

GRI Content Index

GRI Standard Number	GRI Standard Title	Disclosure Number	Disclosure Title	Reference to Annual Report 2021	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. 14	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. 13	Strategy
GRI 102	General Disclosures	102-5	Ownership and legal form	p. 95	(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)
					Workers who are not employees do not perform a significant portion of organisation'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	102-8	Information on employees and other workers	p. 82 et seq	
GRI 102	General Disclosures	102-9	Supply chain	p. 87	
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 in the supply chain.) Ownership: La Caixa sold its stake in Erste Group Bank AG.
GRI 102	General Disclosures	102-11	Precautionary principle or approach	p. 57	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. 68, 72	(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 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), Transparency International, UNEP FI, Net Zero Banking Alliance, PCAF; 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
GRI 102	General Disclosures	102-13	Membership of associations	n.a.	
2. Strategy					
GRI 102	General Disclosures	102-14	Statement from senior decision maker	p. 4 et seqq	TCFD requirements: Strategy a) Climate related risks and opportunities the organization has identified over the short, medium and long term. b) The impact of climate related risks and opportunities on the organisation's business, strategy and financial planning c) The resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario Risk Management: a) The organisation's processes for identifying and assessing climate-related risks; b) The organisation's processes for managing climate-related risks; c) How the processes for identifying, assessing and managing climate related risks are integrated into the organisation's overall risk management.
GRI 102	General Disclosures	102-15	Key impacts, risks and opportunities	p. 63 et seqq	
3. Ethics and integrity					
GRI 102	General Disclosures	102-16	Values, principles, standards, and norms of behaviour	p. 57	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)

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4. Governance					
GRI 102	General Disclosures	102-18	Governance structure	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities.
GRI 102	General Disclosures	102-19	Delegating authority	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities.
GRI 102	General Disclosures	102-20	Executive level responsibility for economic, environmental and social topic	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities. b) Management's role in assessing and managing climate related risks and opportunities
GRI 102	General Disclosures	102-26	Role of highest governance body in setting purpose, values and strategy	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities.
GRI 102	General Disclosures	102-27	Collective knowledge of highest governance body	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities.
GRI 102	General Disclosures	102-29	Identifying and managing economic, environmental and social impacts	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities.
GRI 102	General Disclosures	102-30	Effectiveness of risk management processes	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities. b) Management's role in assessing and managing climate related risks and opportunities.
GRI 102	General Disclosures	102-31	Review of economic, environmental and social topics	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities. b) Management's role in assessing and managing climate related risks and opportunities.
GRI 102	General Disclosures	102-32	Highest governance body's role in sustainability reporting	p. 62 et seq	Voluntary disclosure. TCFD requirements: Governance a) Board's oversight of climate related risks and opportunities. b) Management's role in assessing and managing climate related risks and opportunities.; CG Report
5. Stakeholder engagement					
GRI 102	General Disclosures	102-40	List of stakeholder groups	p. 61	
GRI 102	General Disclosures	102-41	Collective bargaining agreements	n.a.	Collective agreements apply to a total of 88,1% 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: 96,1%)
GRI 102	General Disclosures	102-42	Identifying and selecting stakeholders	p. 58 et seq	
GRI 102	General Disclosures	102-43	Approach to stakeholder engagement	p. 58 et seq	
GRI 102	General Disclosures	102-44	Key topics and concerns raised	p. 58 et seq	
6. Reporting practice					
GRI 102	General Disclosures	102-45	Entities included in the consolidated financial statements	p. 58	
GRI 102	General Disclosures	102-46	Defining report content and topic boundaries	p. 58 et seq	
GRI 102	General Disclosures	102-47	List of material topics	p. 58 et seq	
GRI 102	General Disclosures	102-49	Changes in reporting	p. 58	All Savings Banks from the scope of consolidation were included in the non-financial reporting in 2021.
GRI 102	General Disclosures	102-50	Reporting period	n.a.	From 1 January 2021 to 31 December 2021
GRI 102	General Disclosures	102-51	Date of most recent report	n.a.	Annual report 2020
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	
GRI 102	General Disclosures	102-54	Claims of reporting in accordance with GRI Standards	p. 58	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. 89 et seqq	
GRI 102	General Disclosures	102-56	External assurance	p. 93 et seq	
GRI 103 Management Approach 2016					
GRI 103	Management Approach	103-1	Explanation of the material topic and its boundary	p. 58 et seq	
GRI 103	Management Approach	103-2	The management approach and its components	p. 58 et seq	
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 58 et seq	
GRI 201 Economic Performance 2016					
GRI 201	Economic performance	201-1	Direct economic value generated and distributed	Note 1, Note 56	Outside the non-finance report. Consolidated financial statements.
GRI 201	Economic performance	201-2	Financial implications and other risks and opportunities due to climate change	p. 63 et seq	Disclosure according to TCFD requirement: Strategy a) Climate related risks and opportunities the organization has identified over the short, medium and long term. b) The impact of climate related risks and opportunities on the organisation's business, strategy and financial planning c) The resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario

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Social commitment and social banking (FS 14 Initiatives to improve access to financial services for disadvantaged people)					
FS 14 of GRI G4	Initiatives to improve access to financial services for disadvantaged people	FS 14	Initiatives to improve access to financial services for disadvantaged people	p. 74, 76	
Anti-corruption and compliance (GRI 205 Anti-corruption 2016)					
GRI 205	Anti-Corruption	205-3	Confirmed incidents of corruption and actions taken		In 2021, 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 50	Group consolidated financial statements: Note 50 (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 three such cases. As one of these cases got resolved in 2021, there remain only two 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	Management Approach	301-1	Materials used by weight and volume	p. 69	
GRI 301	Management Approach	301-2	Recycled input materials used	p. 69	
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. 69	TCFD Metrics and Targets; (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. 69	TCFD Metrics and Targets
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. 69	TCFD Metrics and Targets; 305-1c) There are no biogenic CO ₂ emissions to report
GRI 305	Emissions	305-2	Energy indirect (Scope 2) GHG emissions	p. 69	TCFD Metrics and Targets; Gross market-based: 22,884t CO ₂ e; Gross location-based: 50,803t CO ₂ e
GRI 305	Emissions	305-3	Other indirect (Scope 3) emissions	p. 67	TCFD Metrics and Targets
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. 87	
Diversity and equal opportunity (GRI 401 Employment 2016)					
GRI 401	Employment	401-1	New employee hires and employee turnover	p. 83	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. 83	a) 401-3a) All employees (women and men) are entitled to take parental leave; b) 401-3d) No information available due to data that could not be clearly distinguished.
Employee health & work-life balance					
	Employment		Information on health & work-life balance	p. 81	
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. 80	
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. 82	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	n.a.	In 2021, 4 significant incidents were submitted to the anti-discrimination officer.
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. 87	

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GRI 418 Customer Privacy 2016					
GRI 418	Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	p. 77	
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 2021, there were neither significant fines nor non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area.
Financial education					
GRI G4 Sector Disclosures	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. 84	
Customer satisfaction					
	Information on customer satisfaction			p. 77	
Responsible investment and finance					
	Information on responsible investment and financing			p. 70 et seq	
GRI 103	Management Approach	103-2	The management approach and its components	p. 58, 70 et seq	
GRI 103	Management Approach	103-3	Evaluation of the management approach	p. 58, 70 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.