 19	List of material aspects	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014
G4 20	For each material aspect, report the aspect boundary within the organisation	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014 With the exemption of the KPIs shown under G4 21 all other material KPIs are within the organisation.
G4 21	For each material aspect, report the aspect boundary outside the organisation	HR4, HR5, HR6
G4 22	Effect of any restatements of information provided in previous reports, and the reasons for such restatements	No restatements
G4 23	Significant changes from previous reporting periods in the scope and aspect boundaries	HR figures are reported also for companies controlled by subsidiaries

#### Stakeholder engagement

G4 24	List of stakeholder groups engaged by the organisation	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014, and AR14 p. 57 et seqq.
G4 25	Basis for identification and selection of stakeholders	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014
G4 26	Approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014
G4 27	Key topics and concerns that have been raised through stakeholder engagement and how the organisation has responded to those key topics and concerns	See analysis of materiality ( <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> ) Reports 2014

<b>Report profile</b>		
G4 28	Reporting period (such as fiscal or calendar year) for information provided	Fiscal year 2014
G4 29	Date of most recent previous report	Fiscal year 2013
G4 30	Reporting cycle (such as annual, biennial)	Annual
G4 31	Contact point for questions regarding the report or its content	<a href="http://www.erstegroup.com/en/Investors/Investor-Relations-Team">http://www.erstegroup.com/en/Investors/Investor-Relations-Team</a>
G4 32	GRI Content Index	In accordance with "CORE", AR14 p. 258 et seqq. and <a href="http://www.erstegroup.com/en/Investors/Reports">http://www.erstegroup.com/en/Investors/Reports</a> , Reports 2014
G4 33	The organisation's policy and current practice with regard to seeking external assurance for the report	AR14 p. 256 et seq.
<b>Corporate governance</b>		
G4 34 -41	Governance structure and composition	AR14 Corporate governance p. 76 et seqq.
G4 42	Highest governance body's role in setting purpose, values and strategy	AR14 Corporate governance p. 76 et seqq.
G4 43 -44	Highest governance body's competencies and performance evaluation	AR14 Corporate governance p. 76 et seqq.
G4 45 -47	Highest governance body's role in risk management	AR14 Corporate governance p. 80
G4 48	Highest governance body's role in sustainable reporting	Members of holding board evaluating sustainable parts of annual report
G4 49-50	Highest governance body's role in evaluating economic, environmental and social performance	AR14 Corporate governance p. 76 et seqq.
G4 51	Remuneration policies for the highest governance body and senior executives	AR14 Corporate governance p. 84 et seqq.
G4 52	Process for determining remuneration	AR14 Corporate governance p. 84 et seqq.
G4 53	How stakeholders' views are sought and taken into account regarding remuneration	AR14 Corporate governance p. 81, 86
G4 54	The ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country	Not reported because sensitive
G4 55	The ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country	Not reported because sensitive
<b>Ethics and integrity</b>		
G4 56	Organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics	See: <a href="https://brandcentre.erstegroup.com/en-GB/Our-Brand/Universe-of-our-values">https://brandcentre.erstegroup.com/en-GB/Our-Brand/Universe-of-our-values</a> and code of conduct planned for 2015
G4 57	Internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organisational integrity, such as helplines or advice lines	AR14 Corporate governance p. 87 et seq.
G4 58	Internal and external mechanisms for reporting concerns about unethical or unlawful behaviour	AR14 Corporate governance p. 87 et seq.
<b>SPECIFIC STANDARD DISCLOSURES</b>		
<b>Management approach (DMA)</b>		
DMA EC	<b>Economic EC</b>	
	Overall	AR14 Commitment to society p. 57 et seqq. and customers and suppliers p. 61 et seqq.
DMA EN	<b>Environmental EN</b>	
	Overall	AR14 Environment p. 72 et seqq. and <a href="http://www.erstegroup.com/en/About-us/Environment">http://www.erstegroup.com/en/About-us/Environment</a> and AR14 Customers and suppliers p. 61 et seqq. and <a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a>
DMA LA	<b>Labour practices and decent work LA</b>	
	Overall	AR14 Employees p. 66 et seqq. and customers and suppliers p. 61 et seqq. and <a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a>
DMA HR	<b>Human rights HR</b>	
	Overall	AR14 Customers and suppliers p. 61 et seqq. and <a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a> and <a href="http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approacch">http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approacch</a> and <a href="http://www.erstegroup.com/en/About-us/CorporateGovernance">http://www.erstegroup.com/en/About-us/CorporateGovernance</a> (aspects of responsible conduct) and AR14 Employees p. 69 et seq.
DMA SO	<b>Society SO</b>	
	Overall	AR14 Corporate governance (compliance) p. 87 et seq. and <a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a> <a href="http://www.erstegroupprourement.com/en/Downloads/b43acc97-e606-4510-85d8-54c5cf268199/mc-code-of-conduct-for-suppliers.pdf">http://www.erstegroupprourement.com/en/Downloads/b43acc97-e606-4510-85d8-54c5cf268199/mc-code-of-conduct-for-suppliers.pdf</a>
DMA PR	<b>Product responsibility PR</b>	
	Overall	AR14 Customers and suppliers p. 61 et seqq.

<b>Economic</b>		
<b>Economic performance</b>		
EC1	Direct economic value generated and distributed	AR14 Group financial statements, segment reporting note 37 This indicator can only be presented with certain limitations by banks.
EC3	Coverage of the organisation's defined benefit plan obligations	AR14 Group consolidated financial statements, provisions note 34
EC4	Financial assistance received from government	In first quarter 2014 the last government guaranteed bond was redeemed. There is no other financial assistance from the government.
<b>Indirect economic impacts</b>		
EC8	Significant indirect economic impacts, including the extent of impacts	AR14 Commitment to society p. 57 et seqq. and customers and suppliers (financial inclusion) p. 63 et seq.
<b>Procurement practices</b>		
EC9	Proportion of spending on local suppliers at significant locations of operation	AR14 Customers and suppliers p.61 et seqq.
<b>Environmental</b>		
<b>Materials</b>		
EN1	Materials used by weight or volume	AR14 Environment p. 75
<b>Energy</b>		
EN3	Energy consumption within the organisation	AR14 Environment p. 75
EN5	Energy intensity	AR14 Environment p. 75
EN6	Reduction of energy consumption	AR14 Environment p. 72, 75
<b>Emissions</b>		
EN15	Direct greenhouse gas (ghg) emissions (scope 1)	AR14 Environment p. 75 and <a href="http://www.erstegroup.com/en/About-us/Environment">http://www.erstegroup.com/en/About-us/Environment</a>
EN16	Energy indirect greenhouse gas (ghg) emissions (scope 2)	AR14 Environment p. 75 and <a href="http://www.erstegroup.com/en/About-us/Environment">http://www.erstegroup.com/en/About-us/Environment</a>
EN18	Greenhouse gas (ghg) emissions intensity	AR14 Environment p. 75
EN19	Reduction of greenhouse gas (ghg) emissions	AR14 Environment p. 72, 75
<b>Effluents and waste</b>		
EN23	Total weight of waste by type and disposal method	AR14 Environment p. 74 et seq. For all locations, where - because of technical reasons - the relevant waste figures couldn't be measured, estimates based on average consumption from similar locations were used; especially for "residual-waste data" - were only publicly available average figures about the weight of waste per dust-bin are used. In some locations in Austria we weighted the „content of the dust bins of one week and took these data basis for calculation of other locations
<b>Compliance</b>		
EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Neither fines nor sanctions
<b>Social: labour practices and decent work</b>		
<b>Supplier environmental assessment</b>		
EN32	Percentage of new suppliers that were screened using environmental criteria	AR14 Customers and suppliers p. 65
EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken	No negative impacts and no actions taken; and AR14 Customers and suppliers p. 64 et seq.
<b>Social</b>		
<b>Labour practices and decent work</b>		
<b>Employment</b>		
LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	AR14 Employees p. 70 et seq.; systems don't allow a breakdown by age group, gender and region
LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	Full-time and part-time employees get the same benefits
LA3	Return to work and retention rates after parental leave, by gender	Return to work rate female: 56%, return to work rate male: 27%; systems don't provide retention rates after parental leave
<b>Occupational health and safety</b>		
LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender	AR14 Employees p. 70 et seq.; systems don't allow a breakdown by gender
<b>Training and education</b>		
LA9	Average hours of training per year per employee by gender, and by employee category	AR14 Employees p. 68; systems don't allow a breakdown by employee category
LA10	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	AR14 Employees p. 68; systems don't allow a breakdown by employee category
LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category	100%
<b>Diversity and equal opportunity</b>		
LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	AR14 Employees p. 70 et seq. and corporate governance p. 83 et seq.
<b>Equal remuneration for women and men</b>		
LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	Not reported because sensitive

### Supplier assessment for labour practices

LA14	Percentage of new suppliers that were screened using labour practices criteria	AR14 Customers and suppliers p. 65
LA15	Significant actual and potential negative impacts for labour practices in the supply chain and actions taken	No negative impacts and no actions taken; and AR14 Customers and suppliers p. 64 et seq.

### Human rights

#### Non-discrimination

HR3	Total number of incidents of discrimination and corrective actions taken	No incidents and therefore no actions
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#### Freedom of association and collective bargaining

HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	No measures necessary for our operations nor for suppliers
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#### Child labour

HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labour	No measures necessary for our operations nor for suppliers
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#### Forced or compulsory labour

HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labour	No measures necessary for our operations nor for suppliers
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### Supplier human rights assessment

HR10	Percentage of new suppliers that were screened using human rights criteria	AR14 Customers and suppliers p. 65
HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken	No negative impacts and no actions taken; and AR14 Customers and suppliers p. 64 et seq.

### Society

#### Anti-corruption

SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified	AR14 Corporate governance p. 87; Erste Group regularly assesses operational risks and effectiveness of controls. Highest risk found with customer-events, therefore regular contact between compliance department and event-department is organised.
SO4	Communication and training on anti-corruption policies and procedures	AR14 Corporate governance p. 87 et seq.
SO5	Confirmed incidents of corruption and actions taken	AR14 Corporate governance p. 87

#### Supplier assessment for impacts on society

SO9	Percentage of new suppliers that were screened using criteria for impacts on society	AR14 Customers and suppliers p. 65
SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken	No negative impacts and no actions taken; and AR14 Customers and suppliers p. 64 et seq.

### Product responsibility

#### Product and service labeling

PR5	Results of surveys measuring customer satisfaction	AR14 Customers and suppliers p. 62
former FS1	Policies with specific environmental and social components applied to business lines	<a href="http://www.erstegroup.com/en/About-us/CorporateGovernance">http://www.erstegroup.com/en/About-us/CorporateGovernance</a> (aspects of responsible conduct) and <a href="http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approach">http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approach</a> and <a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a>
former FS2	Procedures for assessing and screening environmental and social risks in business lines	<a href="http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct">http://www.erstegroupprourement.com/en/services/Procurement/Supply-Chain-and-Supplier-Code-of-Conduct</a> and <a href="http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approach">http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/responsible_investment_approach</a>
former FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	No processes
former FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	New employees get lectures
former FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	<a href="http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/research_and_cooperations">http://www.erste-am.de/en/institutional_investors/core_competencies/responsible_investments/research_and_cooperations</a> and AR14 Customers and suppliers p. 61 et seqq.
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	AR14 Segments p. 30 et seqq.
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	AR14 Customers and suppliers p. 61 et seqq.
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	AR14 Environment p. 72 et seqq.; only qualitative presentation
former FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Currently no audits
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Engagement und voting activities: internal 5% / 50 corporates; external 10% / 100 corporates
FS11	Percentage of assets subject to positive and negative environmental or social screening	AR14 Customers and suppliers p. 62 et seq.; whereby arms-screening makes 47% and sustainable screening 7% of total managed assets of EUR 53,8 billion and <a href="http://www.erste-am.at/en/about_us/company/corporate_governance/banned_weapons/">http://www.erste-am.at/en/about_us/company/corporate_governance/banned_weapons/</a>
former FS12	Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting	<a href="http://vds-staging.issproxy.com/SearchPage.php?CustomerID=4284&amp;StagingPassword=GtpRempXpo">http://vds-staging.issproxy.com/SearchPage.php?CustomerID=4284&amp;StagingPassword=GtpRempXpo</a>
FS14	Initiatives to improve access to financial services for disadvantaged people	AR14 Commitment to society p. 57 et seqq. and Customers and suppliers p. 61 et seq.
former FS15	Policies for the fair design and sale of financial products and services	AR14 Customers and suppliers p. 61 et seqq.
former FS16	Initiatives to enhance financial literacy by type of beneficiary	AR14 Commitment to society p. 63 et seq.