

## 8. GRI Index

Statement of use		Erste Group Bank AG has reported in accordance with the GRI Standards for the period from 1 January 2023 to 31 December 2023.				
GRI 1		GRI 1: Foundation 2021				
GRI Standard	Disclosure	Location	Omission			Remarks
			Requirement(s) omitted	Reason	Explanation	
General disclosures						
GRI 2: General disclosures 2021	2-1 Organizational details	Management Report 2023 a. General information in the notes to the consolidated financial statements b. Ownership, legal form: Chapter 'Capital, share, voting and control rights and associated agreements' in the group management report c. Place of headquarters: Chapter 'Branches' in the group management report d. Countries in which it operates: Note 1 (segment reporting) in the notes to the group financial statements				a) Erste Group Bank AG c) Am Belvedere 1, Wien 1100
	2-2 Entities Included in the organization's sustainability reporting	Note 57				
	2-3 Reporting period, frequency and contact point	Imprint				1.1.2023 to 31.12.2023 annually
	2-4 Restatements of information					No significant changes in the organization (neither in terms of size, structure) or supply chain
	2-5 External assurance	p. 168-169				
	2-6 Activities, value chain and other business relationships	Management Report 2023 Chapter: Cooperation between Erste Group Bank AG and Vienna Insurance Group (VIG); Part Consolidation section in the Annex				Partnership with Vienna Insurance
	2-7 Employees	p. 33-34	2-7 iii) Employees with non-guaranteed working hours	Not applicable	Does not apply to Erste Group	.
	2-8 Workers who are not employees			Not applicable	Workers who are not employees do not perform a significant portion of organization's activities	
	2-9 Governance structure composition	CG report				TCFD: Governance
	2-10 Nomination and selection of the highest governing body	CG report	2-10 i) Consideration of views of stakeholder (inc.shareholder) for the nomination of the highest governance body members	Not applicable	Syndicate members are subordinated to the Erste Foundation	
	2-11 Chair of the highest governance body	CG report				

GRI Standard	Disclosure	Location	Omission			Remarks
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General disclosures 2021	2-12 The role of the highest governance body in overseeing the management of impacts	p. 7-9 and CG report				TCFD: Governance
	2-13 Delegation of responsibility for managing impact	p. 7-9				TCFD: Governance
	2-14 Role of the highest governance body in sustainability reporting	p. 7-9 and CG report				TCFD: Governance
	2-15 Conflicts of interest	CG report				
	2-16 Communication of critical concerns	p. 64				
	2-17 Collective knowledge of the highest governance body	CG Report and 7-9				TCFD: Governance
	2-18 Evaluation of the performance of the highest governance body	p. 9-10				
	2-19 Remuneration policies	p. 9-10				
	2-20 Process to determine remuneration	p. 9-10				
	2-21 Annual total compensation ratio	p.11				
	2-22 Statement on sustainable development strategy	p. 2-3; 4-7				
	2-23 Policy commitments for responsible business conduct	p. 2-3; 60				Code of Conduct: <a href="https://www.erstegroup.com/de/ueber-uns/nachhaltigkeit-esg">https://www.erstegroup.com/de/ueber-uns/nachhaltigkeit-esg</a>
	2-24 Embedding policy commitments for responsible business conduct	p. 60-66				
	2-25 Processes to remediate negative impacts	p. 60-66				
2-26 Mechanisms for seeking advice and raising concerns	p. 60-66					

GRI Standard	Disclosure	Location	Omission			Remark
			Requirement(s) omitted	Reason	Explanation	
GRI 2: General disclosures 2021	2-27 Compliance with Laws and Regulations					There were no significant penalties in 2023 as a result of non-compliance with social, economic and environmental laws and regulations.
	2-28 Membership in 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 Division), ÖVFA (Österreichische Vereinigung für Finanzanalyse und Asset Management), BWG (Bankwissenschaftliche Gesellschaft), WIFO (Wirtschaftsforschungsinstitut Österreich), Österreichische Industriellenvereinigung (IV), 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 significant 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 Czechia
	2-29 Approach to stakeholder engagement	p. 11				
	2-30 Collective bargaining agreements	p. 39-40				

GRI Standard	Disclosure	Location	Omission			Remark	
			Requirement(s) omitted	Reason	Explanation		
<b>Material Topics</b>							
GRI 3: Material topics in 2021	3-1 Process to determine material topics	p. 3-4					
	3-2 List of material topics	p. 4					
<b>Climate and Environment - Financed Emissions</b>							
GRI 3: Financed emissions	3-3 Management of material topics	p. 12-22					
<b>Climate and Environment - Sustainable Finance and Investments</b>							
GRI 3: Sustainable financing and investments Financed emissions	3-3 Management of material topics	p. 22-28					
<b>Climate and Environment - Ecological Impacts of Banking Operations</b>							
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 28-33					
GRI 302: Energy 2016	302-1 Energy consumption within the organization	p. 28-33	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 goals;	
	302-2 Energy consumption outside of the organization			Information is not available	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.		
	302-3 Energy Intensity	p. 28-33					
	302-4 Reduction of energy consumption	p. 28-33				TCFD Metrics and Goals	
	302-5 Reduction of energy requirements for products and services				Not applicable	Our products are intangible and therefore do not require energy.	
GRI 305: Emissions 2016	305-1 Direct (scope 1) GHG emissions	p. 28-33	c. Biogenic CO2 emissions in tonnes of CO2 equivalent	Not applicable	No biogenic emissions are emitted	TCFD Metrics and Goals	
	305-2 Energy Indirect (scope 2) GHG emissions	p. 28-33				TCFD Metrics and Goals	
	305-3 Other indirect (scope 3) emissions	p. 28-33	c. Biogenic CO2 emissions in tonnes of CO2 equivalent	Not applicable	No biogenic emissions are emitted		
	305-4 GHG emissions intensity	p. 28-33					
	305-5 Reduction of GHG emissions	p. 28-33					
	305-6 Emissions of ozone depleting Substances (ODS)				Not applicable	Not applicable due to the nature of our business.	
	305-7 Nitrogen oxides (NOx), sulphur oxides (SOx) and other significant air emissions				Not applicable	Not applicable due to the nature of our business.	

GRI Standard	Disclosure	Location	Omission			Remarks
			Requirement(s) omitted	Reason	Explanation	
<b>Our Employees- Diversity and Inclusion</b>						
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 35-39				
GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees	p. 38 and CG Report	405-1 b)	b) Information unavailable	b) Figures were not collected.	
GRI 405: Diversity and equal opportunity 2016	405-2 Ratio of basic salary and remuneration of women to men	p.36		Data not complete	Gender Pay Gap project ongoing	
GRI 406 Anti-Discrimination 2016	406 -1 Non-discrimination	p. 36-37				
<b>Our employees – Occupational health and work-life balance</b>						
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 40-43				
GRI 403: Occupational Health and Safety 2018	403-1 Occupational Health and safety management system	p.41-42				
	403-2 Hazard Identification, risk assessment, and Incident Investigation	p. 40-43				
	403-3 Occupational health services	p. 41-42				
	403-4 Worker participation,, consultation and communication on occupational health and safety	p. 41				
	403-5 Worker training on occupational health and safety	p. 42				
	403-6 Promotion of worker health	p. 40-43				
	403-7 Prevention and mitigation of occupational health and safety impacts linked directly to business relationships	p. 40-43				
	403-8 Workers covered by an occupational health and safety management system	p.40				
	403-9 Work-related injuries	p.43				
	403-10 Work-related ill health	p.43				

GRI Standard	Disclosure	Location	Omission			Remarks
			Requirement(s) omitted	Reason	Explanation	
<b>Our Employees - Attractiveness for Talents</b>						
<b>GRI 3: Material topics in 2021</b>	3-3 Management of material topics	p. 43-47				
<b>GRI 401: Employment 2016</b>	401-1 New employee hires and employee turnover	p. 45-46				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees			Not applicable	Benefits are provided to all employees	
	401-3 Parental leave	p. 43	401-3 d and e	No data available	Data was not collected	
<b>GRI 404 Training and education 2016</b>	404-1 Average hours on training per year and employee	p. 44	ii) Employee category	No data available	Data was not collected	
	404-2 Programs for upgrading the skills of employees and transition assistance programs	p. 45				
	404-3 Percentage of employees receiving regular performance and career development reviews	p. 45				

GRI Standard	Disclosure	Location	Omission		
			Requirement(s) omitted	Reason	Explanation
<b>Our Customers - Customer Satisfaction</b>					
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 50-53			
<b>Our customers – data security</b>					
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 47-49			
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches customer privacy and losses of customer data	p. 49			
<b>Financial inclusion and capacity building</b>					
GRI 3: Material topics in 2021	3-3 Management of material topics	p. 53-59			
<b>Business ethics - Anti-Corruption</b>					
GRI 205: Anti-Corruption 2016	205-1 Operations assessed for risks related to corruption		205-1 a. Total number and percentage of operations assessed for risks related to corruption.	Information is not available	Data will only be available to internal committees after the presentation of compliance annual reports.
	205-2 Communication and training on anti-corruption policies and procedures			Information is not available	Data is not available in this form
	205-3 Confirmed incidents of corruption and measures taken	p. 63			
<b>Business ethics</b>					
GRI 206: Anti-Competitive Conduct 2016	206-1 Legal actions for anti-competitive behaviour, anti-trust and monopoly formation				In 2023 no legal action for anti-competitive behavior, anti-trust, or monopoly practices were initiated against Erste Group Bank AG. One new proceeding was initiated with a dawn raid performed by the respective Competition Authority. Therefor three cases are pending. We do not expect these cases to lead to any fines or sanctions that would have a material effect on Erste Group..