

GRI Content Index

GRI Standard Number	GRI+ Standard Title	Disclosure Number	Disclosure Titel	Reference to Annual Report 2020	Comments / Reasons for omission
GRI 102 General Disclosures 2016					
1. Organisational profile					
GRI 102	General Disclosures	102-1	Name of the organisation		Erste Group Bank AG
GRI 102	General Disclosures	102-2	Activities, brands, products, and services	p. 10 et seq.	Strategy
GRI 102	General Disclosures	102-3	Location of headquarters		Erste Campus, Am Belvedere 1, 1100 Vienna
GRI 102	General Disclosures	102-4	Location of operations	p. 54	
GRI 102	General Disclosures	102-5	Ownership and legal form	p. 85	(consolidated) corporate governance report
GRI 102	General Disclosures	102-6	Markets served	Note 1	Group consolidated financial statements: Note 1 (segment reporting)
GRI 102	General Disclosures	102-7	Scale of the organisation	Note 1	Group consolidated financial statements: Note 1 (segment reporting)
GRI 102	General Disclosures	102-8	Information on employees and other workers	p. 75 et seq.	Workers who are not employees do not perform a significant portion of organization's activities. Therefore does not apply. There are no significant variations in the reported numbers in Disclosures 102-8a, 102-8b and 102-8c. In the initial phase of preparation for HR data collection for the non-financial report, the scope and the reporting categories are based on GRI standards. The data are collected using an Excel template which is sent to those responsible in each institution. Once the completed template has been returned and the data quality has been checked, the data are consolidated and prepared for publication.
GRI 102	General Disclosures	102-9	Supply chain	p. 67	
GRI 102	General Disclosures	102-10	Significant changes to the organisation and its supply chain		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. 53	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. 64 et seq., 75	(consolidated) non-financial report: our customers, environment; Erste Asset Management: UN Principles of Responsible Investment, Bangladesh Memorandum, Montreal Carbon Pledge Erste Group: Nestor Gold Charta, Austrian Diversity Charter
GRI 102	General Disclosures	102-13	Membership of associations		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) Erste Group's banking subsidiaries in CEE have following important memberships: Erste Bank Croatia: Croatia Green Building Council (CGBC), Croatian Association of Accountants and Financial Experts (CAAFE); Erste Bank Serbia: Association of Banks of Serbia, Chamber of Commerce Serbia; Slovenská sporiteľňa: Slovak Banking Association, Central European Corporate Governance Association; Erste Bank Hungary: Hungarian Banking Association, Budapest Chamber of Commerce and industry; Banca Comercială Română: Romanian Banking Association, Financial Markets Association; Česká spořitelna: Czech Banking Association, Economic chamber of the Czech Republic
2. Strategy					
GRI 102	General Disclosures	102-14	Statement from senior decision maker	p. 2 et seqq.	
GRI 102	General Disclosures	102-15	Key impacts, risks and opportunities	p. 56 et seq.	
3. Ethics and integrity					
GRI 102	General Disclosures	102-16	Values, principles, standards, and norms of behaviour	p. 53, 85 et seqq.	Reference made to the code of conduct and the statement of purpose), (consolidated) non-financial report, (consolidated) corporate governance report (reference made to the Austrian Code of Corporate Governance and internal guidelines)
4. Governance					
GRI 102	General Disclosures	102-18	Governance structure	p. 85 et seqq.	
5. Stakeholder engagement					
GRI 102	General Disclosures	102-40	List of stakeholder groups	p. 57	
GRI 102	General Disclosures	102-41	Collective bargaining agreements		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 seqq.	
GRI 102	General Disclosures	102-43	Approach to stakeholder engagement	p. 55 et seqq.	
GRI 102	General Disclosures	102-44	Key topics and concerns raised	p. 55 et seqq.	

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6. Reporting practice					
GRI 102	General Disclosures	102-45	Entities included in the consolidated financial statements	p. 53	
GRI 102	General Disclosures	102-46	Defining report content and topic boundaries	p. 55 et seqq.	
GRI 102	General Disclosures	102-47	List of material topics	p. 55 et seqq.	
GRI 102	General Disclosures	102-49	Changes in reporting	p. 53	Additional 30 Savings Banks from the scope of consolidation were included in the non-financial reporting in 2020.
GRI 102	General Disclosures	102-50	Reporting period		From 1 January 2020 to 31 December 2020
GRI 102	General Disclosures	102-51	Date of most recent report		Annual report 2019
GRI 102	General Disclosures	102-52	Reporting cycle		Annual
GRI 102	General Disclosures	102-53	Contact point for questions regarding the report	p. 298	
GRI 102	General Disclosures	102-54	Claims of reporting in accordance with GRI Standards	p. 53	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. 80 et seqq.	
GRI 102	General Disclosures	102-56	External assurance	p. 83 et seq	
GRI 103 Management Approach 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 55 et seqq.	
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seqq.	
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seqq., 83	
GRI 201 Economic Performance 2016					
GRI 201	Economic Performance	201-1	Direct economic value generated and distributed	Note 1, Note 56	Outside the non-financial report. Consolidated financial statements.
Social commitment and social banking (FS 14 Indirect Economic Impacts 2016)					
FS 14	Indirect Economic Effects	FS14 of GRI G4	Initiatives to improve access to financial services for disadvantages peoples	p. 62 et seq., 66 et seq.	
Anti-corruption and compliance (GRI 205 Anti-corruption 2016)					
GRI 205	Anti-Corruption	205-3	Confirmed incidents of corruption and actions taken		In 2020, Erste Group did not discover or record any incident of corruption.
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 43	Group consolidated financial statements: Note 43 (contingent liabilities); No legal actions for anti-competitive behavior, anti-trust, or monopoly practices have been initiated against Erste Group Bank AG. During the reporting period, subsidiaries of Erste Group Bank AG were directly or indirectly involved in five such cases. As one of these cases got resolved in 2020, there remain 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.
Responsible criteria in the supply chain and ecological impacts on banking operations (GRI 301 Materials 2016)					
GRI 301	Materials	301-1	Materials used by weight and volume	p. 78	
GRI 301	Materials	301-2	Recycled input materials used	p. 78	
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. 76, 78	(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.
GRI 302	Energy	302-4	Reduction of energy consumption	p. 76, 78 et seq.	
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. 78	GRI 305-1c There are no biogenic CO ₂ emissions to report.
GRI 305	Emissions	305-2	Energy indirect (Scope 2) GHG emissions	p. 78	Gross market based: 32,562t; Gross location-based:57,514t or 177% of reported value of 32,562t.
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. 68	

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Diversity and equal opportunity (GRI 401 Employment 2016)					
GRI 401	Employment	401-1	New employee hires and employee turnover	p. 75	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. 74	401-3a) All employees (women and men) are entitled to take parental leave; 401-3d) No information available due to data that could not be clearly distinguished.
Employee health & work-life balance (GRI 403 Occupational Health and Safety 2018)					
GRI 403	Occupational Health and Safety	403-1	Occupational health and safety management systems		Data not completely available. Group-wide data collection is under development.
GRI 403	Occupational Health and Safety	403-2	Hazard identification, risk assessment and incident investigation		Data not completely available. Group-wide data collection is under development.
GRI 403	Occupational Health and Safety	403-3	Occupational health services		Data not completely available. Group-wide data collection is under development
GRI 403	Occupational Health and Safety	403-4	Worker participation, consultation and communication occupational health and safety		Data not completely available. Group-wide data collection is under development.
GRI 403	Occupational Health and Safety	403-5	Worker training on occupational health and safety		Data not completely available. Group-wide data collection is under development.
GRI 403	Occupational Health and Safety	403-6	Promotion of worker health		Data not completely available. Group-wide data collection is under development
GRI 403	Occupational Health and Safety	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships		Data not completely available. Group-wide data collection is under development
GRI 403	Occupational Health and Safety	403-8	Workers covered by an occupational health and safety management system.		Data not completely available. Group-wide data collection is under development
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. 72	
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. 74, 85 et seq.	At Erste Group Bank AG, the parent company of Erste Group, employees represent more than 50 different nationalities.
Diversity and equal opportunity (GRI 406 Non-Discrimination 2016)					
GRI 406	Non-Discrimination	406-1	Incidents of discrimination and corrective actions taken		In 2020, one significant incident was submitted to the anti-discrimination officer. The responsible HR and Compliance unit reviewed the incident.. According to their assessment the incident was not qualified as discrimination but rather unprofessional behaviour. In order to solve the conflict a set of recommendations were made to all involved parties. (conflict mediation by HR and compliance), coaching for all involved parties.
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. 68	
GRI 418 Customer Privacy 2016					
GRI 418	Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 63	
GRI 419 Socioeconomic Compliance 2016					
GRI 419	Socioeconomic compliance	419-1	Non-compliance with laws and regulations in the social and economic area		In 2020, 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. 59 et seq.	
Material topic: Customer satisfaction					
	Information on customer satisfaction			p. 63	
Material topic: Responsible investment and finance					
	Information on responsible investment and financing			p. 63 et seq.	
GRI 103	Management Approach	103-2	The management approach and its components	p. 55 et seq., 63 et seq.	
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 55 et seq., 63 et seq.	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.