

## 7. GRI Index

Statement of use		Erste Group Bank AG has reported in accordance with the GRI Standards for the period 1 January 2022 to 31 December 2022				
GRI 1		GRI 1: Foundation 2021				
GRI Standard	DISCLOSURE	LOCATION	OMISSION			REMARKS
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
<b>General disclosures</b>						
<b>GRI 2</b> <b>General disclosures 2021</b>	2-1 Organizational details	Management Report a) General information" in the notes to the group financial statements of Erste Group b) Chapter „Capital, share, voting and control rights and associated agreements" in the group management report c) Chapter „ Business performance and economic situation" in the group management report d) Note 1 „segment reporting" in the notes to the group financial statements of Erste Group				a) Erste Group Bank AG c) Am Belvedere 1, Wien 1100
	2-2 Entities included in the organization's sustainability reporting	Note 59.				
	2-3 Reporting period, frequency and contact point	Imprint				1.1.2022 to 31.12.2022 annually No significant changes in the organization (neither in terms of size, structure nor in the supply chain)
	2-4 Restatements of information					
	2-5 External assurance	p. 109				
	2-6 Activities, value chain and other business relationships	Management Report 2022 Chapter: Co-operation between Erste Group Bank AG and Vienna Insurance Group (VIG); Part consolidation in Annex (Commerzbank)				Partnership with Vienna Insurance Group; Co-operation with Commerzbank
	2-7 Employees	p. 70	2-7 iii) non-guaranteed hours employees	Not applicable		Does not apply to Erste Group.. Workers who are not employees do not perform a significant portion of organization's activities.
	2-8 Workers who are not employees			Not applicable		
	2-9 Governance structure and composition	CG Report				TCFD:Governance
	2-10 Nomination and selection of the highest governance body	CG Report	2-10 i Consideration of views of Stakeholder (inc. Shareholder) for the nomination of the highest governance body members	Not applicable		Syndicat members are subordinated to the Erste Foundation
	2-11 Chair of the highest governance body	CG Report				

GRI Standard	DISCLOSURE	LOCATION	REQUIREMENT(S) OMITTED	OMISSION REASON	EXPLANATION	REMARKS
<b>GRI 2: General Disclosures 2021</b>	2-12 Role of the highest governance body in overseeing the management of impacts	p. 53 and CG Report				TCFD: Governance
	2-13 Delegation of responsibility for managing impacts	p. 53-54				TCFD: Governance
	2-14 Role of the highest governance body in sustainability reporting	p. 53-54 and CG Report				TCFD: Governance
	2-15 Conflicts of interest	CG Report				
	2-16 Communication of critical concerns	p. 87-88				
	2-17 Collective knowledge of the highest governance body	CG Report and p. 53-54				TCFD: Governance
	2-18 Evaluation of the performance of the highest governance body	p. 54-55				
	2-19 Remuneration policies	p. 54-55				
	2-20 Process to determine remuneration	p. 54-55				
	2-21 Annual total compensation ratio	p. 55				
	2-22 Statement on sustainable development strategy	p. 50-52				
	2-23 Policy commitments for responsible business conduct	p. 86				Code of Conduct: <a href="https://www.erstegroup.com/de/ueberuns/nachhaltigkeit-esg">https://www.erstegroup.com/de/ueberuns/nachhaltigkeit-esg</a>
	2-24 Embedding policy commitments for responsible business conduct	p. 50-52				
	2-25 Processes to remediate negative impacts	p. 86-87				
2-26 Mechanisms for seeking advice and raising concerns	p. 87					

GRI Standard	DISCLOSURE	LOCATION	REQUIREMENT(S) OMITTED	OMISSION REASON	EXPLANATION	REMARKS
<b>GRI 2: General Disclosures 2021</b>	2-27 Compliance with laws and regulations					In 2022, there were neither significant fines nor non-monetary sanctions for non-compliance with laws and/or regulations in the social, economic and environmental area.
	2-28 Membership 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), Transparency International, UNEP FI, Net Zero Banking Alliance, PCAF; UN GC participant 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
	2-29 Approach to stakeholder engagement	p. 50, 56				
	2-30 Collective bargaining agreements	p. 71				
<b>Material topics</b>						
<b>GRI 3: Material topics 2021</b>	3-1 Process to determine material topics		p. 56			
	3-2 List of material topics		p. 56			

GRI Standard	DISCLOSURE	LOCATION	OMISSION			REMARKS	
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
<b>Climate and environment - Sustainability risks in financing and investment</b>							
<b>GRI 3: Sustainability risks in financing and investment</b>	3-3 Management of material topics	p. 57-60					
<b>Climate and environment - Limit financing of high emission sectors</b>							
<b>GRI 3: Limit financing of high emission sectors</b>	3-3 Management of material topics	p. 60-64					
<b>Climate and environment -Ecological impact of banking operations</b>							
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	p. 66-70					
<b>GRI 302: Energy 2016</b>	302-1 Energy consumption within the organization	p. 66-69	d. in joules, watt-hours, or multiples of units, the total(s): i. electricity sold ii. heat sold iii. cooling energy sold iv. steam sold	Not applicable	Erste Group does not generate revenues from the sale of electricity, heat, steam or cooling energy	TCFD Metrics and Targets;	
	302-2 Energy consumption outside of the organization			Information unavailable / incomplete	Data on energy consumption outside the organization is not available, but is included in the Group's Scope 3 emissions using a spend-based calculation approach. Next year, data collection will be extended to include the energy consumption of external data centers.		
	302-3 Energy intensity	p. 66-69					
	302-4 Reduction of energy consumption	p. 66-69				TCFD Metrics and targets	
	302-5 Reductions in energy requirements of products and services				Not applicable	Our products are intangible and therefore do not consume energy.	
	305-1 Direct (Scope 1) GHG emissions	p. 66-69		c. Biogenic CO2 emissions in metric tons of CO2 equivalent	Not applicable	No biogenic emissions are emitted	TCFD Metrics and Targets
	305-2 Energy indirect (Scope 2) GHG emissions	p. 66-69				Scope 2 - location based: 44.593 tCO2e  Scope 2 - market based: 18.686 tCO2e Scope 2 - marktbasert: 18.686 tCO2e	TCFD Metrics and Targets
305-3 Other indirect (Scope 3) GHG emissions	p. 66-69		c. Biogenic CO2 emissions in metric tons of CO2 equivalent	Not applicable	No biogenic emissions are emitted		
305-4 GHG emissions intensity	p. 66-69						
305-5 Reduction of GHG emissions	p. 66-69						
305-6 Emissions of ozone-depleting substances (ODS)				Not applicable	Due to the nature of our business not applicable		
305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions				Not applicable	Due to the nature of our business not applicable.		

GRI Standard	DISCLOSURE	LOCATION	OMISSION			REMARKS	
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION		
<b>Our employees - Diversity and equal opportunity</b>							
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	p. 70-78					
<b>GRI 3: 405 Diversity and equal opportunity 2016</b>	405-1 Diversity of governance bodies and employees	p. 72-74	ii) Age group iii) Other indicators of diversity where relevant (such as minority or vulnerable groups).	ii) Not applicable iii) Information partly unavailable	ii) Age group: figures were not collected for B0 and B-1..		
<b>GRI 3: 405 Diversity and equal opportunity 2016</b>	405-2 Ratio of basic salary and remuneration of women to men			Information unavailable/incomplete	Process for data collection is not available		
<b>GRI 406 Anti-discrimination 2016</b>	406-1 Non discrimination	p. 72-74					
<b>Our employees -Occupational health and safety</b>							
<b>GRI 3: Material Topics 2021</b>	3-3 Management of material topics	p. 74-76					
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1 Occupational health and safety management system	p. 74-76					
	403-2 Hazard identification, risk assessment, and incident investigation	p. 74-76					
	403-3 Occupational health services	p. 74-76					
	403-4 Worker participation, consultation, and communication on occupational health and safety	p. 75					
	403-5 Worker training on occupational health and safety	p. 76					
	403-6 Promotion of worker health	p. 74-76					
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	p. 74-76					
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships				Information unavailable/incomplete	No central data collection system	
	403-9 Work-related injuries		403-9		Not applicable	Due to the nature of our business this indicator can only be disclosed partially	In the Holding there was 1 work-related injury.in 2022.
	403-10 Work-related ill health				Not applicable	Due to the nature of our business disclosure of this indicator is not possible	

GRI Standard	DISCLOSURE	LOCATION	REQUIREMENT(S) OMITTED	OMISSION REASON	EXPLANATION	REMARKS
<b>Our employees -Talent attraction</b>						
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	p. 76-78				
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	p. 78				pursuant to Schlüter formula: (total of employees leaving) / (number of employees at the beginning of the year + total of newly hired employees)
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees			Not applicable	Benefits are provided for all employees.	
	401-3 Parental leave	p. 76				There is no dismissal protection after return from parental leave.in Serbia, Czech Republic, Slovakia.
<b>GRI 404: Training and Education 2016</b>	404-1 Average hours of training per year per employee	p. 77				
	404-2 Programs for upgrading employee skills and transition assistance programs	p. 77				
	404-3 Percentage of employees receiving regular performance and career development reviews	p. 77	404-3	Information unavailable/incomplete	Data on Group level is not available. Nor the changes to last year.	

GRI Standard	DISCLOSURE	LOCATION	REQUIREMENT(S) OMITTED	OMISSION REASON	EXPLANATION	REMARKS
<b>Our customers- Customer satisfaction</b>						
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	p. 78-80				
<b>Our customers- Data security</b>						
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	p. 80-81				
<b>GRI 418: Customer Privacy 2016</b>	Data on Group level is not available. Nor the changes to last year.	p. 80				
<b>Social commitment - Access to banking products for the socially excluded</b>						
<b>GRI 3 Material topics 2021</b>	3-3 Management of material topics	p. 81-83				
<b>FS 14 of GRI G4</b>	Initiatives to improve access to financial services for disadvantaged people	p. 81-83				Old GRI which cannot be replaced by a new one as Sector Standards for banks hve not been published yet.
<b>Social commitment - Financial literacy</b>						
<b>GRI 3: Material topics 2021</b>	3-3 Management of material topics	p. 84-85				
<b>FS 14 of GRI G4</b>	Initiatives to improve access to financial services for disadvantaged people	p. 84-85				Old GRI which cannot be replaced by a new one as Sector Standards for banks hve not been published yet.
<b>Business ethics Anti corruption</b>						
<b>GRI 3 Material topics 2021</b>	3-3 Management of Material topics					
<b>GRI 205: Anti-corruption 2016</b>	205-1 Operations assessed for risks related to corruption		205-1 a) Total number and percentage of operations assessed for risks related to corruption	Confidentiality constraints		Analysis was not available until the editorial deadline.
	205-2 Communication and training about anti-corruption policies and procedures			Information unavailable/incomplete		Data is currently not available according to GRI requirements.
	205-3 Confirmed incidents of corruption and actions taken					In 2022, Erste Group did not record any incident of corruption.
<b>Business Ethics</b>						
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices					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. One of these cases got resolved in 2022 by imposing a fine by the respective Competition Authority, which is already paid. Two cases remain pending. We do not expect these cases to lead to any fines or sanctions that would have a material effect on Erste Group.