

GRI Content Index

GRI Standard Number	GRI+ Standard Title	Disclosure Number	Disclosure Titel	Reference to Annual Report 2019	Chapter reference / Comments / Reasons for omission
Based on GRI Standard 2016, (Option: Core), partly GRI G4 Sector Disclosures Financial Services. Reported data and comments refer to 2019.					
GRI 102 General Disclosures 2016					
1. Organisational profile					
GRI 102	General Disclosures	102-1	Name of the organisation	p. 302	Erste Group Bank AG
GRI 102	General Disclosures	102-2	Activities, brands, products, and services	p. 14	Strategy
GRI 102	General Disclosures	102-3	Location of headquarters	p. 302	Erste Campus, Am Belvedere 1, 1100 Vienna
GRI 102	General Disclosures	102-4	Location of operations	p. 15, 19	Strategy
GRI 102	General Disclosures	102-5	Ownership and legal form	p. 81	Ownership: introduction/presentation of key data (shareholder structure). Legal form: (consolidated) corporate governance report
GRI 102	General Disclosures	102-6	Markets served	p. 15, Note 39	Strategy, Group consolidated financial statements: Note 39 (segment reporting)
GRI 102	General Disclosures	102-7	Scale of the organisation	Note 39	Cover (inner face: branches, employees), Group consolidated financial statements: Note 39 (segment reporting)
GRI 102	General Disclosures	102-8	Information on employees and other workers	p. 69 et seq.	Number of employees (headcount): 50,245 thereof 62.1% women. (Holding: total 2,063 thereof 46.9% women). Full-time equivalents at the end of the period: 47,283. The staff indicators provide information on gender distribution per country, share of part-time staff per country, gender distribution in part-time staff per country, share and gender distribution of executive and other managerial positions per country, average number of sick leave days per employee per country, number of employees with health disabilities per country, turnover rates per gender and country, return rates after parental leave per gender and country, number of newly hired employees per gender and age group per country. The share of leased personnel was not significant. The total number of employees is not subject to seasonal changes.
GRI 102	General Disclosures	102-9	Supply chain	p. 64 et seq.	(consolidated) non-financial report: suppliers and supply chain
GRI 102	General Disclosures	102-10	Significant changes to the organisation and its supply chain	n.a.	No significant changes in the organisation (neither in terms of size, structure nor ownership) nor in the supply chain.
GRI 102	General Disclosures	102-11	Precautionary principle or approach	p. 15, 54 et seq.	Strategy, (consolidated) non-financial report; The precautionary principle is reflected in both Erste Group's code of conduct and the statement of purpose.
GRI 102	General Disclosures	102-12	External initiatives	p. 62 et seq., 70	(consolidated) non-financial report: our customers, environment; Erste Asset Management: UN Principles of Responsible Investment (2012), Bangladesh Memorandum (2015), Montreal Carbon Pledge (201%), Erste Group: Nestor Gold Charta (2015), Austrian Diversity Charter (2016)
GRI 102	General Disclosures	102-13	Membership of associations	n.a.	Erste Group Bank AG has the following significant memberships: WSBI (World Savings Banks Institute), ESBG (European Savings Banks Group), Österreichischer Sparkassenverband, WKO (Austrian Economic Chambers, Industry Sector: Banking and Insurance), OEVFA (Österreichische Vereinigung für Finanzanalyse und Asset Management), BWG (Bankwissenschaftliche Gesellschaft Österreich), WIFO (Wirtschaftsforschungsinstitut Österreich), Österreichische Industriellenvereinigung, respACT (Austrian Business Council for Sustainable Development)
2. Strategy					
GRI 102	General Disclosures	102-14	Statement from senior decision maker	p. 4 et seq., 15	Letter of the CEO, strategy
GRI 102	General Disclosures	102-15	Key impacts, risks and opportunities	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
3. Ethics and integrity					
GRI 102	General Disclosures	102-16	Values, principles, standards, and norms of behaviour	p. 15, 81	Strategy (reference made to the code of conduct and the statement of purpose), (consolidated) non-financial report, (consolidated) corporate governance report (reference made to Austrian Code of Corporate Governance and internal guidelines)
4. Governance					
GRI 102	General Disclosures	102-18	Governance structure	p. 54 et seq., 81 et seq.	(consolidated) non-financial report with reference to the sustainability board, (consolidated) corporate governance report
5. Stakeholder engagement					
GRI 102	General Disclosures	102-40	List of stakeholder groups	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-41	Collective bargaining agreements	n.a.	Collective agreements apply to a total of 87.9% of all employees. In Hungary, there is no collective agreement as a salary basis. In the other core markets, 90-100% of employees are included in collective agreements (Holding: 90.4%)
GRI 102	General Disclosures	102-42	Identifying and selecting stakeholders	p. 55 et seq.	(consolidated) non-financial report: materiality analysis; employees, our customers, management (supervisory board, management board), investors and public (authorities, supervisors, policy-makers)
GRI 102	General Disclosures	102-43	Approach to stakeholder engagement	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-44	Key topics and concerns raised	p. 55 et seq.	(consolidated) non-financial report: materiality analysis

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6. Reporting practice					
GRI 102	General Disclosures	102-45	Entities included in the consolidated financial statements	p. 54	Non-financial reports have to be prepared for the same scope of consolidation that is covered by the financial reporting. The calculation of non-financial data, such as energy consumption per employee, is based on all Erste Group entities that have at least one full-time equivalent employee. Environmental data is captured from all entities except the Austrian savings banks with fewer than 150 employees and that are not majority-owned by Erste Group Bank AG. It should be noted that in some cases several companies are located in one building (e.g. Erste Campus Vienna), which is why environmental data cannot be allocated to individual companies in these cases. This applies to all GRI 300 topics. As the Holding is located at Erste Campus, as are other companies, the environmental data for the Holding cannot be reported separately. Personnel data are captured at the level of the respective single entity. It is the aim to incorporate the environmental data of all consolidated companies (including all Austrian savings banks of the Haftungsverbund) in the non-financial report.
GRI 102	General Disclosures	102-46	Defining report content and topic boundaries	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-47	List of material topics	p. 55 et seq.	(consolidated) non-financial report: materiality analysis
GRI 102	General Disclosures	102-48	Restatements of information	n.a.	At BCR (Romania) the data for the consumption of electric energy in 2018 was corrected from 32,936 MWh to 35,372 MWh.
GRI 102	General Disclosures	102-49	Changes in reporting	p. 54	Additional entities from the scope of consolidation were included in the non-financial reporting in 2019. (Dornbirner Sparkasse Bank AG, Sparkasse Kufstein Tiroler Sparkasse von 1877, Sparkasse der Stadt Feldkirch, Wiener Neustädter Sparkasse, Sparkasse Schwaz AG, Sparkasse Imst AG, Sparkasse Baden, Sparkasse Neunkirchen).
GRI 102	General Disclosures	102-50	Reporting period	n.a.	From 1 January 2019 to 31 December 2019
GRI 102	General Disclosures	102-51	Date of most recent report	n.a.	Annual report 2018
GRI 102	General Disclosures	102-52	Reporting cycle	n.a.	Annual
GRI 102	General Disclosures	102-53	Contact point for questions regarding the report	p. 302	Important addresses, Imprint (contact)
GRI 102	General Disclosures	102-54	Claims of reporting in accordance with GRI Standards	p. 54	This report has been prepared in accordance with the requirements of the Global Reporting Initiative (GRI Standard Option: Core).
GRI 102	General Disclosures	102-55	GRI content index	p. 75 et seqq.	(consolidated) non-financial report; Also available on the company's website: http://www.erstegroup.com/en/investors/reports
GRI 102	General Disclosures	102-56	External assurance	p. 79 et seq	Independent assurance statement; The (consolidated) non-financial report is compliant with the Austrian Commercial Code (Unternehmensgesetz; UGB) sections 243b and 267a. The GRI Standards were applied on a voluntary basis, as was the external assurance of the non-financial reporting by an independent auditor.
GRI 103 Management Approach 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 14 et seqq., 55 et seqq.	Strategy, (consolidated) non-financial report: materiality analysis, material topics (financial literacy, social commitment, diversity and equal opportunity, employee health and work-life balance, customer satisfaction, anti-corruption, responsible investment and financing, social banking, data security, ecological impact of banking operations, responsible criteria in the supply chain.)
GRI 103	Management Approach	103-2	The management approach and its components	p. 14 et seqq., 55 et seqq.	Strategy, (consolidated) non-financial report: materiality analysis, our customers
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 559 et seq., 81	(consolidated) non-financial report: materiality analysis, (consolidated) corporate governance report: working methods of the management board and the supervisory board
Material & additional topics					
Additional topic: GRI 201 Economic Performance 2016					
GRI 201	Economic Performance	201-1	Direct economic value generated and distributed	Note 39, Note 55	Group consolidated financial statements: Note 39 (segment reporting), Note 55 (country by country reporting) Commitment to society: In 2019, Erste Group provided approximately EUR 10.7 million in funding in the areas of art and culture, social and educational activities.
Material topics: Social commitment and social banking (GRI 203 Indirect Economic Impacts 2016)					
GRI G4 - Sector Disclosures Financial Services	Indirect Economic Effects	FS14 of GRI G4	Initiatives to improve access to financial services for disadvantaged peoples	p. 58 et seq., 63 et seq.	(consolidated) non-financial report: commitment to society, our customers (social banking)
Material topic: Anti-corruption and compliance (GRI 205 Anti-corruption 2016)					
GRI 205	Anti-Corruption	205-3	Confirmed incidents of corruption and actions taken	p. 95 et seq.	Additional (consolidated) corporate governance principles. In 2019, Erste Group did not discover or record any incident of corruption.

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Additional topic: GRI 206 Anti-competitive behaviour 2016					
GRI 206	Anti-competitive behaviour	206-1	Legal actions for anti-competitive behaviour, anti-trust and monopoly practices	Note 51	Group consolidated financial statements: Note 51 (contingent liabilities); no legal actions for anti-competitive behaviour, anti-trust, or monopoly practices have been initiated against Erste Group Bank AG. During the reporting period, subsidiaries of Erste Group were directly or indirectly involved in five such cases, but one of these cases was resolved in January 2020 in favour of the concerned subsidiary bank, so there are now only four pending cases. We do not expect these cases to lead to any fines or sanctions that would have a material effect on Erste Group.
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 301 Materials 2016)					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 74	(consolidated) non-financial report: environment. The focus lies on copy paper consumption (1,615 t).
GRI 103	Management Approach	103-2	The management approach and its components	p. 74	(consolidated) non-financial report: environment; only captured for copy paper (1,184 t of recycled copy paper)
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 302 Energy 2016)					
GRI 302	Energy	302-1	Energy consumption within the organisation	p. 71, 74	(consolidated) non-financial report: environment; In terms of energy consumption, there is no separate presentation of renewable / non-renewable energy sources. It is included in the determination of the CO ₂ e-emissions. Total energy consumption in 2019: 358,563 MWh
GRI 302	Energy	302-4	Reduction of energy consumption	p. 71, 74	(consolidated) non-financial report: environment; reduction of total energy consumption by 2 % to 358 GWh (despite the consumption of 12.2 GWh by the entities that were included for the first time in 2019)
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 305 Emissions 2016)					
GRI 305	Emissions	305-1	Direct (Scope 1) GHG emissions	p. 74	(consolidated) non-financial report: environment; in total 29,950 t There are no biogenic CO ₂ emissions to report (GRI 305-1c) - these are emissions from the direct use of biomass. The use of biomass for district heating is recorded under Scope 2.
GRI 305	Emissions	305-2	Energy indirect (Scope 2) GHG emissions	p. 74	(consolidated) non-financial report: environment; in total 34,884 t. If market-based indirect energy-related GHG emissions (GRI 305-2b) are taken into account for electricity and district heating instead of specific emission factors, the Scope 2 emissions would amount to 62,781 t or 180% of the reported data of 34,884 t.
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 308 Supplier Environmental Assessment 2016)					
GRI 308	Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	p. 65	(consolidated) non-financial report: suppliers and supply chain
Material topic: Diversity and equal opportunity (GRI 401 Employment 2016)					
GRI 401	Employment	401-1	New employee hires and employee turnover	p. 70	(consolidated) non-financial report: employees; 6,161 employees were hired; 6,880 employees left the company (including retirement); turnover rate for Erste Group: 12.1% (Holding: 6.4%) pursuant to Schlüter formula: (total of employees leaving) / (number of employees at the beginning of the year + total of newly hired employees)
GRI 401	Employment	401-3	Parental leave	p. 70	(consolidated) non-financial report: employees; a) 401-3a) All employees (women and men) are entitled to take parental leave; b) 401-3d) The inclusion of employees who were still employed by the company 12 months after returning from maternity leave was deleted. This was due to data that could not be clearly distinguished.
Material topic: Employee health & work-life balance (GRI 403 Occupational Health and Safety 2016)					
GRI 403	Occupational Health and Safety	403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities (Only days of work absence and non-attendance are reported.)	p. 69	(consolidated) non-financial report: employees. All sickness figures are recorded, regardless of the cause; on average 9 sick-days per employee (Holding: 8 days)
Material topic: Diversity and equal opportunity (GRI 404 Training and Education 2016)					
GRI 404	Training and Education	404-1	Average hours of training per year per employee	p. 67	(consolidated) non-financial report: employees; on average 29.8 hours per employee (Holding: 21.5 hours)
Material topic: Diversity and equal opportunity (GRI 405 Diversity and Equal Opportunity 2016)					
GRI 405	Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	p. 66 et seq	(consolidated) non-financial report: employees; At Erste Group Bank AG, the parent company of Erste Group, employees represent more than 50 different nationalities.
Material topic: Diversity and equal opportunity (GRI 406 Non-Discrimination 2016)					
GRI 406	Non-Discrimination	406-1	Incidents of discrimination and corrective actions taken	n.a.	As a preventive measure, an anti-discrimination officer was appointed to foster an environment of mutual respect for all employees. In 2019, no significant incidents were brought forward to the anti-discrimination officer in Austria or the other countries. For the other countries (i.e. except Austria), the local HR departments are in charge in this matter.
Material topic: Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 414 Supplier Social Assessment 2016)					
GRI 414	Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	p. 65	(consolidated) non-financial report: suppliers and supply chain

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Additional topic: GRI 418 Customer Privacy 2016					
GRI 418	Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	n.a.	In 2019, 48 such reports were submitted to the authorities (thereof 0 for the Holding). In addition, 5 notifications were made to the affected persons (thereof 0 for the Holding).
Additional topic: GRI 419 Socioeconomic Compliance 2016					
GRI 419	Socioeconomic compliance	419-1	Non-compliance with laws and regulations in the social and economic area	n.a.	In 2019, there were neither significant fines nor non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area.
Material topic: Financial education					
GRI G4 Sector Disclosures Financial Service	Information on Erste Group's engagement to improve financial literacy	GRI G4-DMA (former FS16)	Initiatives to enhance financial literacy by type of beneficiary	p. 58 et seq.	(consolidated) non-financial report: materiality analysis, commitment to society (financial literacy)
Material topic: Customer satisfaction					
	Information on customer satisfaction			p. 62	(consolidated) non-financial report: customers
Material topic: Responsible investment and finance					
	Information on responsible investment and financing			p. 62 et seq.	Reference to the relevant chapter and explanation that there is no corresponding GRI standard. Process description: First it is to be checked if a specific credit request falls within the scope of the local "Responsible Finance Policy". An expert opinion is prepared in the department in charge of the Holding on whether this financing contradicts the Responsible Finance Policy. If this is the case, the application is submitted to a higher decision-making body for a resolution.
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 61 et seq.	(consolidated) non-financial report: materiality analysis, our customers
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq.	(consolidated) non-financial report: materiality analysis; compliance with the existing exclusion criteria for investments and financing is the responsibility of the respective business units. The exclusion criteria are evaluated on a regular basis to see whether they fulfil the envisaged social and ecological responsibility.

The following indicators were examined and validated by Deloitte Audit Wirtschaftsprüfungs GmbH:
GRI 205-3, GRI 206-1, GRI 302-4, GRI 305-1, GRI 401-1, GRI 405-1