



SLOVENSKÁ 
sporiteľňa

Sustainability Report

2023

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About our bank



Registered office:

Tomášikova 48,
832 37 Bratislava,
Slovak Republic



Registration details:

Commercial Register of the
District Court Bratislava III,
Company ID: 00151653,
Section: Sa, file no. 601/B



Shareholders:

100% share in registered capital — Erste Group Bank AG having its registered office at Am Belvedere, 1010, Vienna, Austria



Scope of business:

Universal bank with wide range of services for retail and corporate clients



Number of clients:

Nearly 2,000,000 clients in retail and corporate banking



Profit:

Net profit for 2023 after taxation, deductions and other fees — EUR 309.1 million

Contact persons



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Foreword by the Chief Executive Officer

The future is sustainable

Our goal is to hand over this country to future generations in better condition than we received it. This is also why the holistic application of the principle of sustainability has become ingrained in how we go about our daily business. We are conscious of our responsibility towards society, so now, for the second time, we are mapping our steps on the path towards a better, sustainable future through our Sustainability Report.

So that everyone understands us

We have long strived to reflect upon the needs of our clients when creating our products and services. To create products and services that are accessible, simple and understandable. In 2023, we decided to do away with obsolete corporate language and talk to our clients in a way that is understandable, affable and open. I believe that you too will enjoy the new tone of our voice that has become a part of our friendly and fair communication. After all, those times when a bank evoked the thought of a bureaucratic machine are long since behind us.

Support for gender equality

In 2023, we adopted new aims in the area of gender equality. We made strides in improving measurability and transparency in evaluating diversity and inclusion in our workplaces. We started a project for establishing our own nursery school in an effort to help facilitate the return of parents from maternity or family leave. We want our employees, both male and female, to learn to more efficiently harmonize their work and private lives. Sometimes, however, work and private life are inseparable. This is all the more relevant in terms of domestic violence, so we have adopted a new policy on domestic violence prevention. I am convinced that it is our obligation to lend a helping hand to all our employees who experience violence.

We live by community organizing

We have a long history of trying to increase the involvement of our employees. We want to build a working culture that is open and respectful. For this reason and more, I am quite pleased that the involvement of our employees is also seen in community

organizing. We have multiple employee groups and communities at our work places who organize various activities and engage in multiple initiatives. I am greatly appreciative of the *Bútlavé vrby* project, wherein our colleagues selflessly provide psychological help and support to our employees in need.

Online security is a priority

Each year, we strive to improve and introduce innovations that make the client experience not only better and of higher quality, but also more secure. I am glad that besides the great success in preventing fraud in the online space or when paying by card, we are also educating our clients all the more to know how to assess a risky situation and safely use their card or online banking.


As for climate change

I am proud to say we have achieved a major milestone in financing green and sustainable projects – we have issued green bonds valuing over EUR 1 billion. Besides this, we were bestowed with the *Global Capital Covered Bonds Award* for our issuing of a green covered bond. This success energizes us and motivates us to keep with our efforts on into the future.

We realize that the green transformation of our corporate clients will not be a simple task, so we have to lead by example. At our headquarters, we installed a heat pump and we launched the initiative for offices without plastic.

We have also advanced in fulfilling our commitment— Net Zero portfolio until 2050, and in 2023, we adopted the ESG strategy, a part of which is also the so-called decarbonization roadmaps for selected sectors. Thanks to them, not only we, but also those who come after us, will continue along the path towards financing a sustainable future.

And don't forget, the future is yours!



Peter Krutil

Chairman of the Board of Directors and Chief Executive Officer

Principles of creating our Sustainability Report

Basic information regarding our report

It maps and assesses exclusively the activity of — **Slovenská sporiteľňa, a. s.** (the “bank”) in 2023 in Slovakia. This does not apply to the part Climate change and the environment, which, in line with the recommendations of the TCFD (Task Force on Climate Related Financial Disclosures), also includes subsidiaries:

- LANED, a. s., having its registered office at Tomášikova 48, 832 71 Bratislava, Company ID No.: 35 918 918
- SLSP Seed Starter, s.r.o., having its registered office at Tomášikova 48, 831 04 Bratislava, Company ID No.: 54 736 196
- SLSP Social Finance, s.r.o., having its registered office at Tomášikova 48, 832 01 Bratislava, Company ID No.: 52 840 107
- Procurement Services SK, s.r.o., having its registered office at Tomášikova 48, 832 75 Bratislava, Company ID No.: 36 721 972

The aforementioned consolidation represents a change in **reporting as compared to 2022**. We prepare the report regularly each year and we publish it on our website www.slsp.sk.

This report does not replace disclosure of non-financial information pursuant to Act No. 431/2002 Coll., on accounting, as amended. We duly fulfilled this obligation by means of the consolidated reporting of our parent company, Erste Group Bank AG.

The Board of Directors of our Bank took note of the report.

It is not however assessed by an external auditor, and no third-party opinion has elaborated on it.

Language of our report

We realize that persons reading the text of our report vary in genders and gender identities. We consider use of **gender-sensitive language** to be a condition for open and respectful communication. Our effort is to eliminate the use of generic masculine, so you will find in the text gender-neutral terms and dual forms.

In cases where use of gender-sensitive language could impact the **clarity and intelligibility of the text** of our report, we apply the masculine gender. In such cases, designation in the masculine form indicates and includes persons of both the masculine and feminine genders.

Methodology of our report

We have prepared our Sustainability Report in accordance with the standards of the Global Reporting Initiative (GRI) for complex reporting in the area of sustainability. The complete overview of all GRI standards reported in our report are provided in Appendix no. 2. Here you will also find information whose publication was omitted, including the justification.

When preparing this report, we also considered the European Sustainability Reporting Standards (ESRS), however our report does not represent information reporting in accordance with the Corporate Sustainability Reporting Directive (CSRD).

Our report also refers to the **2030 Agenda for Sustainable Development**. Through our activity, we contribute to the fulfillment of ten Sustainable Development Goals (SDG).

Identification of material topics

The selection of material topics that our report discussed is based on true and potential impacts that exist in the world around us.

When assessing our true and potential impacts, we considered our banking strategy, activity and area in which we do business; the size and character of our employees; the clientele as well as the value chain; the status and trends in the area of sustainability in Slovakia today; relating legislation, policies, action plans and other non-binding documents.

Besides our own knowledge and experience in sustainability, we also considered topics that our competition sees as important. Another part of the basis for determining material topics was the results of the participative process.

Through individual interviews, group discussions, and research, we included certain stakeholders in the determination of material topics, including our employees, retail clients, associations of which we are members, our Supervisory Board, and our parent company Erste Group. Based on **the results of this process**, we classified the most meaningful real and potential impacts into thematic units that form the backbone of our report.



Climate change and the environment

- Environment
- Climate change



Work environment and culture

- Diversity and inclusion
- Working conditions and harmonization



Corporate social responsibility

- Social inclusion and the fight against poverty
- Client care



Well-managed company



What does sustainability mean to us?

GRI 2-23, 24, 29

We believe that a sustainable future begins by the courage to take the first step. We took that step and set out on a path for a better — a sustainable future for all equally. We want future generations to live in a quality and healthy environment with sufficient resources, in an economically developed nation without gender and social inequality.

Sustainability is for us a complex commitment

We realize that in building a sustainable future, we play a key role. However, building it is complex, which is also why we have adopted a set of policies and strategies that guide the implementation of our commitments in the areas of environmental protection and climate change, working conditions and employment rights, supporting affected communities, building the financial health of our clients, and managing the company.

Our Board of Directors has taken into account the fulfillment of our sustainability goals in its key performance indicators, to which their remuneration is also bound. In the framework of the Board of Directors, a Chief Sustainability Officer has been appointed, and our Strategy and Customer Experience Department has a **Sustainability Manager and ESG Team** responsible for coordinating individual activities in the area of sustainability and closely cooperating with other ESG specialists working across the entire bank in various areas.

As a bank, we have an important influence all across society, and that is why it is key for us to **engage stakeholders** in the process of determining strategic priorities or implementing individual measures aimed at supporting sustainability. Based on our influences on society as well as the **ESG strategy**, we consider our stakeholders to be especially:

- our parent company Erste Group Bank AG,
- our employees,
- our clients,
- associations and organizations of which are members,
- affected communities.

We mainly engage our stakeholders through various research, group discussions or events.

We are a financial partner for sustainable life and enterprising

Prosperity and satisfaction of our clients form an inseparable part of our success. We want to accompany them on their way to a better future, and not only by means of direct financing, but also by providing quality consultation and services.

We strive to build the **financial health** of our clients through a wide range of products and services that are available, safe, transparent and environmentally responsible.

We take a holistic approach to our clients' financial health. We want them to understand their finances, to know how to manage them efficiently and plan their futures based on this. We try to educate them on how to keep their finances under control, to easily meet their financial goals, to fulfill all of their financial obligations and handle even unexpected life situations without burnout or stress.

Our sustainability strategy

- We try to be an example and leader in green transformation.
- We support the redirection of financial flows towards fulfillment of environmental goals of the EU (climate change mitigation and adaptation, protection of biodiversity, etc.).
- We support social inclusion by means of building financial health and financial literacy.
- We fight poverty by means of our affordable housing programs.
- As an employer, we try to remove gender inequality and thereby build a more just society and strong economy.



90 % green electricity by
2023



300,000 planted trees by
2025



200,000 financially educa-
ted young people by **2025**



1.000 disadvantaged
persons with a roof over their
heads by **2025**



25 % green loans in the
company portfolio by **2026**



15 % green mortgages by
2027



30 % women on the Board of
Directors and the Supervisory
Board of our bank by **2028**.



100 % share of electric ve-
hicles in our fleet by **2030**.



NET ZERO operations by
2030 and portfolio by
2050.



Environment and climate change

Environmental protection

We realize that our activities have a direct and indirect impact on our surroundings and the environment in which we live. As part of our strategy, we have therefore begun to implement various measures to decrease our environmental impact. We finance technologies that aid in resolving today's environmental problems and support communities through our environmental and social programs.

We have a new ESG strategy

In 2023, we broke our goals down into detail and began drawing a new path towards sustainability. We have adopted a **new strategy**, thanks to which we will be able to implement more effectively our longstanding yet renewed goals in the area of environmental protection and the mitigation of the negative impacts of climate change.

It is a strategy that takes into account not only our efforts towards corporate clients but also internally towards our own operations and employees, whose behavior can be a significant factor in fulfilling our commitments .

We are aware that the polluted environment, as well as the increasing negative impacts of climate change (e.g. prolonged heat waves and other weather fluctuations), can have serious negative effects on our employees and their well-being.

Support of our employees on the path to sustainability

We strive not only **to raise awareness among our employees about ESG**, sustainability and other related topics, but also to support them in the interest of "green topics" or to incorporate knowledge from the area of the impact of the environment and climate change on health and quality of life into human resources management.

In 2023, a **green employee group** was established in the bank, which organized multiple events including celebrations of **Earth Day**.

We also organized the first so-called **swap** of unneeded items and workshops on up-cycling. We started a new initiative "**Offices without plastic**", wherein we want to completely remove the use of plastic bottles and single-use plastic containers for food in our canteen or when using catering services.



MATEJ BAŠTÁK

Head of the Strategic Research Department

"We like challenges in our bank. And the new ESG reporting is definitely one of the greatest challenges in the past few years. The CSRD directive is a groundbreaking attempt to unify non-financial reporting, which forms the basis for consequent management of the gradual transformation to a low-emission economy. Quality data in this case are indispensable, and of course we too are responsible for their preparation. But I perceive perhaps even more intensively the fact that even our clients will have to report, and we naturally want to assist them with this."

We are preparing for the largest data training in Europe

Even though we are already used to various reporting obligations in our bank and fulfilling them properly, on time and in high quality, 2023 was a year marked by preparations for new reporting according to the **Corporate Sustainability Reporting Directive (CSRD)**.

Within the framework of the bank, we connected multiple stakeholders and **increased their technical and human resource capacities** in the area of ESG. We examined the data architecture and opportunities for automation, and identified potential gaps in reporting.

We are gradually moving to a circular economy

Waste management is a key part of any effort to protect the environment and to transition to a circular economy and sustainable growth. In our bank, we have an effective waste sorting system in all our buildings, from headquarters down to the last branch.

We strive to constantly improve our processes and minimize the amount of generated waste as much as possible. We consider our biggest weakness to be the insufficient measurement of the amount of produced waste (which is caused by the current legislative and technical conditions of waste collection).

However, we believe that in the future, we will know how to precisely measure all types of generated waste, and we will rely all the less on estimates, especially in terms of mixed municipal waste.

Upon our transition to a circular economy, we are greatly **assisted by automation and digitalization** of multiple processes all across the bank. This also projects into our consumption of office paper,

which, compared with last year, significantly fell by more than 28% as opposed to 2022. Moreover, use of recycled paper across the bank remains high, at a level of up to 99.9%.

Our other activities aimed at supporting the circular economy in the long term include the creation of collection points for various materials, e.g. used brushes, flash lights and cigarette butts. These are then handed in for secondary use to our partners.

Also in support of the circular economy, we are contributing with our **ECO card program**. We produce payment cards from recycled and easily recyclable material. We have collection points in our branches where clients can hand in expired or damaged payment cards, which then go for further processing. We have extended the card validity to four years, by which we further reduce the amount of waste produced during their production.

As an active member of the organization **Circular Slovakia**, we try to share our experience and know-how in the area of sustainability with other members, or bring what are for us new and tested measures in the area of the circular economy for our operation.

Development of paper consumption in our bank in the years 2018-2023*

	2018	2019	2020	2021	2022	2023
Σ [kg]	108,693	101,088	71,838	60,363	63,368	45,193
μ [kg/FTE]	26.57	24.84	19.12	16.62	17.73	12.88

* In 2022, the increase in paper consumption was mainly caused by a sharp increase in mortgage sales and a lower proportion of home office work following the COVID-19 pandemic.

Our approach to reporting in the area of environmental protection and climate change



Effective management of the impacts and risks



Quality data, measuring and automation



Compliance with valid legal regulations



Monitoring trends through the sustainability optic



Constant increase in technical capacities

We support protection of nature and biodiversity

We believe that protecting nature requires active measures at various levels, so we support diverse projects.

Over 2022 to 2025, we pledged to plant in Slovakia **300,000 trees** in cooperation with the state enterprise Forests of the Slovak Republic. We already succeeded in meeting this goal in 2023. We continue however in supporting the organization Ekopolis and the project **We are planting the future**. The main idea behind the program is to support a return to functional greenery in settlements and open terrain, especially at places where this greenery has been disrupted.

To support urban pollinators, we continued this year as well in cooperation with the **Živica Environmental and Ethical Education Centre** and provided a bee sanctuary at our headquarters building. We increased the planting of further flowering plants that provide them with food and installed an insect house.

Legacy for the future

The Slovenská sporiteľňa Foundation in 2023 distributed in the framework of the granted program **For the Future** up to **EUR 250,000**. In 2023, interest in funding from our grant program doubled. Up to 21 projects have received a financial contribution ranging from EUR 10,000 to EUR 15,000. Grant recipients greatly varied, including twelve civic associations, seven municipalities, one university and one ecclesiastical organization.

The second year of the grant also focused on green innovative projects or solutions. Green innovative projects have a measurable impact on sustainability, circular economy and savings on energy and natural resources. **Green solutions** mainly involved:

- **mitigating the impacts of climate change**, e.g. adaptation measures aimed of preparing our settlements for the adverse consequences of climate change;
- **improving the environment and microclimate**, e.g. planting or restoration of freely accessible large green spaces;
- **support of biodiversity**, e.g. planting biotopes for pollinators, vegetated roofs, bio belts and windbreaks in fields;
- **savings of energy and natural resources**, e.g. decreasing energy consumption by means of installing heat pumps, insulation or photovoltaics;
- **support for the circular economy**, e.g. measures in the area of recycling and waste management.



Green School

Our foundation is a partner with the environmental education and training program Green School, the aim of which is to contribute to preventing and resolving environmental issues, and bring to schools real changes in the ways of teaching.

Our goal is the enable **200,000 students** to complete this program and thereby gain knowledge and experience in one of the main topics, specifically: water, waste, energy, food, green offices, greenery and protection of nature, transportation and atmosphere.

Climate change

Climate change represents one of the greatest threats to the future of our society, and everyone should play an active role in the fight against it. As Slovakia's biggest bank, we have a fundamental impact in the transition to a low-carbon economy, especially through financing ecologically sustainable projects and reducing our own carbon footprint.

We have a systematic approach to decarbonization

To us, decarbonization is key not only for preserving acceptable conditions for life, but also for sustainability of our banking and entrepreneurial activities. And so as a part of the Erste Group, we have committed to support the goals of the Paris Agreement and actively participating in efforts to keep global warming at a level of max. 1.5 °C.

While we are taking bold milestones in the decarbonization of our own activities, in decarbonizing our own investment and lending activities, we have chosen a personal approach based on an excellent client experience that respects the needs of our corporate clients. That is because we realize that we find in our



JURAJ VILÉM

Sustainability Manager

„We endeavour to become a leader in decarbonization of the Slovak economy, and thus contribute to fulfilment of the goals of the Paris Agreement. We realize that without changes and a huge amount of hard work on the part of our corporate clients, this won't be possible. And that is one of the reasons why we offer a broad portfolio of products, custom consultation and various instruments available for use on their way to sustainability.”

portfolio various entities, which have not only different levels of knowledge management and the approach to sustainability, but are also found in different phases of their business cycle.

We want all our corporate clients, regardless of their revenue, number of employees, ownership structure or the sector in which they operate, to understand the importance of decarbonization of the economy and to have available quality banking products and services, which will facilitate the actual transformation.

We have built support transformation and decarbonization on **three basic ideas**:



WE WANT TO BE A PART OF THE SOLUTION

We have a significant impact on the environment through our credit and investment activities, as the financing of industry with high carbon intensity contributes to climate change and harms the planet. Decarbonization of our portfolio is therefore key for us to move from being part of the problem to part of the solution.



NEW BUSINESS OPPORTUNITIES

Decarbonization and transformation of industry also represents a major opportunity for us. The transition to a low-carbon economy requires substantial investments, and banks will play a key role in financing such projects.



WE ARE A RESPONSIBLE LEADER

We have a responsibility towards our customers and shareholders for efficient management of our risks. Climate change represents a significant risk for the economy and the financial system, so we must take strides as soon as possible to identify and effectively manage them. By investing in sustainable activities and decarbonization of our portfolio, we can mitigate these risks.

Our portfolio of the future is NET ZERO

In the framework of the **Net Zero Banking Alliance** initiative we have committed in harmony with our parent company Erste Group, to achieve net zero of our financed emissions, i.e. emissions of our portfolio by 2050, and we have also determined specific decarbonization goals to be met by 2030.

Based on the calculation of financed CO₂ emissions of our portfolio, we defined segments with the highest volume of financed emissions:

- energetics (heat and electricity generation),
- residential real estate -mortgages,
- commercial real estate,
- automobile manufacture,
- iron and steel.

We then also created for these sectors a so-called decarbonization roadmap.

How do we calculate greenhouse gas emissions

For calculating financed greenhouse gas emissions by means of business loans, company bonds as well as project financing, we proceed according to the PCAF methodology (**PCAF – Partnership for Carbon Accounting Financials**).

In 2023 too, we started from greenhouse gas emissions, which our corporate clients state directly, or based on estimates derived from their financial indicators and emissions factors from the PCA database.

For commercial real estate and mortgages, emissions estimates are based on building data (energy certificates and floor area), or on national averages and national emission factors. In case of projects using renewable energy resources, we assumed zero emissions.

A **detailed overview of greenhouse gas emissions** is provided in the appendix Climate change — transition risks. However, this is not an official publication of a Pillar III report, but rather only voluntary publication of its

	Units	Methodology	Scenario	Scope of emissions	Initial value		Goals			
					Year	Value	2030	% decrease	2050	% decrease
Residential RE	kgCO ₂ e/m ²	SBTi SDA	IEA B2DS	1+2	2022	65.45	36.54	-44 %	2.35	-96 %
Commercial RE	kgCO ₂ e/m ²	SBTi SDA	IEA B2DS	1+2	2022	36.38	17.22	-53 %	2.63	-93 %
Electricity generation	kgCO ₂ e/MWh	PACTA	IEA NZE2050	1+2	2022	350.3	139.4	-60 %	22.9	-93 %
Generation of heat and steam	tCO ₂ e	SBTi AC	IEA NZE2050	1+2	2022	371.2	242.7	-35 %	1.94	-99 %
Automobile manufacturing	gCO ₂ e/km	PACTA	IEA NZE2050	1+2+3	2023	182.00	99.00	-46 %	24.0	-87 %
Iron and steel manufacturing	tCO ₂ e/t _{ocel}	PACTA	IEA NZE2050	1+2	2023	1.38	0.57	-59 %	0.16	-88 %

Goal 1,75 °C



Commercial real estate



Residential real estate



Heat and steam generation

Goal 1,5 °C



Electricity generation



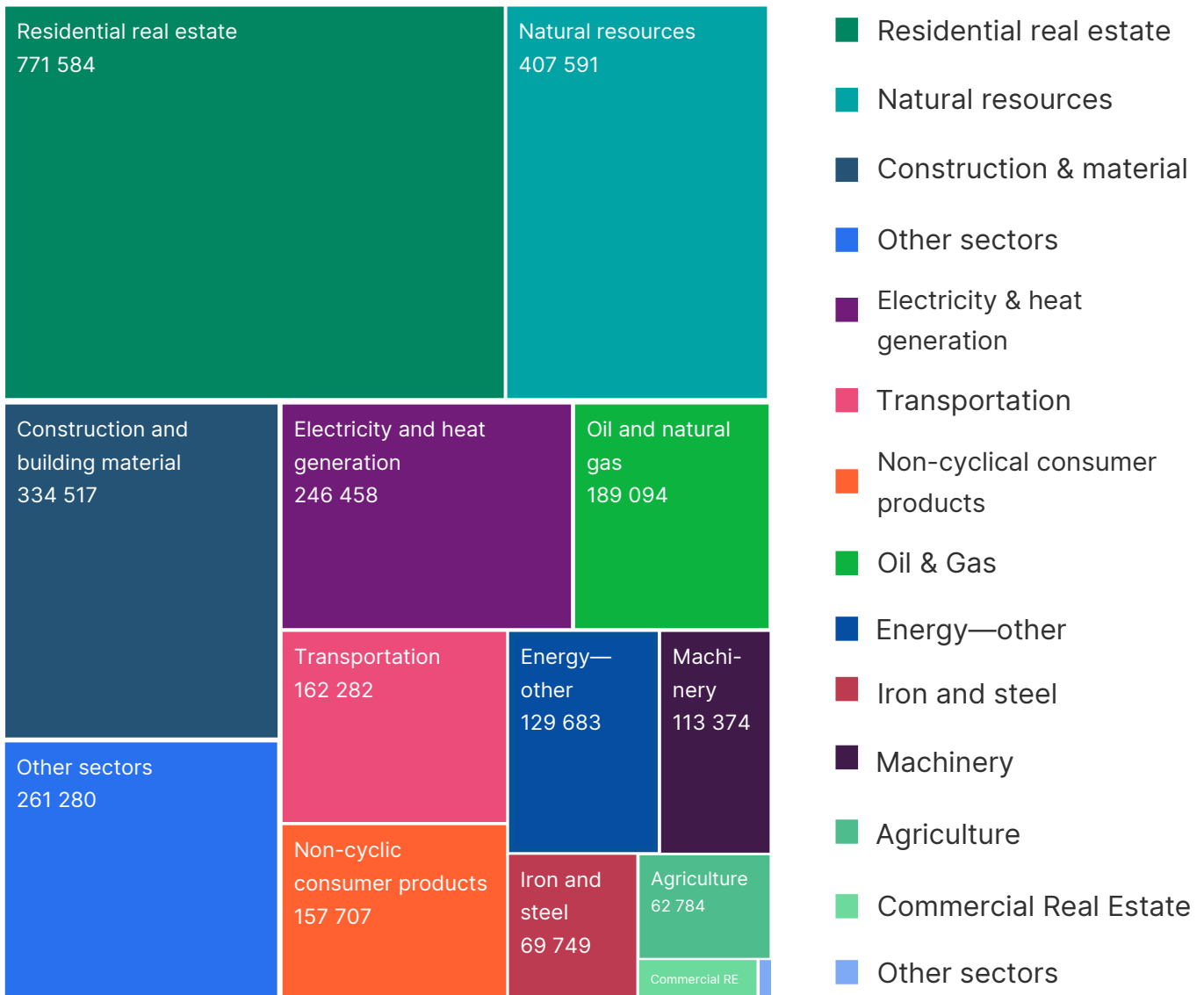
Automobile manufacturing



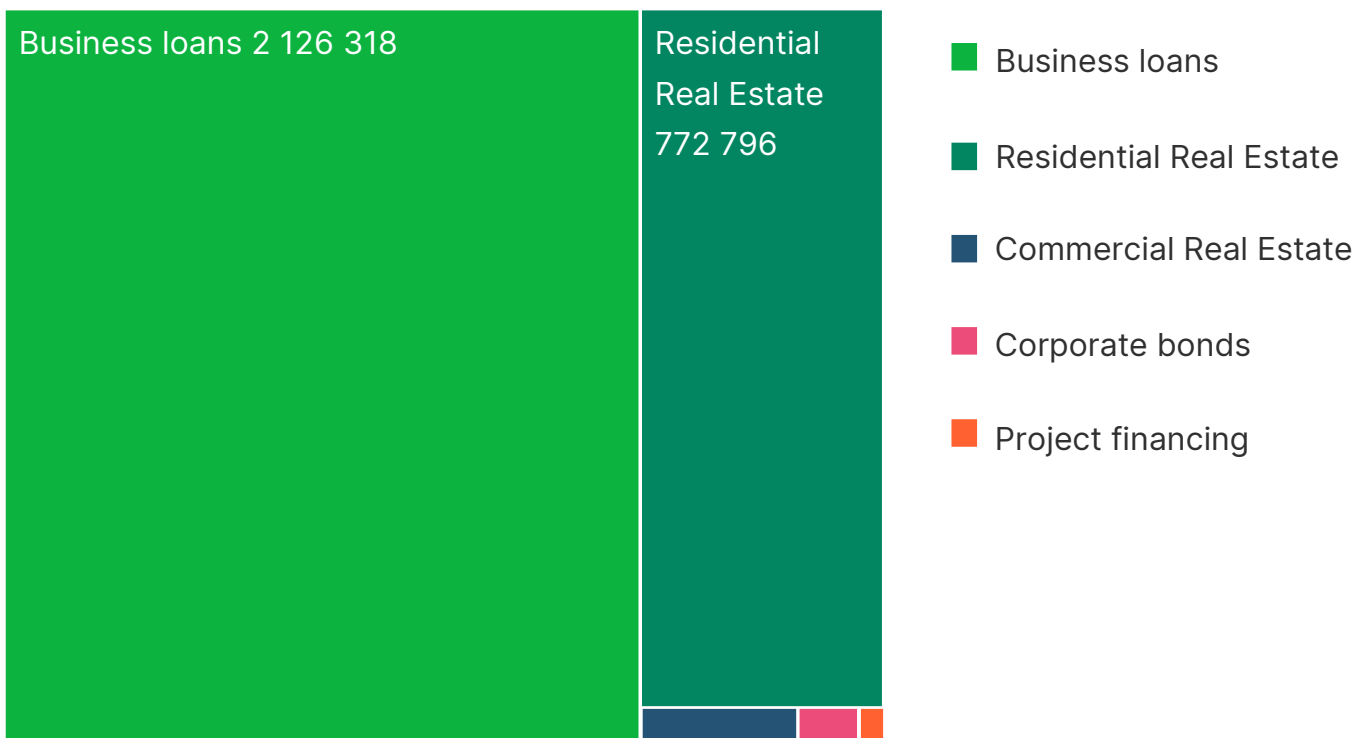
Iron and steel manufacturing

Decarbonization roadmaps of our portfolio are closely bound to fulfilment of climate obligations of the European Union and the Slovak Republic.

Financed greenhouse gas emissions in 2023 (t CO₂e) by segment



Financed greenhouse gas emissions in 2023 (t CO₂e) by module



We are approaching carbon neutrality in our operations

The greatest potential for reducing greenhouse gas emissions for us lies in the transition to renewable sources of electricity, improving the energy efficiency of the spaces used and increasing the share of emission-free vehicles in the vehicle fleet.

When adopting and implementing new measures, we start from:

- **Decreasing** our Scope 1 a Scope 2 emissions **by 80 %** in comparison with 2017 (base year) by 2030.
- Replacing our vehicle fleet so that the overall **share of electric vehicles** by 2030 would reach **100 %**.

Besides the transition to renewable energy resources, we also focus on better energy efficiency of our utilized facilities. In 2023, we completed modification of the heating and cooling system in our headquarters building in Bratislava.

By using the waste heat from the server room and **installing a heat pump**, we decreased natural gas consumption in the headquarters building by 48%, meanwhile we reduced natural gas consumption in 2023 down to a third of what was consumed in 2017.



We are decreasing consumption of electricity

For us, electricity consumption is a meaningful indicator when assessing our progress in fulfilling our goal of carbon neutrality of our operations. We consider as the most important variable during our annual assessment not only the actual consumption of electricity at our operations, but also the origin of electricity.

Thanks to a detailed analysis of consumption and the gradual introduction of measures, we managed to significantly reduce the consumption of electricity. We managed to reduce **total energy consumption** from the original 38,866 MWh in 2017 to 22,741 MWh in 2023, i.e. **by 41%**.

In 2023, we purchased all our electricity for our operations from renewable sources. In addition, we uphold the following **basic rules of economizing electricity**:



Disconnection of non-essential electrical circuits when encoding an object



Replacement of the original lighting with LED



Switching off lighting in facilities and restrooms by sensor



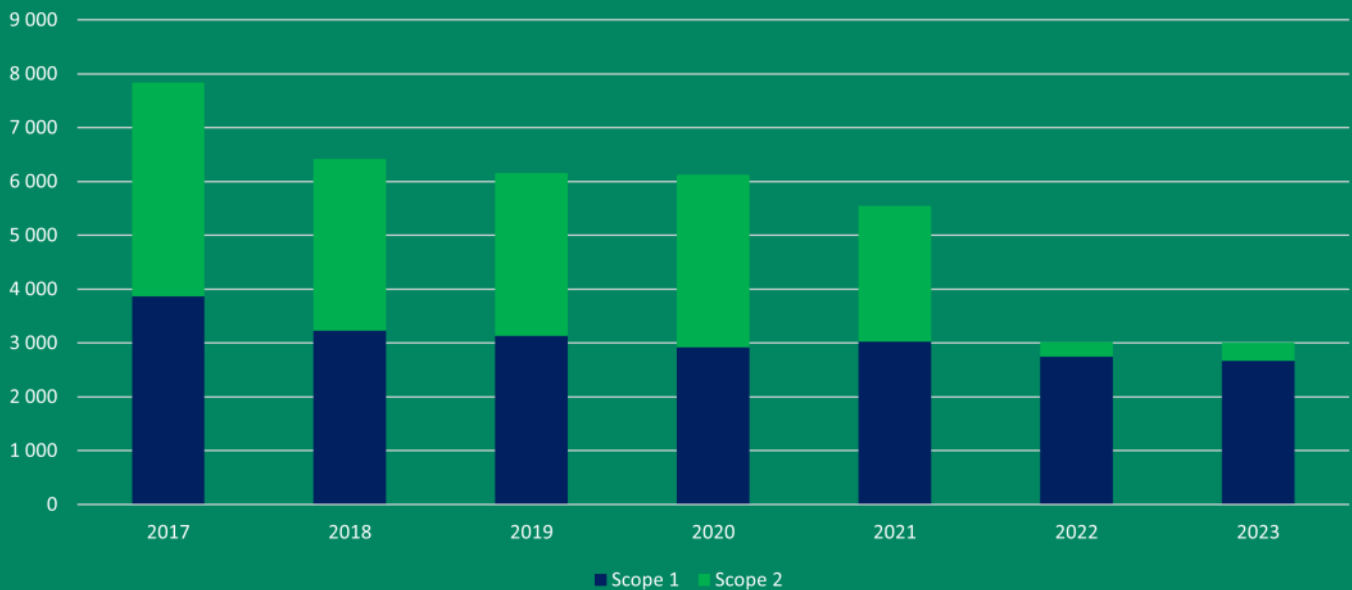
Replacement of electrical heating for a more efficient method



Annual check of the correct setting of control systems of technologies in buildings



Greenhouse gas emissions in the years 2017—2023 [t CO₂e]



The reduction in greenhouse gas emissions Scope 1 and Scope 2 in comparison with the base year of 2017 went from the original 7,833 tCO₂e to 3,006 tCO₂e in 2023, i.e. by 62%.

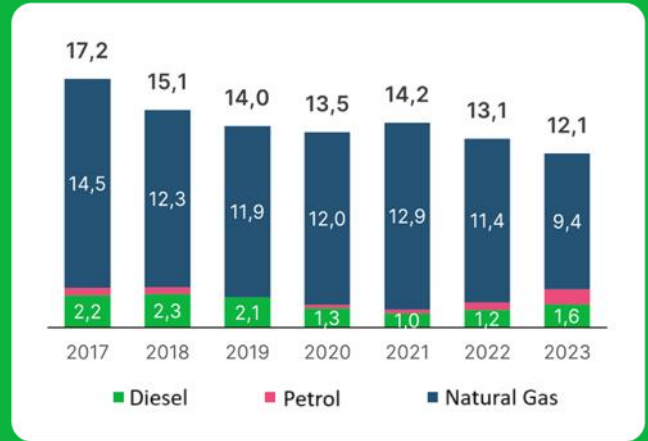
Greenhouse gas emissions of our operations in 2023

Scope 1 + 2 - total	tCO₂e	3,006
Scope 1 + 2 - total change compared to 2022	tCO₂e	-10
Scope 1 - total	tCO₂e	2,667
Heating	tCO ₂ e	1,904
Vehicle fleet	tCO ₂ e	654
Cooling and diesel emergency generators	tCO ₂ e	109
Scope 2 - total	tCO₂e	339
Electricity	tCO ₂ e	220
Central heating and cooling	tCO ₂ e	119
Scope 3 - total	tCO₂e	4,019
3.1. Purchased goods and services	tCO ₂ e	381
3.2. Capital assets	tCO ₂ e	91
3.3. Activities relating to fuels and energy	tCO ₂ e	584
3.4. Transportation and distribution	tCO ₂ e	785
3.5. Produced waste in operations	tCO ₂ e	77
3.6. Business travels	tCO ₂ e	389
3.7. Attendance of employees	tCO ₂ e	1,712
Scope 1 + 2 + 3 - total	tCO₂e	7,021
Scope 1 + 2 + 3 per employee	tCO₂e/FTE	2.0

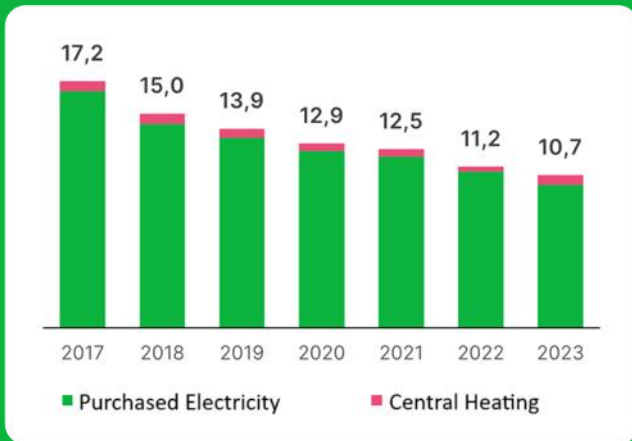
Energy consumption in years [GWh]



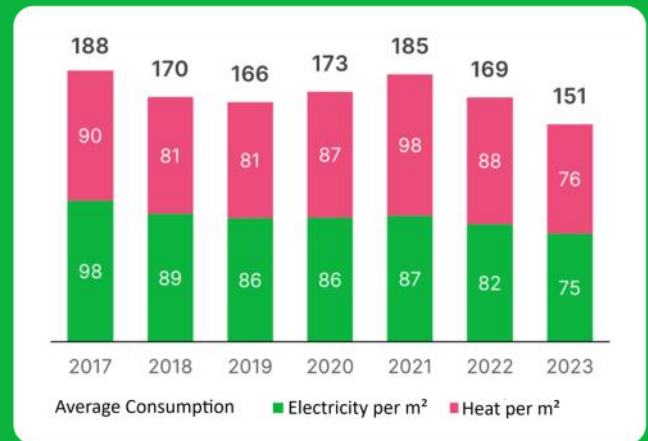
Consumption of fuels from non-renewable resources [GWh]



Purchased energy [GWh]



Average energy consumption [kWh/m²]



		2017	2018	2019	2020	2021	2022	2023
Total energy consumption	MWh	38,666	30,061	27,866	26,399	26,665	24,341	22,741
Consumption of fuels from non-renewable	MWh	17,235	15,084	13,970	13,547	14,197	13,094	12,064
Diesel	MWh	2,244	2,331	2,097	1,342	998	1,212	1,610
Petrol	MWh	497	441	0	226	260	531	1,057
Natural gas	MWh	14,494	12,312	11,874	11,978	12,939	11,351	9,397
LPG	MWh	0	0	0	0	0	0	0
Heating oil	MWh	0	0	0	0	0	0	0
Consumption of fuels from renewable	MWh	0	0	0	0	0	0	0
Purchased energy	MWh	17,201	14,951	13,892	12,851	12,466	11,242	10,651
Purchased electricity	MWh	16,507	14,230	13,272	12,328	11,961	10,891	9,986
Central heating	MWh	694	721	621	523	505	351	665
Central cooling	MWh	0	0	0	0	0	0	0
Electricity from own resources	MWh	0	0	0	0	0	0	0
Average electricity consumption per m²	kWh/m ²	98	89	86	86	87	82	75
Average heat consumption per m²	kWh/m ²	90	81	81	87	98	88	76

We are always on the move

The transition to clean transport is essential not only for the reduction of greenhouse gas emissions, but also for strong improvement in the quality of the air we breathe. Air pollution caused by traffic negatively impacts people's health and constitutes one of the leading causes of premature death in Europe. Momentarily, as in 2023, 100% of fuels consumed for transport comes from non-renewable resources.

However, we are committed to transitioning to **emission-free transport**. Our goal is to gradually replace our entire fleet with zero-emission vehicles by 2030.

In 2023, we substantially increased the number of **electric vehicles**, which by the end of 2023 formed 18% of our vehicle fleet.

In light of the increasing number of electric vehicles, we focused on **breaking down prejudices towards e-mobility** among employees. Many of them had no previous experience with electro-mobility, so they preferred cars with combustion engines. Increase in the number of electrical vehicles in our fleet (from 2% to 18%) however required **complex awareness regarding e-mobility**.

We focused on increasing awareness of what electric vehicle to use, but also on dispelling myths and prejudices affiliated with these vehicles. This was positively reflected in the increase in interest in electric vehicles and their use on business trips across Slovakia.

At the same time, we have added charging stations to some of our locations so that our employees can comfortably charge their electric vehicles while at work.



We support our employees also in the use of ecologically friendly transportation means on their way to work, so for several years now, we have been involved in the campaign **To Work by Bicycle**. To ensure our cyclists greater comfort, we created a protected bike parking area.

During the campaign **To Work by Bicycle**, we took 1,535 rides and cycled 14,556 km together, and in doing so saved roughly

4.9 ton CO₂



We are investing in the future

For this reason, the European Union adopted the Taxonomy Regulation (EU) 2020/852, which is to define which economic activities contribute to achieving the environmental goals of the European Union.

The transition to a low-carbon economy that uses resources efficiently and the subsequent achievement of the goal of a climate-neutral Europe by 2050 will require the fusion of private capital with public expenditures and their channelling into sustainable investments.

We perceive the provision of finances for the ecological transition as paramount. We have adopted regulations by which we assess conformity of financed activities with European Union Taxonomy:

- Group’s Sustainable Finance Framework (SFF),
- Sustainable Finance Guidelines.

In addition, as the largest bank in Slovakia, we want to bring our clients solutions that will help them reduce their negative environmental influences, save money and improve their financial health. To reach these goals, we prepared products in 2023 that help them decrease especially the energy demands of their housing on into the future.

Sustainable investment for everyone

The aim of sustainable investment is to create long-term financial revenue, contribute to sustainable development and resolve such urgent global challenges as climate change, social inequality and the worsening quality of the environment.

In the framework of creating their financial plan and building financial health, besides classic investments, we are also actively offering sustainable investments. It may be simple to invest also by means of our application George for example in:

- Responsible Investment Fund,
- ESG Divident Shares Fund.

Guarantee programs

Through special loan programs that utilize financial instruments of the state or of the European Union, our bank finances sustainable projects with demonstrably positive social impacts, and beneficial impacts on the environment and the climate.



MAREK ROHÁČEK

Lab Lead, Corporate Financing

“Here in Slovenská sporiteľňa, we want to be a leader in the area of financing green investments. We believe that such investments may create a fruitful competitive advantage in the coming years. In support of activities in respect to sustainability, we therefore add to our product portfolio new preferential financing products for corporations and self-governments, but also for management companies of residential buildings. Clients therefore have the possibility of obtaining an attractive interest rate or discounts on surcharges.”

For example, for several years we have provided loans aimed at improving the energy efficiency of residential buildings.

We are currently preparing special new programs in cooperation with international financial institutions, for example from the group of the European Investment Bank (EIB), focused on sustainable infrastructure and green financing.

Eco loan for energy efficiency



For corporate clients, we have prepared a loan designated for financing the installation of renewable energy resources and for purchasing electric vehicles and plug-in hybrids.

Mortgages for the Future



In order to support the consideration of the energy efficiency of buildings when dealing with the housing of our clients, we decided to offer them the Mortgage for the Future product, which favours buildings with energy classes A0 and A1.

Consumer Loan for the Future



As a cooperating bank with the program Home Recovery for the renewal of family homes from the Recovery and Resilience Plan of the Slovak Republic, we designed a product, which will help co-finance necessary measures for ensuring the increase in energy efficiency of buildings.

Green bonds

In 2021, we issued our first green bond and in 2022, as the first bank in Slovakia, the first green covered bond. At the Global Capital Covered Bonds Awards in 2023, we excelled in the category **Best Debut Deal** thanks to the issue of green covered bonds in the amount of EUR 500 mil.

For activities in the area of green covered bonds, we followed up in October 2023 with a highly successful issue of green senior bonds in the amount of EUR 300 mil. Revenues from green bonds are allocated to green residential and green commercial real estate by means of existing and new financing.

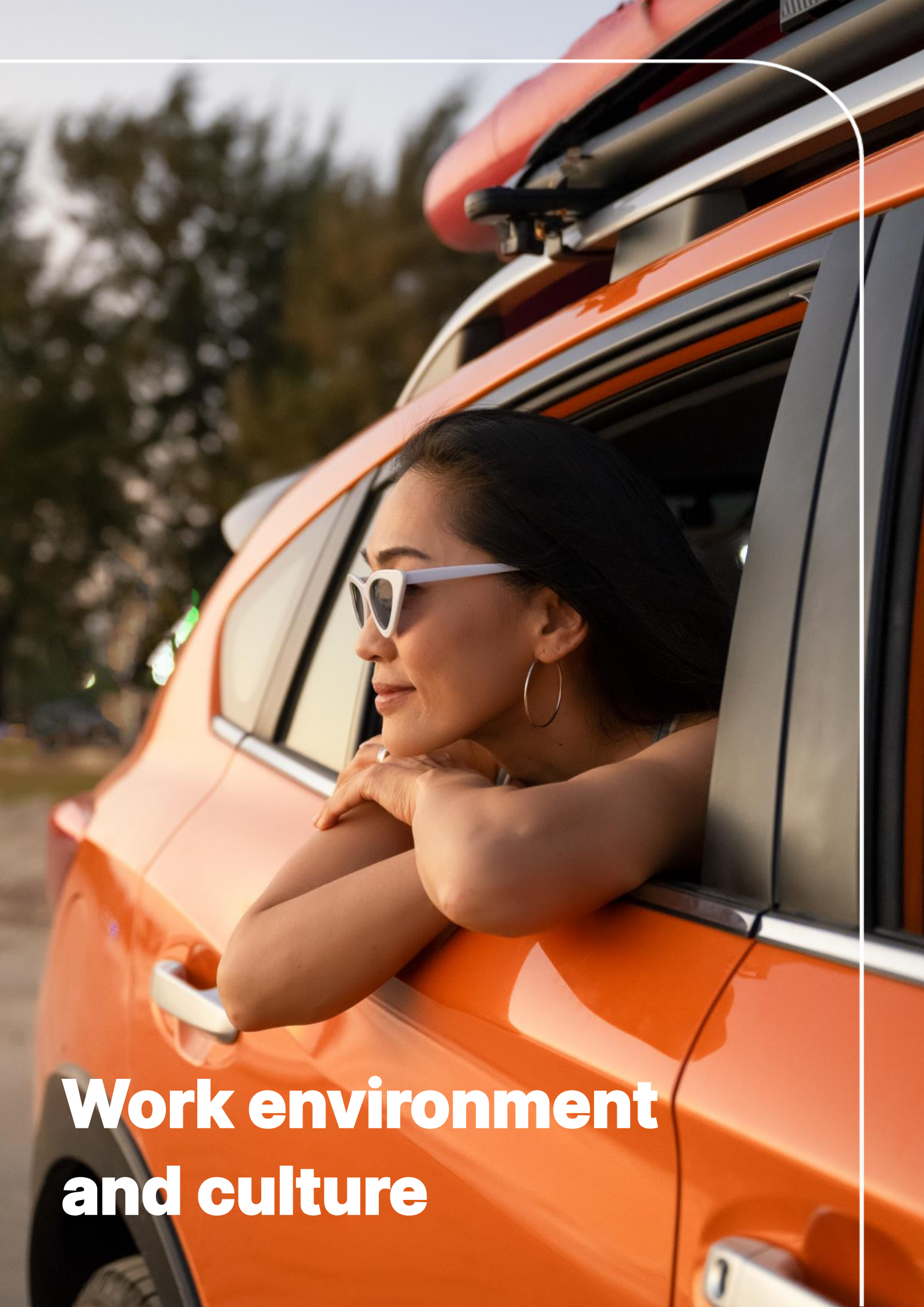
Green residential real estate include family homes and flats in residential buildings with the energy certificate (EPC) class A (A0/A1), or those belonging among the top 15% energy-efficient buildings in Slovakia. Also in this category are family homes that underwent major renovation or those that achieved reduction in primary energy demand by over 30%.

Green commercial real estate consists of offices and retail real estate (shopping centres) with certificates A0/ A1 and/or international certificates (BREEAM, LEED). All green loans for housing, as well as green commercial loans, are registered and accounted for in our bank.

In terms of geographic distribution, all restored residential and commercial green projects lie within Slovakia. Roughly 80% of the revenues from green bonds (in case of covered bonds 100%) was allocated to three existing projects.

Overview of all issued green bonds

ISIN	Date of issue	Maturity date	Currency	Amount of green financing
SK4000019337	16/06/21	16/06/28	EUR	154,000,000
SK4000021242	13/07/22	13/12/29	USD	57,000,000
SK4000021820	05/10/22	05/04/28	EUR	500,000,000
SK4000021994	20/10/22	20/10/25	EUR	25,000,000
AT0000A377W8	04/10/23	04/10/28	EUR	300,000,000



Work environment and culture

Diversity and inclusion

Support for diversity and inclusion is one of our strategic priorities. By building a sense of belonging, as well as an open and safe workplace where all employees can be themselves, we bolster our productivity and come up with exceptional innovations for our clients.

We have new ambitious goals in the area of gender equality

In terms of diversity and inclusion, 2023 was a year marked by multiple new projects and initiatives. We adopted a **new policy**, which, in the area of participation of women in bank management, brought with it also new goals to be met **by 2028**.

This time we monitor the representation of women at all levels of management separately, i.e. we divided the monitoring of representation of women on the Board of Directors from monitoring in senior management, and we added the goal also for the Supervisory Board.

- 30%** women on the **Supervisory Board** of our bank
- 30%** women on the **Board of Directors** of our bank
- 33%** women on the **Senior Management (B-1)**

In relation to our employees, we continue to support an open, respectful and safe workplace, support gender equality and the reconciliation of private and work life, or the inclusion of persons with disabilities.

In relation to **our clients**, we have decided in the coming period to focus primarily on protecting against unequal treatment and discrimination, to increase the availability and accessibility of our products and services, and not least of which, to support communication that is both open and respectful.

Open and respectful communication has its rules

In 2023, we in the bank dedicated ourselves to improving our communication with clients, especially in writing, or by means of our app George or the website, social networks or printed correspondences.

We all decide mainly based on visual perceptions. Written communication must be more pleasant,

more concise and clearer. We want to build a more empathetic Slovakia, **to also address women**, and think of those having difficulties understanding the text (e.g. national and ethnic minorities, foreigners, the elderly or persons with disabilities). For this reason as well, we developed a new guide **“How to write for Slovenská sporiteľňa”**.

We consider gender-sensitive language not only fair, but also as an expression of respect and a part of every empathetic company. For many long years, we have based the understandability of our texts on use of the masculine gender. In many texts, though its use is more practical, we realize that by using it, we may potentially contribute to discrimination against women. We certainly do not want for our clients to only perceive the term investor or banker as referring to men.



PETER PETÉNYI

Marketing Communication Specialist

“The new language is a part of the change of our brand identity. There are many of us who write on behalf of Slovenská sporiteľňa, so it is important for us to have a unified voice. We communicate in a friendly and open manner so that everybody would understand us. Thanks to various surveys, we know that people consider texts written the way people normally talk to be more trustworthy than texts written in stiff professional language.”

Employee structure of our bank

	Bank	Headquarters	Branch network
Total	3,540	2,021	1,519
Women	68 %	45 %	86 %
Men	32 %	55 %	14 %

	Permanent employees	Temporary employees	Full-time employment	Part-time employment	Average length of employment relationship (years)
Total	3,070	470	3,434	106	12.9
Women	68 %	68 %	67 %	87 %	14.0
Men	32 %	32 %	33 %	13 %	10.6

Age structure of the employee collective

	Up to age of 30	Age 30 - 50	Above age 50	Our average age
Total	415	2,247	878	42 years
Women	64 %	64 %	79 %	
Men	36 %	36 %	21 %	

Fluctuation in the employee collective*

	New employees			Past employees		
Total	401			515		
Women	65 %			72 %		
Men	35 %			28 %		
	Up to age 30	Age 30—50	Over age 50	Up to age 30	Age 30 - 50	Above age 50
Total	179	201	21	113	263	870

*Including going to retirement

We are increasing involvement by means of community organizing

The COVID-19 pandemic, working from home and digitalization had a major influence on **involvement of our employees**. Employee satisfaction and involvement are extremely important to us since they are a fundamental part of each work culture.

The fact that we are serious about work culture and involvement in our bank is also seen in how we regularly monitor and evaluate the involvement of our employees through surveys, discussion groups or individual interviews, and it has become part of our **banking vision "We are Creating Financial Health"**.

With a view to increasing the involvement of our employees, we in our bank support **community organizing**, networking and establishing informal relationships.

In 2023, we created for our employees the platform **Dreams Exchange**, by means of which people can engage in various employee groups and communities, become involved in volunteer activities, or fulfill dreams with the help of their colleagues.

In our bank in 2023 there were **four active employee**



ZUZANA VAJDOVÁ

Member of the female employee group

"The female employee group brings a fantastic opportunity for networking of women in the bank, creating a safe space and possibility of engaging in various activities. In the bank, we open often overlooked topics, such as domestic violence. Thanks to management's support, we are able to bring about positive changes from which we can all draw inspiration."

Women's Voices group



Ice Swimming enthusiasts



Erste Colours SK group



Yoga enthusiasts group



Green group



Cycling enthusiasts



Group of religious believers



Student club



groups and four communities. Thanks to them, we succeeded in organizing the celebration of mental health day, a campaign aimed at preventing violence, as well as several workshops focused on career and personal development, sustainability and health support.

These activities also included accompanying new employees upon their hiring, a workshop on creation of “visionboards”, planting terrariums and an upcycling workshop, a swap, cold bathing in Kuchajda Lake, a team run from the Tatras to the Danube, but also regular prayers, yoga training and dance medicine.

We support participation of women in bank management

In 2023 as well, representation of women in our bank management structure was also insufficient. For this reason, support for the career and **personal development of women** remains. Their networking and effective harmonization of work and private life remains one of our strategic priorities.

Besides support for the female employee group, our female colleagues had access to diverse workshops and educational programs. Again in 2023, we organized the women's conference Woman Spirit, which focuses on motivation, health and business.



MÁRIA VALACHYOVÁ

Head of the Strategy and Customer Experience Division

“Surveys have shown that companies with women in top management are more risk-averse in decision-making, and demonstrate higher return on capital. We therefore try to motivate women in our bank towards career growth and removing those barriers that they face along this path.”



We also supported the external conference Equal Pay Day from the workshop of the civic association Akčné ženy [Women in Action]. The aim of this conference was to open a society-wide discussion on gender wage gaps and the low representation of women in management, IT or STEM.

While in 2022 we conducted a participatory gender audit at our workplaces, focusing mainly on the employment life cycle and its application in our bank, in 2023, we conducted a gender wage gap audit in cooperation with our parent company. **The audit confirmed to us** that in our bank, we have:

- A superbly established **remuneration system** for male and female employees,
- An outstanding **catalogue of job positions**, enabling us to justify our male and female colleagues in a job position,
- A transparent system facilitating career growth for our employees.

However, the audit also showed us areas that we still need to work on. The unadjusted wage gap between women and men only confirmed that our bank needs to increase the representation of women in management, IT and analytical positions.

Career growth of our female employees is greatly influenced by the time they spend outside of work caring for children. We care about our talent, so we try to remove barriers that our employees face upon returning from maternity and family leave.

In 2023, we conducted a survey among **parents** on maternity and family leave, by which we **mapped their needs and requirements**. Based on the survey results, we decided in cooperation with an external partner **to open our own nursery school** close to our headquarters in Bratislava for children from the age of two. Our aim in 2024 will be to create a space for quality and inclusive preschool education for all children without distinction.

Representation of women in bank management

	Board of Directors	Supervisory Board	Department Director	Department Head
Total	5	6	24	93
Women	0 %	17 %	33 %	28 %
Men	100 %	83 %	67 %	72 %

Maternity and parental leave

	Maternity and/or parental leave	Paternity leave (2 weeks)	Return rate after family leave
Women	223	n/a	24 %
Men	23	34	88 %

How do we see parenting?

93%

of our parents decide to return from family leave based on the **child's preparedness and availability of preschool.**



87%

of our parents decide to return from family leave based on their **financial situation and adjustment of working conditions.**



75%

of our parents would welcome a **website** where they could find all the necessary information for parents on maternity and family leave.



53%

of our parents would welcome a **workshop for parents** aimed at a smooth return and inclusion in the workplace.



44%

our parents would welcome the **opportunity to start at a new job position** upon returning from maternity or family leave.



We are giving a chance to young people with disabilities

In 2023, we joined a program focused on employing young people with health disabilities. For the second year running, the company Alma Careers has organized the program **Profesia Lab**. This program creates space for **meaningful cooperation** between employers, community organizations and schools with the aim of increasing employment of disabled persons. The program enrolled **young people** who, after undergoing training in social and communication skills, would have the opportunity to complete one or more paid internships at participating employers, including our bank as well.

In 2023, we engaged **seven teams** in the Profesia Lab program — Social Bank, Property Management and Internal Service, Construction and Operation of Buildings, Settlement of Corporate Business, Documentation for Companies, Executions and Activities, and Strategic Analysis. We invited those interested in an internship in our bank to a **brief excursion of our workplaces**, where we tried to familiarize them with the opportunity of working in our bank, our corporate culture and or work environment.

Thanks to this program, we had the chance as well to map our deficiencies in the area of accessibility for disabled persons or in the area of recruiting young talents.

Persons with disabilities*

153

* Employees in an employment relationship with Slovenská sporiteľňa, a. s. as of 31.12.2023, where reduced work capacity exceeds 40%.



BEÁTA BABAČOVÁ

Diversity and Inclusion Manager

"Thanks to Profesia Lab, we have the chance to attract to our bank new talents and verify if our procedures upon recruiting new colleagues are inclusive, and if our workplaces provide accessibility. Up to 58% of us wish for us to take more measures aimed at inclusion of persons with disabilities at our workplaces."



We created nine internship positions within the framework of the program PROFESIA LAB.



Working conditions and harmonization

Requirements of our employees in the work environment and culture are changing significantly, and reflect the current trends across society. Mental health care has been added to the flexibility of the employment relationship, and the same goes for the acquisition of new digital skills in this era of artificial intelligence.

We are a safe haven for all

At first glance, it may seem that domestic violence is a highly private matter and only concerns women. This is in fact one of the greatest myths about domestic violence.

In 2023, in cooperation with our parent company Erste, we engaged in the worldwide campaign focused on prevention of violence against women — **Orange the World**.

Within this effort, we introduced to our employees an **exhibition mapping testimony** of our colleagues who themselves suffered domestic violence, a chance to take part in a workshop aimed at **self-defence**, as well as **morning broadcasts** with interesting guests on the topic of bullying and online violence.

We realize that it is not enough just to talk about prevention of domestic violence. We care about our employees and their safety, so therefore

we also became the **first bank in the Erste Group** to adopt a **Domestic Violence Prevention Policy**. In the framework of the new policy, we added new measures to existing ones, by which we will be able to assist colleagues experiencing violence personally or whose children have fallen victim to domestic violence.

In preparing our policy, we worked with employers experienced in implementing such policies and with non-governmental organizations, which provide services to victims of domestic violence.

A grid of eight icons representing various support services:

- 10 extra days of leave (clock icon)
- Moving within the branch network (car icon)
- Social assistance (money bag icon)
- Providing alternative housing (house icon)
- Change of email and phone number (phone handset icon)
- Legal support and assistance (scales of justice icon)
- Psychologist services (two people icon)
- Exclusive garage parking space (P in a square icon)



MARTIN ČAMBOR

Head of the Human Resource Division

"In our company, we appreciate a culture founded upon trust and respect. We consider it vital to create an environment in which everybody feels like themselves. We try to understand the opinions and attitudes of our people and actively engage them in processes. I believe that the building of our sustainable growth starts with satisfied and engaged employees."



9 persons took a sabbatical

22 ospersons took a „Lucky Time“

Our workplaces are even more flexible than last year

Since 2023, our workplaces have become even more flexible. By modifying the previous policy, we expanded options for **working from home**. We custom-designed individual modes for our employees. Beside the standard mode (30:70), we enabled our employees in a simple, clear manner to request various exceptions or extensions, including permanent home office.

Time spent at the workplace is not important to us; we orient ourselves mainly on the results attained. We have introduced a **new modern attendance monitoring system**. We abandoned minute-based attendance monitoring and introduced a new application, which, thanks to automatic approval, will facilitate the management of absences at the workplace not only for our colleagues who use the application, but also for their managers.

In 2023, we launched a new **project— Flexible Work Environment**, which opened a discussion of how flexibility in our bank should look. In addition to the already open concept of working from home, we considered the option of a 4-day work week for selected teams.

We are making progress in health care

At the end of 2022, we created the **peer-to-peer program Bútl'ové vrby**, the task of which was to provide our colleagues with psychological intervention (assistance) at our workplaces at the headquarters and in the regions. In 2023, **nineteen Bútl'ové vrby** programs were up and running in our workplaces, providing



assistance in various areas, e.g. in the area of grief, conflicts, discrimination, prejudice, bullying, abuse, stress, burnout and mental hygiene. The **Bútlavé vřby** program supplements the already existing mental health care mechanisms, such as the assistance telephone hotline and the opportunity to utilize the service of a psychologist.

Care for the well-being of our employees has long been one of our priorities. We also adapted to this a set of benefits in the area of healthcare, such as e.g. fully paid above-standard medical check-up, or social assistance in case of long-term work incapacity.

Meanwhile, each year, we organize for our employees Health Days, where they can learn more about their personal health, healthy nutrition or other health-supporting activities. Our colleagues can try out any activities, whether focusing on movement or relaxation.



When we were incapacitated for work in 2023, this lasted approximately nine days an average.

We enjoy informal learning

For us to grow as a bank, we too — our employees— must develop and take on new skills and experiences.

In this time of artificial intelligence and agile work, we especially see to the development of digital and soft skills. As in past years, this year too we supported

networking of our colleagues, as well as the dissemination of new findings from within our bank through various events and **conferences**.

Traditionally, the most popular include the **Leaders Loading** conference for managers, the retail conference for branch network directors, the conference of personal bankers and the women's conference **Woman Spirit**.

In addition to the internal educational platform Amos and the external platform Seduo, our colleagues also have access to a catalogue of education that provides one-time and systematic education aimed at building tailor-made learning according to their job classification or career plan.

In light of the sector in which we work, we believe regular learning in multiple areas is key. It is our effort to ensure that our colleagues would not become bored during regular learning, so in 2023, we focused on learning through play (so-called "gamification"). We launched "Academy of the Future", wherein we introduced learning in pilot operation in the area of information security and financial literacy.

And it is thanks to the Academy of the Future that we enabled our colleagues to complete mandatory learning through captivating interactive exercises and mini-games, as well as to compete in teams. This was reflected in higher participation in learning and excellent results at the bank level.

Safety first

In our bank, we have implemented a modern management system for occupational health and safety (OHS) in line with valid legislation, which applies to all workplaces, employees and work activities.

Employees participate in the creation and implementation of the OHS management system through the OHS Committee and OHS representatives from the ranks of employees.

All OHS-related incidents are duly investigated and registered by the respective department. We strive to minimize the number of incidents and the risks themselves through regularly repeated training in fire protection and occupational health and safety, which is mandatory for all employees, including new colleagues who complete training before entering the workplace.

Average number of hours of learning per person in our bank



Total

38.6 hours



Management

62.3 hodín



Women

40 hours



Men

36 hours

Our employee benefits:



- 5 extra vacation days
- 1 stabilization day off
- 1 day off for volunteer work
- 1 day off each quarter for pregnant employees
- 2 extra days off for death of a spouse or child
- 1 day off for death of a parent
- 1 day off for fathers upon birth of a child
- 1 day off for blood donation
- 1 day off for accompanying first graders to school
- Allowance to supplementary pension savings
- We Share employee shares program
- Regeneration allowance of EUR 264
- Child birth allowance of EUR 200
- Social assistance in case of death up to EUR 5,000
- Social assistance during natural catastrophes up to EUR 2,000
- Increased compensation for work incapacity up to 80% of the daily assessment basis from the 4th to 10th day of work incapacity
- Social assistance upon long-term work incapacity
- Meal allowance paid during vacation and work incapacity
- Extra-standard preventive health check-up
- Accident insurance for branch employees
- Bonuses for work anniversaries
- Increased compensation upon work incapacity of up to 80% of the daily assessment basis from the 4th to 10th day of work incapacity.

Our labour union activity:

We have had a labour organization active in our bank for many years. Each year, it represents all our employees during collective bargaining. This concerns the largest platform of community organization in our bank.

Thanks to its activity, the voice of our workforce is present in key decisions and working conditions. The primary result of its activity is the collective agreement, which covers 100% of our employees.

And for its members, it provides multiple benefits, e.g. free legal counselling upon a change or termination of the employment relationship, sports activities and others.

38 % of us is part of the labour organization.





Corporate Social Responsibility

Social inclusion and the fight against poverty

As Slovakia's largest bank, we are aware of our role in supporting social inclusion and the fight against exclusion and poverty. In cooperation with our foundation, we work to create conditions for improving the financial health of our most vulnerable clients, the availability of housing or the business environment for budding entrepreneurs through our own activity and programs.

We have invested in developing a social economy

Social economy organizations depend largely upon increasing the level of social inclusion in Slovakia. Often these organizations have insufficient knowledge in the area of business development, and many financial products and services are unavailable to these organizations.

In addition to education, workshops and networking events, we also try to **lend a helping hand** to these organizations by means of investment loans, mezzanine financing or through bond financing. In 2023 we supported **primarily organizations working in areas** of learning quality improvement (37%), sustainability of cities and municipalities (37%), development of working conditions and economic growth (29%) and removing inequality in society (23%).

Social economy organizations in numbers

86% of social economy organizations that we support claim that their social impact has grown.

80% of social economy organizations that we support claim that they have succeeded in **maintaining their existing activities and operations**.

71% of social economy organizations that we support claim that they have succeeded in **expanding their existing activities and operations**.



We stand by budding entrepreneurs

We believe in those who look to the future, who desire to build our country and create new work opportunities. One of the key elements of our economy are entrepreneurs just starting out, who often face challenges that are hard to overcome in terms of planning and getting their business activity up and running.

These challenges also include a lack of funds to get their enterprise up on its feet. We therefore decided to create a **program dedicated to supporting budding entrepreneurs**. Though financing a good business idea is key for many of our clients, we know from experience that financing is just one of the many ingredients of a successful business start-up story.

For this reason, we offer budding entrepreneurs, besides loans for starting a business with advantageous conditions, also **complex support** and accompaniment on their entrepreneurial journey.

For budding entrepreneurs with no experience, we organize a wide range of **free training sessions and workshops** focusing on starting up or developing their own business. If they are located in distant regions or have no chance to attend training sessions or workshops, they can take advantage of the e-learning platform.

We provide our clients with specialized consultation even before they decide to go into business for themselves. We help them assess their aim and business plan. Based on availability, we connect budding entrepreneurs with experienced mentors. Our clients therefore have the chance to draw from our **experience in working with business entities** across various sectors, as well as from the thousands of successful stories backed by our bank.

Besides this, **we are opening the way** for them to potential business partners, suppliers or customers. We also try out many innovative products and services in our banking environment.

Budding entrepreneurs in numbers

- 78%** clients whom we helped start a business claim that their **decision to start a business was the right one**.
- 69%** clients whom we have helped start a business claim that their **overall economic situation has improved**.
- 51%** clients whom we helped start a business **have created new jobs**.
- 24%** clients whom we helped start a business claim that they would not know how to develop their business without our financing.

807

financed starting
entities

974

loans totalling
EUR 20.3 million

3 000

new or retained
job positions

We help our clients handle the toughest periods

Our effort is to help build **sustainable financial health** of our clients. This means that we stand by them both in the times when they are thriving and in the hardest periods of their lives. Over the years, we have **created special procedures and a social bank department**, which can take into consideration the needs of clients in these most critical of situations.

Crisis situations, whether it is loss of a breadwinner, serious illness, losing a job or family issues, can happen to us all. And in the case of our most vulnerable clients, these circumstances seriously hinder their ability to meet their obligations towards either our bank or other entities.

And for this reason as well, **we take a complex look** at the crisis situation, and we stand with these clients right from the start until they are fully stabilized. Besides special banking products, such as e.g. free opening of



DANIELA KRUŠINSKÁ TRUDIČOVÁ

Social Banking Specialist

„I am proud that our bank not only provides loans and in doing so, fulfils the needs of people and helps them realize their dreams, but also that it stands by them even in dire life situations.

Besides standard procedures, we help people in difficult life situations become stable, set up healthy family finances and search for a long-term and sustainable solution. In this way, we have given hundreds of our clients the hope, opportunity and time to overcome hard times in their life”

an account of interest-free refinancing, deferral or change of repayment of their existing loans, we provide clients: the opportunity to regularly **receive training** and increase their financial literacy, and create with us a **financial plan** and a budget, or receive individual **counselling** and consultation in the area of debt reduction. We thus help clients of the social bank **overcome financial exclusion**, which is caused especially by a lack of accessible financial products and services due to their risk profile or lack of financial literacy.



2 473 hours
of consultation and education

We make housing available even for vulnerable groups

For clients in danger of losing their home or their housing situation is uncertain, we have a social housing program. In cooperation with the organization **Accessible Home**, they have access to rental housing. The goal of the organization Accessible Home is to support social inclusion by creating a sustainable model of rental housing for socially disadvantaged persons.

As part of the **DOM.ov** project, we provide those interested in self-help construction of family houses in selected marginalized Roma communities with the opportunity to apply for a micro-loan and acquire financial advice. In 2023, we provided up to 77 micro-loans in total value of EUR 1.1 mil. Thanks to them, many socially excluded families have gained access to safe and dignified housing.



766 people
have found new housing



**98%**

of social bank clients
can pay their regular
expenses on time

**93%**

of social bank clients can
pay their debts and obli-
gations on time

**91%**

of social bank clients are
less afraid of their finan-
cial situation

**81%**

of social bank clients
see the future more
positively

Even in hard times, we look forward to the future.

In 2023, in cooperation with our foundation, we dedicated ourselves mainly to assisting homeless persons through supporting the organizations **Proti prúdu** [Against the Current] (magazine *Nota Bene*), **De Paul** (rooming house Bratislava), **Vagus** (program *Medzimiesto*), **DEDO** (social work with homeless persons) and **DOM.ov** (self-help house construction). In the area of education, besides financial education—**FINQ**, we also supported activities of the organization **EDUROMA** focused on minority education, literary work “**Štúrovo pero**” [Štúr Pen] or popularization of science through the **Slovak Academy of Sciences**. Our support assisted in the publishing of the *Book of Life* by the organization **Návrat** [Return], which helps in the formation of foster families.

In 2023, we supported **local and smaller projects**, such as supporting the activities of *Sisters of Mercy Hospice Trenčín* or those of *InPoradne* for LGBTI persons

We reacted to **crisis situations** and helped victims of the earthquake in eastern Slovakia or during the fire that devastated cultural monuments in the city of Banská Štiavnica.

We wanted to support participation of young people in elections by engaging in the campaigns “**Heart of Home**” and “**We Want to Remain Here**”.



BARBARA HENTEROVÁ

*The Foundation of Slovenská sporiteľňa
Administrator*

“At the foundation, we have long strived for positive changes in society, especially in education, sustainability, affordable housing, healthy lifestyles and the development of civil society and democracy. We meanwhile fulfil the values of the bank, of which we are an integral part.

Besides planned long-term projects, we also manage to respond flexibly and lend a helping hand in crisis situations such as pandemics, migration crises, or the consequences or natural catastrophes.”

In 2023, the Slovenská sporiteľňa Foundation supported up to 139 projects with a total sum of:

EUR 1,748,421

Client care

Caring for our clients is our first priority. We are their financial partner in good and bad times, and we accompany them on their path to building sustainable financial health. And for this reason, we try to remain in contact with our clients and take into consideration their feedback and experience as we develop our products and services.

Changes in housing loans for our clients were no big surprise

In 2023, substantial changes came to the **home loan market**, specifically a hike in interest rates as well as new legislative amendments. Mainly resonating in society was the **fear of losing one's home** due to incapacity to pay back the loan.

That is why we have **strengthened communication with the public** through the media and our stakeholders — the Slovak Banking Association and the National Bank of Slovakia. Through media and analytical outputs, we shared objective information with the public concerning developments in the home loan market and its possible impacts. Even our most cited team of analysts played a major role in spreading awareness, and provided rather complex information and data in a language people could understand.

We informed our clients by letter who were soon facing **housing loan refixation** about the new conditions of the home loan, including the interest rate and installment amount. If there were doubts about their ability to repay their home loan, we sought a suitable solution with them.

On the website, we published information on the method and possibilities of drawing an allowance for the increased instalment of the home loan, the provision of which is the competence of the Office of Labour, Social Affairs and Family.



PETER TRÉVAI

Lab Lead, Housing Lab

“Our clients had no problem (and still don't) in paying their mortgages. The level of unpaid loans did not increase substantially. It is clear from this that we act responsibly when providing home loans and that we see to our clients' financial health. More good news is that in 2024, we expect a gradual reduction in rates. We probably won't see extremely low rates (below 1%) any time soon, but that's not even healthy in terms of financing sustainability.”

Security first

Our bank has long been synonymous with **stability and security** on the Slovak banking market. Security of our clients is an absolute priority for us, so we utilize the most modern technologies to protect their data.

We are constantly working on innovations and improvement of our security measures so we remain a step ahead of the latest threats. Some of our key security innovations include use of artificial intelligence, behavioural biometrics or DevSecOps automated processes reducing mistakes caused by the human factor.

Today, clients face a broad spectrum of cyber threats and online fraud. In 2023, they faced attempts at fraud in a value of EUR 12 million, whereas the number of fraud attempts has a rising tendency year to year. The most frequent attempts to defraud people in 2023 were:

- phishing,
- payment card fraud,
- malware attacks,
- scams involving fraudulent bankers.

Our security measures are regularly subjected to an internal audit as well as auditing by regulatory authorities, primarily the National Bank of Slovakia. Audits performed according to standards determined by the European Central Bank for three years running have not uncovered any serious cybersecurity incident.

Also playing a key role in the fight against online fraud and other cyber threats is the education of our clients, and we place great emphasis on this. We regularly spread awareness through our website as well as through regular notifications for clients in our application George.

We also spread awareness on fraudulent acts and threats online through the campaign “**Don't Fall for Fraudsters**”, which is part of a series of educational videos with artist Michal Kubovčík. Clients could test their knowledge by taking a short learning test. We stuck with the topic of security even at Christmas, when even in our Christmas campaign, we wished for all to be “**Happy and Safe**”.

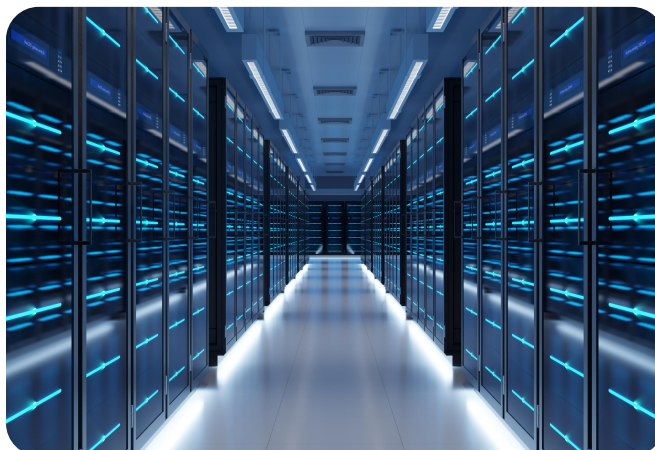


JÁN ADAMOVSÝ

Chief Security Officer

“As digitization continues to develop, digital threats to banks and their clients are also on the rise. We consider transparent informing and education of citizens in online threats as an important pillar for their prevention. As a responsible bank, we started in this time of growing online threats an education campaign called Happy and Safe, which in the broad spectrum of the media space, we informed clients of the types of threats and ways of avoiding them.”

In the fight against these ever more sophisticated threats, we guide ourselves by internal regulations and procedures, which are fully in line with the principles of the Erste Group and the international standards **ISO/IEC 27002**.



We are taking the client experience to the next level

The client experience when utilizing our products and of submissions by our clients, services is extremely vital to us. Our effort is for all our **decisions to especially reflect the needs** of our clients,

We most frequently **map** these needs by means of various surveys, discussion groups, conversations, as well as through receiving their claims and complaints, or through processing their consumer behaviour data. This all takes place, of course, **while upholding compliance with all legal regulations**, personal data protection, privacy and bank secrecy.

We do go by data in our decision-making, but we are cautious when creating products and services, or solutions for submissions and complaints, **not to forget about those niche groups of clients** whose needs may vary significantly.

We monitor our **clients' satisfaction** also by means of submissions of various natures. In 2023, these most frequently (over 60%) concerned **payment card claims**, where our clients refused that they made such payment by card or that the product was not delivered after payment by card. But it mostly concerns **errors on the part of the client** (e.g. the client forgot that he had a recurring payment set up), or for a reason of a **third-party act** (e.g. duplicate payments at merchants).

The increasing number of card payment complaints reflects the growing trend of card payments reaching more than 200 million in 2023.

We are pleased that over 2023, we registered **fewer claims regarding phishing**, and we can especially thank

for this our new, effective security measures.

Sometimes everybody makes mistakes. We are no exception. We are excited that mistakes by our colleagues are ever less prevalent, and now form a negligible part of submissions by our clients,

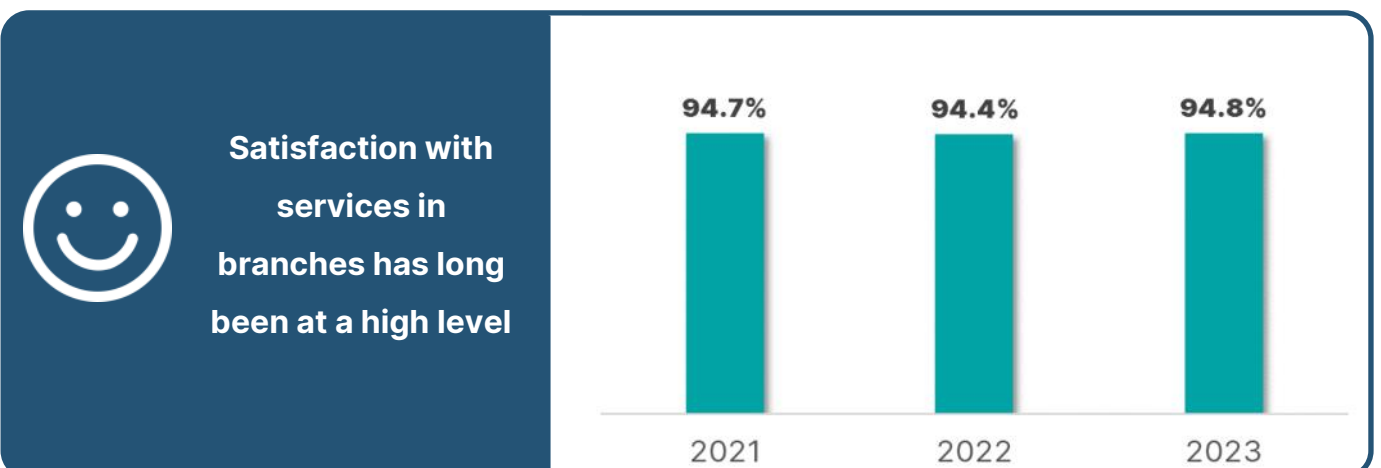


JANKA DINAJOVÁ

Customer Experience Specialist

"The client is the greatest asset of any company, and today more than ever, clients can choose from among a wide range of competitors. Undoubtedly, one of the factors influencing decision-making is not only the professional, but also the emotional experience that the client has in interacting with us. We find the expectation of clients placed on the bank is for us to be a reliable financial partner and one capable of proactively helping them handle various life situations."

Client Experience Index (after visiting a branch)



Principles of our client care



Our bank assumes responsibility for our mistakes, and we try to quickly rectify them to the satisfaction of our clients.



Effective solution of complaints or requests of clients so as to minimize the impact on clients and maintain their trust in our bank.



Clear, open communication between our bank and clients, including the provision of clear information on the status of products and services.



Our bank treats its clients honestly, with respect and attention, regardless of their financial situation or social background.

When resolving client submissions, our clients assess as most positive the effort of our colleagues, the intelligibility and speed of process, as well as the justification of the solution to their submission.

In 2023, we automated certain processes relating to resolution of submissions, by which we increased not only our efficiency, but also the speed it takes to resolve client submissions.





**Well-managed
company**

Code of Governance and Management of the Company

Proper company management is the key to maintaining the trust of our clientele, shareholders, the regulator and the company in which we work in general. It helps ensure that our bank operates both transparently and ethically, focusing on long-term sustainability and taking risk management into account. It also assists us in identifying and managing potential conflicts of interest and ensuring that our operations remain in compliance with all applicable laws and regulations.

We play by the rules, always and with no exceptions

Our behaviour and management are grounded in regulations and directives of the European banking authorities, as well as the local regulator, the National Bank of Slovakia, valid for banking institutions. Our bank, as a member of the Erste Group, implemented the **Group Governance Policy**. This policy reflects the main standards and principles of the Organization for Economic Cooperation and Development (OECD) in corporate governance, as well as the Austrian Code of Governance, which is revised and updated annually.

We are a member of the Slovak Association of Corporate Governance (SACG), and we have also pledged ourselves to the voluntary upholding of its Corporate **Code of Conduct**. We thus implement all of our decisions and measures not only in accordance with the Group Governance Policy, but also with the principles of this code.

We have also elaborated a **Global Code of Compliance**, which for us represents a set of ethical standards, principles and binding rules. Our responsibility towards clients as well as towards one another, is the foundation for its rigorous upholding.

Based on a decision taken by our Board of Directors, we apply zero tolerance upon its breach. The Global Code of Compliance is created based on the requirements of the European Union for harmonizing legal regulations and unifying internal standards of our bank with internal standards of the Erste Group.

It is also a practical guide on how to apply legal provisions in daily contact with information that can alter the behaviour of entities on the market, as well as a guide on how to prevent or resolve conflicts of interest

between our bank and its employees, management and clients. Here, we declare our anti-corruption position while laying out the ways and means of reporting possible suspicions of corruption or anti-social activity.

Above the framework of statutory obligations in the area of regulating the provision of financial services, our bank also adopted the **Code of Conduct of the Erste Group**,



JÁN KOVÁČ

Head of the CEO Office Department

“One of the key questions that we ask when working in the Erste Group is: “Is doing this the right thing?”. We therefore create rules aimed at responsible management and administration of the company. Upholding them enables us to create and maintain proper relationships and mutual trust of all our interested parties – clients, employees, shareholders and the company itself. We create a strong and resilient institution that will not only be a market leader, but also a high-quality work or business partner.”



whose basis is formed of common values and principles of the entire financial group. It is a set of binding rules and recommendations for all our colleagues, which they abide by during their everyday commercial activities. The code determines the standard of our behaviour as a socially responsible undertaking performing its activities responsibly in all aspects, with respect and without needless risk. It is also a vital tool for ensuring quality in the internal and external environment and supporting correct, trustworthy mutual relations and relations with interested persons.

Without any reservations, we abide by the principles of **competition law** and in no way do we tolerate agreements limiting economic competition and abuse of a dominant market position. All members of management at all levels, as well as every employee of our bank, are responsible for upholding the rules of economic competition.

In the context of financial and investment operations, we take into account not only the economic perspective, but also the social, ecological and ethical criteria, termed

the **Equator Principles**. We have been applying these in all matters social issues and the administration and management of any financing activities, so that all projects that we finance are sustainable, and meanwhile, so that all of the bank's financial activities are in compliance with valid regulatory requirements and best international practices.

Regular education, training and increasing qualification by means of external events or membership in various associations bringing together responsible companies, or meetings at the Erste Group level, assist us in keeping our management system constantly up to date and in compliance with best practices.



Environmental criteria



Protection and preservation of biodiversity



Use and management of hazardous materials



Protection from pollution and minimizing waste



Sustainable management and use of renewable resources

Social and ethical criteria



Prohibition of child labour



Prohibition of all forms of slavery, forced and mandatory work



Prohibition of discrimination in employment-law relations



Occupational health and safety

System of internal control and risk management

Our bank has clearly defined principles and standards of its internal control system. Effective internal control is a basis for responsible management of an operational risk, protects our assets, helps prevent and reduce possible occurrence of fundamental errors or events affiliated with operating risk, and helps to uncover them in case of their occurrence.

Internal control system

The internal control system is closely affiliated with operational risk management, primarily in the area of risk identification and the phases of risk control. Its introduction requires risk management strategies, and in our bank, it has the following aims:

- Prevent and uncover errors and inefficient or unnecessary use of resources
- prevent misuse and fraud, and uncover such instances,
- ensure the efficiency and effectiveness of banking operations,
- ensure the integrity, accuracy, timeliness and reliability of information,
- increase the quality of maintaining records,
- check compliance with laws, regulations and internal methods.

Managers control at the executive level and cannot delegate their responsibility for the internal control.

Our employees are responsible for their work, and abide by the principles of the internal control system. They perform their work in accordance with valid laws and our internal regulations. During work, they uphold competencies concerning approval and authorization for performing their activity.

Internal control is a part of their work and responsibilities. Results of each control are documented, and responsible employees oversee removal of **adverse findings and implementation** of recommendations. A separate component of the internal control system is the **Internal Audit Division**, subordinate in competencies directly to the Supervisory Board of our bank. The Chief Executive Officer is responsible for creation of the unit and its operational functioning.

The internal audit is independent of all activities performed in our bank. Its independence permeates all stages of its activities, mainly upon identification and analysis of risks, planning and preparation of audits, including the selection of the method of control and evaluation, the preparation and submission of reports from the audits performed and from the evaluation and monitoring of the measures taken.

In accordance with valid legislation, another subject of internal audit examination and evaluation is formed of outsourced and insourced activities, implementation and compliance with remuneration principles, security of the bank's information system, and others. Approval of the strategy and the annual audit plan lies within the competency of our bank's Supervisory Board after prior approval by the Board of Directors and recommendation of the Audit Committee.

The Audit Committee performs oversight of the independence and objectivity of the Internal Audit Division, it regularly monitors and checks its activity and efficiency, compliance with international standards of internal audits and the **Internal Audit Policy** of the Erste Group.



Our Board of Directors is responsible for the introduction, regular monitoring, assessment and update of the policy of the efficient internal control system. We are all responsible for its practical implementation and for its compliance in the framework of our activity.

Prevention of money laundering

Our bank places emphasis on measures designed to protect it against money laundering and to combat financial terrorism. Responsible for their implementation is the Compliance and Operational Risk Management Division, managed by the Compliance Officer. Its further tasks include application of preventative mechanisms in accordance with sanction policies and measures, as well as identification and resolution of fraudulent behaviour. Our bank has adopted the Concept of **Anti-Money Laundering and Combating Financial Terrorism**.

We hereby declare the position of “zero tolerance” towards the penetration of “dirty money” into the financial system, so-called money-laundering and financing terrorism, especially by emphasizing the applied principle of “**know your client**”.

Its further tasks include application of preventative mechanisms in accordance with sanction policies and measures, as well as identification and resolution of fraudulent behaviour. Our bank has adopted and publishes on its website its **Concept of Anti-Money Laundering and Combating Financial Terrorism**, in the framework of which we declare our position of “zero tolerance” against the penetration of “dirty money” into the financial system, so-called money-laundering and financing terrorism, especially by emphasizing the applied principle of “know your client”.

In accordance with ethical values, transparency is also important for our bank in relation to clients and suppliers. We apply zero tolerance **towards corrupt behaviour**. For these purposes, our bank has adopted a donation policy, laying down the rules for receiving and

handing over donations in full compliance with applicable legal regulations, the principles of the Erste Group, and international standards.

To properly manage operational risk, our bank provides its employees with the opportunity at any time, even anonymously, to report corrupt or anti-social behaviour, violations of adopted banking rules or principles, via the intranet.

In its organizational structure, our bank has also created a Money Laundering Prevention and Detection Department, which regularly updates our bank's comprehensive protection concept, including internal regulations and control mechanisms, and updates signs of unusualness, evaluation criteria, and the reporting procedure.

Risks in the area of information and communication technologies

Our bank reacts to dynamic changes in the area of new technologies and investments in information systems with regard to the relating risk from the growing dependence on secure functionality of these systems. We do it through appropriate risk management relating to information and communication technologies (ICT) taking into account the upcoming legislative amendment as well as identified risks. A necessary prerequisite for providing basic banking services is ensuring the required level of cybersecurity of the respective information systems and networks.

Cybersecurity of our bank is controlled by internal regulations and work procedures, which are fully in line with the principles of the Erste Group and international standards. The Security Division is responsible for security in the bank. The growing level of digitalization

leads to an increase in potential threats in cyberspace. Therefore, our bank has been investing for years in prevention, detection and reaction to security incidents with the aim of preventing them from occurring and minimizing their potential impacts.

Cybersecurity in our bank is governed by internal guidelines and procedures that are in line with the principles of the Erste Group and international standards. The Security Department is responsible for security in the bank. The increasing level of digitalization leads to an increase in potential threats in cyberspace. Therefore, our bank has long been investing in the prevention, detection, and response to security incidents with the aim of preventing their occurrence and minimizing their potential impacts. Verification of the security of the bank's information system is subject to audits by multiple regulatory authorities as well as internal auditing by the bank itself. Even in 2023, Slovak sporiteľňa successfully passed such an audit in accordance with the requirements of Act No. 69/2018 Coll., on cybersecurity, and the Methodological Guideline of the National Bank of Slovakia No. 7/2004.

Risk management

In line with valid legal regulations, our bank has created a risk management system derived from a precisely defined risk management strategy, risk appetite and ethical values of the bank. In the framework of its competency, the Board of Directors of our bank



PAVEL CETKOVSKÝ

Member of the Board of Directors responsible for risk management and Chief Sustainability Officer

“ESG risks are nothing new for our banks, though we did not call it that back then. For example, we naturally took physical risks into consideration when assessing the client’s capability. We now look at it in our bank in a much more sophisticated and comprehensive way, and ESG risks are formally incorporated into the risk management framework”



established the **Risk Management Committee**, tasked with compliance and monitoring of the efficiency of the risk management system and regular verification of its efficiency and adequacy. The efficiency of risk management is subject to control by the Supervisory Board, or possibly its Risk Management Committee. As part of the organizational structure, our bank has commercial and investment activities strictly separated from risk management. The organizational units for strategic risk management, corporate credit risk management, retail credit risk management, compliance and operational risk management and legal services report as part of their respective competency to our board member responsible for the performance of the risk management function.

Even over 2023, our bank upheld the principle of separate monitoring of risks and performance of banking activity up to the highest management level. The Corporate Credit Risk Management Division, the Retail Credit Risk Management Division, and the Division for Strategic Risk Management, Compliance and Operational Risk Management were all prohibited from carrying out any banking activities, credit or investment transactions. The Board of Directors holds competency for approving transactions with persons having a personal relationship to our bank.

Our approach to risks in respect to sustainability

Our bank integrated Environmental, Social and Governance (ESG) factors into its risk management framework. Specifically, ESG aspects were included in the risk significance assessment, risk management strategy, taxonomy-related risks, as well as in the individual frameworks of specific types of risks (credit, operational, market, liquidity risks). ESG risks are defined as transversal risks, meaning risks that influence more than one key risk category. They are therefore considered when assessing all types of risk. ESG risks are considered in standard credit application evaluations, while the first line of defence is the bank's sales representatives, the second is the bank's management, and the third is the internal audit, which evaluates the applied rules and the overall ESG framework.

Bodies of our bank and their committees

Our management structure consists of the Supervisory Board and the Board of Directors. The Supervisory Board is our highest control body. The Board of Directors is our statutory body that governs our activity and acts on behalf of our bank. It decides on all our affairs that do not fall exclusively under the competency of the Supervisory Board pursuant to generally binding legal regulations or the Articles of Association.

Articles of Association

The basic and fundamental rules for the functioning and existence of our bank are regulated by the **Articles of Association of Slovenská sporiteľňa, a. s.**, (the "Articles of Association"). The General Assembly of Shareholders approves changes or amendments to the Articles of Association. Besides mandatory requirements, which according to the provisions of the Commercial Code and of Act No. 483/2001 Coll., on banks, as amended, are required for each joint stock company.

Articles of Association regulate the organization and management system of the bank, relationships and cooperation among the statutory body, Supervisory Board, managing employees of the bank, the Internal Audit Division and bank committees. The articles of Association regulate the organization and management system of the bank, relationships and cooperation among the statutory body, Supervisory Board, managing employees of the bank, the Internal Audit Division and bank committees. Rules for appointment and dismissal of members of bodies of our bank are regulated in the Articles of Association. In accordance with proper execution of the control function of our Supervisory Board, the election and dismissal of members of the statutory body lies within the competency of the Supervisory Board.

The Supervisory Board elects members of the Board of Directors based on the prior consent of the European Central Bank, under whose oversight our bank falls, and in accordance with the recommendations of the Nomination Committee of the Supervisory Board. **Appointment and dismissal** of members of the Supervisory Board, except for representatives of elected and dismissed employees, lies within the competency of the General Meeting of our bank after the granting of a prior opinion of the European Central Bank. **Assessment of the suitability** as well as repeat assessment of the suitability of members of the Supervisory Board, the Board of Directors and persons holding key posts, is performed by the Nomination Committee of the Supervisory Board. It carries out this activity in accordance with the guideline issued by the European Banking Authority EBA/

GL/2021/06 on the assessment of the suitability of members of a management body and key function holders, and the methodological guideline of the Financial Market Supervision Department of the National Bank of Slovakia of 05 January 2018 No. 1/2018 for proving qualification and suitability of persons appointed to posts under Sec 7(2)(e) and Sec 8(2)(c).

Our bank regularly reviews and assesses if the members of the Board of Directors, the Supervisory Board and our key employees adequately fulfill suitability criteria within the meaning of the aforementioned guideline. The assessment criteria applied upon selection of members of top management are regularly updated in consequence of the changing conditions and practical knowledge.



Gender diversity

Upon comprising the Supervisory Board and the Board of Directors, our bank also applies the criterion of gender diversity.

Gender equality within the meaning of EU regulation CRD IV is taken into account in policies and regulations of the Erste Group.

The diversity indicator for proportionate representation of genders in the Board of Directors and in functions of management is one of the assessed performance indicators of annual individual aims of the Chairman of the Board of Directors of the bank.



General Meeting

Pursuant to statutory provisions, the General Assembly of Shareholders is the highest body of our bank. It is held once per year at a minimum. The shareholder attends it personally or by means of a duly authorized representative.

The scope of authority of the General Assembly of Shareholders of our bank is regulated by the Articles of Association. A two-thirds majority of all shareholders is required for their change pursuant to generally applicable legal regulations.

Our bank has a sole shareholder who can make decisions either at the General Meeting or in the form of a so-called decision of a sole shareholder, which replaces the effect of the General Meeting. We comply with the legal provisions concerning protection of shareholders' rights, with emphasis on the timely provision of all relevant information on the state of the company and in accordance with the provisions on the method of convening, voting and decision-making at General Meetings of shareholders.

Activity of the General Meeting

- Decision on raising or lowering the registered capital
- Election and recalling of members of the Supervisory Board and other bodies determined by the Articles of Association with the exception of Supervisory Board members elected and recalled by the employees
- Approval of the proper and exceptional Financial Statements
- Decision of dividing profit or paying losses and determining royalties
- Decision to dissolve the company or change its legal form
- decision to cease trading with company shares on the stock market, and a decision that the bank will cease to public joint-stock company .



Supervisory Board

The Supervisory Board is the highest control body of the bank. According to the Articles of Association, it may have three to six members, of whom the General Meeting elects two-thirds and bank employees elect the remaining third.

The length of office of members of the Supervisory Board is five years pursuant to the Articles of Association. Membership in the Supervisory Board is irreplaceable. The Supervisory Board oversees the performance of activities of the Board of Directors and the implementation of the business activities of our bank. It's generally convened each quarter.

The Supervisory Board of our bank has six members, including two independent members and two members elected by the employees. In accordance with the requirements arising from the guidelines of the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA), two members of the Supervisory Board met the independence requirement during their tenure in 2023. The meetings of the Supervisory Board committees are usually held quarterly and operate based on their statutes, which define their competencies and powers.

The committees are composed of individual members of the Supervisory Board, and their leadership complies with the requirement of EBA/GL/2021/05 Guidelines on Internal Governance to appoint an independent member of the Supervisory Board as the chair of the Remuneration Committee, the Nomination Committee, and the Risk Management Committee.

- Audit Committee
- Credit Committee
- Remuneration Committee
- Nomination Committee
- Risk Management Committee

Authority of the Supervisory Board

- check of compliance with regulations in the bank, including compliance with the Articles of Association and resolutions of the General Assembly,
- review of the bank's financial statements, proposal for the distribution of profit or payment of losses, reports on the state of the bank's business activities and the state of its assets,
- monitoring of the bank's situation in respect to risk management, including discussion of the risk management report, remuneration system reports,
- submittal of statements, recommendations, proposals for decisions to the Board of Directors and the General Meeting,
- assessment of information of the Board of Directors on fundamental intentions of the bank's business management,
- approval of establishment of legal entities by the bank,
- appointment and recall of the Head of the Internal Audit Division,
- election of members of the Board of Directors and its Chairman
- informing on its activities and submittal of reports to the General Meeting
- establishment of committees, determination of the content of their activities and approval of their statutes



Board of Directors

The statutory body of our bank is Board of Directors. The Supervisory Board elects its members including its chairman. Within the meaning of the Articles of Association, the function of Chairman of the Board of Directors is linked to the function of Chief Executive Officer, the function of Vice-chairman of the Board of Directors with the function of First Deputy Chief Executive Officer and members of the Board of Directors are also Deputies of the Chief Executive Officer. In 2023, no Vice-chairman of the Board of Directors was appointed.

Its responsibilities and competencies are defined in the Articles of Association. It decides on all affairs of our bank that do not fall exclusively under the competency of the General Meeting of the Supervisory Board pursuant to generally binding legal regulations or the Articles of Association.

The Board of Directors executes its activities based on and in accordance with its rules of procedure. Sessions of the Board of Directors take place once per month at a minimum.

The Board of Directors is responsible for the efficient and sensible management of our bank, taking into consideration in reasonable measure the interest of shareholders, employees, clients and public interests. It adopts each decision in accordance with relevant legal regulations, the Articles of Association and internal regulations and guidelines.

It approves financial reports and other key reports (e.g. Annual Report) before their disclosure. Besides this, it decides on policies of our bank for specialized areas such as e.g. commercial activities and conditions, risk management including maintaining an efficient system of

It decides on the strategic intentions and the business plan of the bank and its subsidiaries, on its organizational structure, the remuneration system and the competences of employees based on individual organizational levels, the company's internal control

system, the provision of loans to persons with a special relationship to our bank, the issuance of selected types of securities, the outsourcing of selected activities, or internal directives as required by generally binding legal regulations as well as Erste Group rules.

risk management, compliance and protection of the bank against money laundering and financial terrorism. Based on prior consent of the Supervisory Board, the Board of Directors approves the activity plan of the Internal Audit Division and salary terms of the Head of the Internal Audit Division.

The Board of Directors of Slovenská sporiteľňa has five members. The length of office of members of the Board of Directors is five years pursuant to the Articles of Association.



Committees and advisory bodies of the Board of Directors

Asset and Liability Committee	Business Committee	Local Sustainability Committee
Operating Liquidity Management Committee	Operational Risk & Compliance Committee	Investment and Treasury Products Committee
Credit Committee	Risk Management Committee	Crisis Committee
Product Pricing Committee	Models Committee	Ad Hoc Disclosure Commission

Specialized functions of the Board of Directors

Compliance Officer and Deputy Compliance Officer	Contact Person for Customer Protection
Data Protection Officer	Chief Sustainability Officer
Persons responsible for individual areas within financial intermediation	Sustainability manager
Persons responsible for MiFID (<i>Markets in Financial Instruments Directive</i>)	Safeguarding Officer
Foreign Account Tax Compliance Act Officer	Regulatory Compliance Officer
Business Continuity Management Officer	Chief Security Officer
Manager responsible for risk management	Person responsible for protection of competition
Diversity and Inclusion Manager	

Principles and policy of remuneration of the members of the Board of Directors

Our bank proceeds with the remuneration of the members of the statutory body, the Supervisory Board and selected categories of employees in accordance with the provisions of the Banking Act, labour law regulations, in particular the Labour Code and European implementation directives, which relate to supervision of remuneration principles in banks, (CRD IV, currently already in the wording of CRD V — Directive on access to the activity of credit institutions and on the prudential supervision of credit institutions and investment firms), markets with financial instruments (MiFID II), legal regulations issued by the National Bank of Slovakia and the guidelines of the European Banking Authority (EBA) and the European Securities and Markets Authority (ESMA) in the area of remuneration policy.

In their respective variable remuneration folder, for each member of the Board of Directors, also the aspect of ESG has been taken into account in the form of key performance indicators with a weight of 10%.



Activity of members of the Board of Directors in supervisory boards and other memberships



Peter Krutil

- President of the Slovak Banking Association
- Member of the Supervisory Board of the Foundation of Slovenská Sporiteľňa.



Milan Hain

- Member of the Supervisory Board of Monilogi s.r.o.
- Member of Supervisory Board of Erste Digital GmbH



Juraj Barta

- Member of the Supervisory Board of KOOPERATIVA poisťovňa, a. s. Vienna Insurance Group
- Member of the Supervisory Board of Asset Management Slovenskej sporiteľne, správ. spol., a. s.



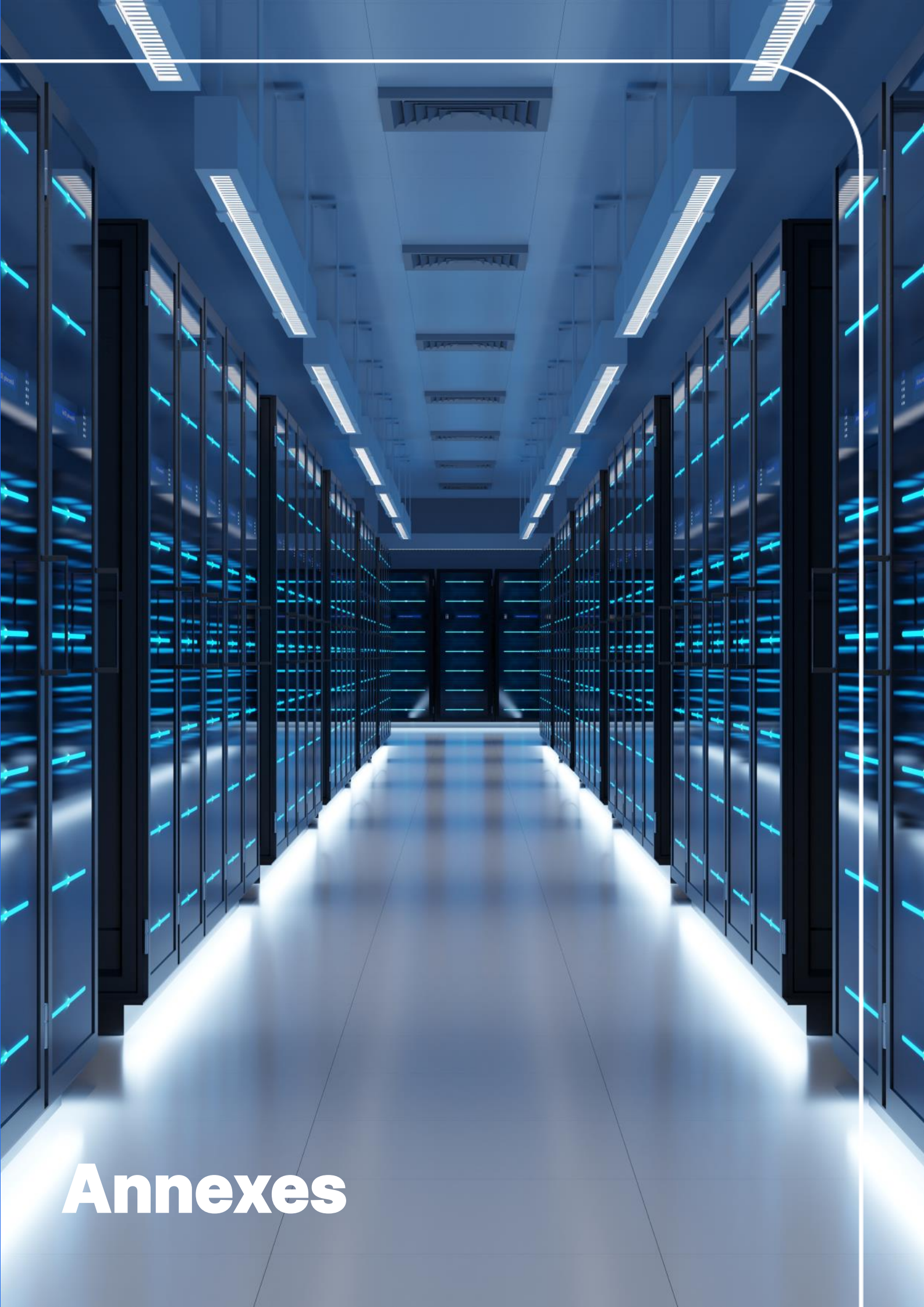
Norbert Hovančák

- Member of the Board of Directors of the Slovak-Austrian Chamber of Commerce
- Member of the Board of Directors of the American Chamber of Commerce in Slovakia
- Member of the Supervisory Board of Asset Management Slovenskej sporiteľne, správ. spol., a. s.



Pavel Cetkovský

- Deputy Chair of the Depositi Protection Fund Council
- Managing Director of Procurement Services SK, s.r.o.
- Chair of the Supervisory Board of LANED, a.s.
- Member of the Supervisory Board of Prvá stavebná sporiteľňa, a. s.



Annexes

Membership of Slovenská Sporiteľňa

GRI 2-28

As of 31.12.2023
Slovak Banking Association
American Chamber of Commerce (AmCham)
Slovak–Austrian Chamber of Commerce
Slovak-German Chamber of Industry and Commerce
Association of Factoring Companies
Association of Leasing Companies of the Slovak Republic
Council of Slovak Exporters
Bank Cards Association
Association of Security Traders
Advertising Council
Internet Advertising Association
HRcomm - Association for Human Resource Management and Development
Slovak Association of Corporate Governance
Slovak Association of Finance and Treasury
Circular Slovakia
itSMF Slovensko
Robot Framework Foundation
Slovak Association of Corporate Governance
Business Leaders Forum
HN Club
Slovak Agriculture and Food Chamber

Dictionary

Biodiversity: the diversity of living organisms on Earth, including their genetic material, species composition and diversity of ecosystems.

Circular economy: a production and consumption model embracing the sharing, leasing, reuse, repair, renovation and recycling of existing materials and products for as long as possible.

Corporate governance: administration and management of companies involving responsibility and ethical principles of company management.

Corporate Social Responsibility (CSR): activities that an enterprises performs voluntarily with the aim of being responsible towards employees, the environment and society as a whole.

Decarbonization: decreasing greenhouse gas emissions and the transition to renewable energy resources.

Decarbonization roadmap: a plan for gradual decrease of the quantity of greenhouse gas emissions within a determined time period.

Diversity: diversity and respect towards various opinions, attitudes, cultures and social groups.

Mental health: the condition of mental well-being and a person's ability to handle everyday demands and challenges.

Ecostabilization and landscape-forming elements: elements used in landscape design, which contribute to a sustainable economy, support diversity and stability of the ecosystem.

Employee Well-being Strategy: plan aimed at improving the physical, spiritual and social health of employees.

Environmental technologies: technologies designed to be environmentally friendly.

ESG regulation: includes rules and guidelines for financial institutions to help them incorporate environmental, social and governance factors into investment decision-making.

European Green Deal: plan for a green and sustainable future of the European Union involving measures in the area of protecting the climate, safeguarding nature and reducing greenhouse gas emissions.

Financial inclusion: access to financial services and information, which enables them full-fledged and responsible management of finances.

Fit for 55: package of climate measures proposed by the European Union, which should aid in reducing greenhouse gas emissions by 55% by 2030.

Global Reporting Initiative (GRI): set of guidelines for collecting and evaluating information on corporate social responsibility.

Inclusion: inclusion and involvement of all individuals regardless of their race, gender, sexual orientation, religion, age, abilities or other characteristics. The aim of inclusion is to create an environment where all people are accepted and respected, and can contribute to the overall success of the organization or society.

Inclusive work culture: all employees have equal opportunities for career growth and a sense of belonging.

Inclusive language: using words and phrases that neither disadvantage nor interfere with the equality of various groups of people.

Climatic neutrality: minimizing the quantity of greenhouse gas emissions, including their compensation through other measures, e.g. by planting trees.

Climate change: long-term changes in temperatures and weather patterns, especially in consequence of burning fossil fuels, which form greenhouse gases.

Climate obligations: obligations of states and organizations, which they adopt with the aim of reducing greenhouse gas emissions and contributing to climate protection.

Key Performance Indicators (KPIs): indicators used for measuring the success and growth of the company.

Cybersecurity: protection of information technologies and systems from unauthorized access, attacks and misuse.

LGBTIQ: acronym denoting lesbian, gay, bisexual, transgender, intersex and queer persons.

Linear economy: a traditional model in which raw materials are collected and transformed into products that consumers use before they are discarded as waste, irrespective of their impact on the environment.

Marginalized group: group of persons who are excluded or discriminated against in society due to their affiliation, culture, sexual orientation or health condition.

Microaggression: minor but repeating discrimination that may be verbal or nonverbal.

NDF II, EIF credit lines and EBRD credit lines: financial tools and programs provided by governments and international organizations that support sustainable investment.

Net zero portfolio: an investment portfolio, which has zero greenhouse gas emissions or compensates for its emissions by aid in investments into projects geared towards reducing emissions.

Net zero operation: operation, which produces the same quantity of greenhouse gas emissions that natural processes are capable of absorbing.

Microbiome restoration: process of restoring microorganisms in soil that are crucial for the environment and plant life.

Renewable resources: energy resources, which are renewed and exist in unlimited quantity, e.g. solar energy, wind, hydro energy and geothermal energy.

Ombudsman: a person whose task is to protect the interests of banking clients in accordance with valid national and European legislation. The Ombudsman resolves claims and suggestions of clients.

Paris Agreement: international agreement of 2015, which aims to limit Earth's temperature rise by less than 2° C in comparison with the pre-industrial level.

Peer-to-peer program: program, which enables employees to learn together and share their experiences.

Permaculture: method of agricultural production designed to be permanently sustainable and environmentally friendly.

Pharming: a fraudulent practice where attackers try to redirect website visitors to a fake page in order to collect sensitive data such as passwords, user names and other personal information.

Phishing: a fraudulent activity where attackers try to obtain sensitive information, such as passwords or credit card numbers, under the pretext of it being a legitimate request.

Re-use centre: a centre where different types of waste are collected and then processed for further use, thereby minimizing environmental pollution.

Gender equality: guaranteeing access to rights and opportunities regardless of sex or gender identity

Equal opportunities: removal of initial barriers with the aim of ensuring the same starting situation, i.e. equality in initial chances. Policies aimed at equal opportunity focus mainly on anti-discriminatory measures.

Financial literacy: means understanding the basis of finances and knowing how to manage one's finances.

Scope 1 greenhouse gas emissions: emissions, which society produces directly, especially by means of use of one's personal assets. This concerns for example cars or local heating.

Scope 2 greenhouse emissions: indirect emissions created in relation to energy. This mainly concerns emissions released during electricity generation or production of heat in central heating plants.

Scope 3 greenhouse gas emissions: all the other indirect emissions relating to performance of a company and its supply chain. Belonging in this category are emissions affiliated for example with extraction of primary raw materials or capital goods.

Greenhouse gases: gases in the atmosphere that trap thermal radiation of Planet Earth and increase the temperature of its surface. The main

greenhouse gases are carbon dioxide, methane and nitrous oxide.

Social banking: banking, which takes into account not only financial aspects, but also the social aspect. It invests in projects that are in harmony with the values of responsibility and sustainability.

Social inclusion: a process that ensures that those at risk of poverty and social exclusion receive the opportunities and necessary resources to engage fully in economic, social and cultural life

EU Taxonomy: system of classification and categorization of activities/investments based on environmental, social and the right criteria. The so-called EU taxonomy of sustainable economic activities is a classification system created with the aim of clarifying which investments are environmentally sustainable in the context of the European Green Deal.

Sustainable business: a business model that takes into account environmental and social factors such as financial performance.

Sustainable financing: financial investment and activities that take into account environmental, social and economic factors, and aim to support permanently sustainable development.

Carbon footprint: the quantity of greenhouse gas emissions, which an individual, organization or product produces over their or its life cycle.

Excluded groups: groups of people, which may be excluded or discriminated against for various reasons.

Whistle blowing: the process of notifying of illegal or unethical activities in society via internal and external channels.

Green transformation: transformation to a sustainable economy and a more environmentally friendly way of manufacture and energy consumption.

Green bonds: bonds issued by companies or organizations, which use the funds obtained for financing projects with a positive environmental impact.

Green loan: a type of loan determined for financing projects aimed at environmental protection and sustainability.

GRI Content Index

Declaration of use		Report of Slovenská sporiteľňa, a. s. in compliance with GRI standards for the period from 01 January to 31 December 2023.			
GRI Standards used		GRI 1, 2, 3, 302, 305, 401, 403, 404, 405, 406			
STANDARD GRI/ Other Source	DISCLOSURE	LOCATION	OMITTED DISCLOSURES		
			OMITTED REQUIREMENTS	JUSTIFICATION	EXPLANATION
GENERAL DISCLOSURES					
GRI 2: General disclosure	2—1 Organizational details	About us	A grey cell indicates that there are objective reasons for omitting publication, or data and information for publication are not available.		
	2—2 Entities included in the organization's sustainability report	Principles guiding the creation of our Sustainability Report			
	2—3 Reported period, frequency and contact point	Principles of creating our Sustainability Report			
	2—4 Repeat statement of information	Principles of creating our Sustainability Report			
	2—5 External assurance	Principles of creating our Sustainability Report			
	2—6 Activities, value chain and other business relationships	About us	2—6 b(ii), b(iii), c	Disclosure contains part of a business secret of the bank.	Only parts of the disclosure were omitted, specifically parts b (ii), (iii) and c
	2—7 Employees	Diversity and inclusion Reported as the number of employees in an employment relationship as of 31. 12. 2023.			
	2—8 Workers who are not employees		2—8	Workers who are not employees perform a negligible part of the bank's activities.	Disclosure according to the standard 2—8 was omitted as a whole.
	2—9 Management structure and composition				
	2—10 Nomination and selection of the highest governing body				
	2—11 Chairman of the highest governing body				
	2—12 Task of the highest governing body upon oversight over impact management				
	2—13 Delegating responsibility for impact management				

2—14 Task of the highest governing body upon submit-tal of Sustainability Reports				
2—15 Conflict of interest				
2—16 Communication of cri-tical concerns				
2—17 Collective knowledge of the highest governing body				
2—18 Assessment of perfor-mance of the highest adminis-tration				
2—19 Remuneration principles				
2—20 Process of determining remuneration				
2—21 Proportion of total annual compensation			Not possible to disclose.	Commercial secret.
2—22 Declaration of strategy for permanently sustainable development	Foreword by the Chief Executive Officer			
2—23 Political obligations	What does sustaina-bility mean to us			
2—24 Inserting policy obligations				
2 - 25 Processes of remedying negative impacts				
2—26 Mechanisms for sear-ching for advice and expressi-on of concerns				
2—27 Compliance with laws and regulations			Not available	No relevant instances in the re- porting nor previous year
2—28 Member associations	Appendix no. 1			
2—29 Approach to involving stakeholders	What does sustaina-bility mean to us			
2—30 Collective contracts	Working conditions and harmonization			

Declaration of use		Report of Slovenská sporiteľňa, a. s. in accordance with GRI standards for the period from 01 January to 31 December 2023.			
GRI Standards used		GRI 1, 2, 3, 302, 305, 401, 403, 404, 405, 406			
ŠTANDARD GRI/ Other source	DISCLOSURE	LOCATION	OMITTED DISCLOSURES		
			OMITTED REQUIREMENTS	JUSTIFICATION	EXPLANATION
GENERAL DISCLOSURES					
GRI 3: Material topics	3-1 Process of determining material topics	Introduction	A grey cell indicates that there are objective reasons for omitting publication, or data and information for publication are not available.		
	3-2 List of material topics	Introduction			
	3-3 Managing material topics	Introduction			
CLIMATE CHANGE AND ENVIRONMENT					
GRI 302: Energy	302-1 Energy consumption in the organization	Climate change	302-1 d i—iv	Not available	The bank does not generate any revenue from the sale of electricity, heat, steam or cooling energy.
	302-2 Energy consumption outside the organization		302—2	Not available	Data on energy consumption outside the organization is not available, but is included in Erste's Scope 3 emissions by expenditure-based calculation.
	302-3 Energy intensity	Climate change			
	302-4 Decreasing energy consumption	Climate change			
	302-5 Decreasing the energy intensity of products and services			Not available	Bank products and services are intangible, so they therefore do not consume energy.
GRI 305: Emissions	305-1 Direct (Scope 1) greenhouse gas emissions	Climate change	305—1 c	Not available	Banka nevypustila biogénne emisie.
	305-2 Indirect greenhouse gas emissions from energy (Scope 2)	Climate change			
	305-3 Other indirect greenhouse gas emissions	Climate change	305—3 c	Not available	The bank did not emit any biogenic emissions.
	305-4 Intensity of greenhouse gas emissions	Climate change			

	305-5 Decreasing greenhouse gas emissions	Climate change			
	305-6 Emissions damaging the ozone layer of material			Not available	In light of the nature of the bank's business.
	305-7 Nitrogen oxides (NOx), sulphur oxides (SOx) and other significant air emissions			Not available	In light of the nature of the bank's business.
WORK CULTURE AND ENVIRONMENT					
GRI 401: Employment	401—1 New employees and employee fluctuation	Diversity and inclusion Reported as the number of employees as of 31.12.2024.			
	401—2 Benefits provided to FT employees and not provided to PT employees			All benefits, which the bank provides are available to all —FT and PT employees alike.	
	401—3 Family leave	Diversity and inclusion Reported as the number of employees as of 31.12.2024. 100% of Employees were entitled to family leave.			
GRI 403: Health and safety	403—1 Management of the OHS system	Working conditions and harmonization			
	403—2 Danger identification, risk assessment and incident investigation	Working conditions and harmonization			
	403—3 Occupational medical service	Working conditions and harmonization			
	403—4 Participation of employees, consultation and communication about OHS occupational health and safety	Working conditions and harmonization			
	403—5 Education of employees about OHS	Working conditions and harmonization			
	403—6 Employee health support	Working conditions and harmonization			
	403—7 Prevention and mitigation of OHS impacts linked to business relations by impacts directly affiliated to business relations			Not available	The bank has full control over conditions in the area of occupational health and safety.

Declaration of use		Report of Slovenská sporiteľňa, a. s. in accordance with GRI standards for the period from 01 January to 31 December 2023.			
GRI standards used		GRI 1, 2, 3, 302, 305, 401, 403, 404, 405, 406			
STANDARD GRI/ Other source	DISCLOSURE	LOCATION	OMITTED DISCLOSURES		
			OMITTED REQUIREMENTS	JUSTIFICATION	EXPLANATION
PRACOVNÁ KULTÚRA A PROSTREDIE					
GRI 403: Health and safety (continued)	403—8 Employees to whom the OHS manager system relates		A grey cell indicates that the reasons for omission are that the disclosure cannot be published or that the GRI reference number of the sector is unavailable.		
	403—9 Occupational injuries				
	403-10 Occupational illnesses				
GRI 404: Training and learning	404—1 Average number of hours of learning per employee				
	404—2 Programs for improving employee skills and assistance upon changes				
	404—3 Percentage of employees with regular performance and reviews of career development		403-3, a)	Insufficient data	
GRI 405: Diversity and equal opportunities	405—1 Diversity of administrative bodies and employees	Diversity and inclusion Reported as the number of employees in an employment relationship as of 31. 12. 2023.			
	405—2 Proportion of the basic salary and remuneration of women as opposed to men				
GRI 406: Non-discrimination	406—1 Cases of discrimination and adopted corrective measures				

Climate change transition risk

Credit quality of exposures by sector, emissions and residual maturity

Sector/subsector	Gross carrying amount (Mln EUR)			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions: gross carrying am. per. of the portfolio derived from company-spec. reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions							
Exposures towards sectors that highly contribute to climate change	5 034,00	1 293,90	128,13	156,90	61,97	63,50	2 020 512,98	1 019 934,54	15,7%	3 397,39	1 322,24	221,99	92,38	4
A - Agriculture, forestry and fishing	175,50	57,55	9,74	10,96	3,22	6,99	57 624,64	0,00	7,7%	111,02	54,20	10,28	0,00	4
B - Mining and quarrying	5,65	0,95	0,00	0,11	0,07	0,00	3 392,59	1 753,31	1,0%	2,69	2,97	0,00	0,00	5
B.05 - Mining of coal and lignite	0,00	0,00	0,00	0,00	0,00	0,00	2,10	0,16	0,0%	0,04	0,00	0,00	0,00	0
B.06 - Extraction of crude petroleum and natural gas	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,0%	0,00	0,00	0,00	0,00	0
B.07 - Mining of metal ores	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,0%	0,00	0,00	0,00	0,00	0
B.08 - Other mining and quarrying	5,64	0,95	0,00	0,11	0,07	0,00	3 370,41	1 746,65	1,0%	2,68	2,95	0,00	0,00	5
B.09 - Mining support service activities	0,02	0,00	0,00	0,00	0,00	0,00	29,20	9,44	0,0%	0,05	0,00	0,00	0,00	0
C - Manufacturing	1 213,46	190,44	36,92	29,26	9,05	17,22	1 082 180,90	794 042,94	27,4%	882,07	314,12	17,26	0,00	3
C.10 - Manufacture of food products	212,38	36,13	2,44	3,41	1,82	1,00	122 520,00	107 457,95	49,6%	69,37	141,21	1,80	0,00	5
C.11 - Manufacture of beverages	12,78	1,68	1,47	1,44	0,20	1,21	4 288,49	3 168,27	0,0%	9,32	3,19	0,26	0,00	3
C.12 - Manufacture of tobacco products	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,0%	0,00	0,00	0,00	0,00	0
C.13 - Manufacture of textiles	3,81	1,75	0,01	0,09	0,03	0,00	3 587,85	3 302,35	0,0%	3,03	0,20	0,58	0,00	3
C.14 - Manufacture of wearing apparel	3,50	0,31	0,01	0,04	0,02	0,01	2 824,72	2 652,36	0,0%	2,07	1,43	0,00	0,00	4
C.15 - Manufacture of leather and related products	5,40	0,00	0,01	0,01	0,00	0,00	4 434,78	4 343,77	0,0%	5,01	0,07	0,32	0,00	3
C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	71,71	23,57	0,93	2,32	1,28	0,92	74 448,69	67 569,06	24,6%	60,63	10,03	1,05	0,00	3
C.17 - Manufacture of pulp, paper and paperboard	12,00	5,16	0,10	0,28	0,24	0,02	6 064,37	4 598,44	0,9%	7,52	4,57	0,00	0,00	3
C.18 - Printing and service activities related to printing	24,83	11,51	0,05	0,43	0,36	0,03	9 913,80	7 359,89	0,0%	21,50	3,33	0,00	0,00	2
C.19 - Manufacture of coke oven products	25,31	0,00	0,00	0,01	0,00	0,00	57 200,13	42 554,19	99,99%	25,31	0,00	0,00	0,00	0
C.20 - Production of chemicals	103,76	21,79	0,00	0,57	0,31	0,00	168 515,57	127 386,25	19,3%	57,99	45,77	0,00	0,00	3
C.21 - Manufacture of pharmaceutical preparations	4,18	2,00	0,02	0,08	0,04	0,02	2 419,49	1 680,52	0,0%	3,88	0,30	0,00	0,00	2
C.22 - Manufacture of rubber products	51,71	13,43	0,06	1,13	0,97	0,01	21 500,35	19 877,70	39,1%	34,30	16,54	0,87	0,00	3
C.23 - Manufacture of other non-metallic mineral products	40,91	10,23	0,00	0,38	0,31	0,00	97 534,30	26 349,59	2,2%	32,51	7,76	0,64	0,00	3

C.24 - Manufacture of basic metals	52,85	3,64	4,34	3,85	0,04	3,68	95 656,04	45 809,21	55,5%	49,94	2,81	0,10	0,00	1
C.25 - Manufacture of fabricated metal products, except machinery and equipment	191,46	18,58	1,20	2,44	1,05	1,03	178 920,29	117 840,93	17,3%	150,81	36,61	4,04	0,00	3
C.26 - Manufacture of computer, electronic and optical products	12,39	3,35	0,00	0,06	0,04	0,00	5 920,38	5 351,27	0,8%	12,08	0,31	0,00	0,00	1
C.27 - Manufacture of electrical equipment	27,03	3,86	0,11	0,31	0,12	0,09	16 009,94	14 875,03	0,0%	25,07	1,52	0,45	0,00	2
C.28 - Manufacture of machinery and equipment n.e.c.	114,57	18,96	0,14	1,67	1,20	0,07	69 094,47	65 168,59	0,2%	88,57	24,65	1,34	0,00	2
C.29 - Manufacture of motor vehicles, trailers and semi-trailers	96,23	2,41	14,00	2,64	0,29	2,17	49 170,53	38 576,90	13,1%	91,89	4,28	0,05	0,00	2
C.30 - Manufacture of other transport equipment	69,10	3,67	0,00	0,36	0,16	0,00	29 201,30	29 090,25	95,8%	68,39	0,66	0,06	0,00	1
C.31 - Manufacture of furniture	25,72	4,57	6,31	2,41	0,34	2,04	31 418,24	29 438,81	0,0%	18,32	3,92	3,48	0,00	4
C.32 - Other manufacturing	9,42	2,06	0,01	0,24	0,17	0,01	8 095,92	7 487,40	0,0%	6,51	1,50	1,40	0,00	5
C.33 - Repair and installation of machinery and equipment	42,30	1,80	5,71	5,11	0,06	4,90	23 441,26	22 104,22	4,0%	38,04	3,45	0,81	0,00	2
D - Electricity, gas, steam and air conditioning supply	363,77	172,70	0,63	4,04	2,73	0,55	194 264,93	0,00	76,9%	267,76	78,17	17,84	0,00	4
D35.1 - Electric power generation, transmission and distribution	55,21	1,38	0,23	0,25	0,05	0,16	2 586,38	0,00	90,6%	52,60	2,62	0,00	0,00	2
D35.11 - Production of electricity	189,76	152,96	0,00	2,69	2,27	0,00	15 940,12	0,00	72,5%	158,84	30,92	0,00	0,00	3
D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	17,23	11,09	0,00	0,27	0,26	0,00	8 741,83	0,00	0,0%	12,21	5,01	0,00	0,00	4
D35.3 - Steam and air conditioning supply	101,57	7,27	0,40	0,82	0,15	0,40	166 996,59	0,00	90,7%	44,11	39,62	17,84	0,00	6
E - Water supply; sewerage, waste management and remediation activities	144,94	2,32	0,54	0,62	0,06	0,42	117 426,42	0,00	0,0%	30,31	23,62	3,02	87,98	15
F - Construction	328,73	119,30	22,54	21,71	7,31	13,10	139 530,15	128 545,33	1,5%	290,95	24,98	12,80	0,00	3
F.41 - Construction of buildings	198,60	92,79	2,75	8,19	5,53	1,86	36 390,39	33 058,23	1,1%	182,74	10,73	5,13	0,00	3
F.42 - Civil engineering	18,21	3,54	5,91	3,88	0,33	3,54	18 290,95	16 451,25	14,1%	17,97	0,17	0,08	0,00	2
F.43 - Specialised construction activities	111,91	22,97	13,88	9,63	1,45	7,71	84 848,81	79 035,85	0,0%	90,24	14,09	7,59	0,00	3
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	868,55	148,99	36,36	30,96	10,96	18,07	268 061,72	193,75	16,5%	693,58	141,26	33,71	0,00	3
H - Transportation and storage	634,97	47,98	8,35	7,18	2,13	3,48	127 002,45	95 399,22	2,6%	238,91	306,85	84,80	4,40	7
H.49 - Land transport and transport via pipelines	223,31	35,79	8,19	5,66	1,84	3,32	81 664,64	68 900,76	6,7%	140,21	79,82	3,27	0,00	4
H.50 - Water transport	12,38	1,47	0,00	0,03	0,02	0,00	11 885,98	1 647,41	0,0%	2,31	10,07	0,00	0,00	5
H.51 - Air transport	19,22	0,00	0,00	0,01	0,00	0,00	5 392,97	1 348,72	0,0%	19,22	0,00	0,00	0,00	2
H.52 - Warehousing and support activities for transportation	375,46	10,17	0,13	1,39	0,22	0,13	26 861,69	22 486,48	0,0%	72,92	216,88	81,26	4,40	9
H.53 - Postal and courier activities	4,60	0,54	0,03	0,09	0,05	0,02	1 197,17	1 015,84	30,7%	4,24	0,08	0,27	0,00	3
I - Accommodation and food service activities	78,01	42,08	1,62	5,26	3,88	1,01	3 607,23	0,00	0,0%	41,42	30,66	5,93	0,00	5
L - Real estate activities	1 220,43	511,58	11,42	46,81	22,55	2,63	27 421,94	0,00	0,0%	838,67	345,40	36,35	0,00	4
Exposures towards sectors other than those that highly contribute to climate change	464,41	85,18	6,02	12,20	6,17	4,68	33 634,59	14 573,90	5,3%	286,84	140,32	37,18	0,07	4
K - Financial and insurance activities	64,11	0,00	2,32	2,43	0,00	2,32	60,69	0,00	0,0%	48,91	15,21	0,00	0,00	3
Exposures to other sectors (NACE codes J, M - U)	400,30	85,17	3,70	9,76	6,17	2,36	33 573,90	14 573,90	6,1%	237,93	125,11	37,18	0,07	5
TOTAL	5 498,42	1 379,07	134,15	169,09	68,14	68,18	2 054 147,57	1 034 508,44	14,8%	3 684,23	1 462,56	259,18	92,46	4

Climate change transition risk

Loans collateralised by immovable property - Energy efficiency of the collateral

Counterparty sector	Total gross carrying amount amount (in MEUR)															
	Level of energy efficiency (EP score in kWh/m ² of collateral)						Level of energy efficiency (EPC label of collateral)						Without EPC label of collateral			
	0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated	
Total EU area	12 914,46	3 568,77	3 976,87	1 182,67	896,82	2 965,67	323,66	2 499,61	1 245,12	199,72	23,96	7,65	3,78	5,34	8 929,27	8 929,27
Of which Loans collateralised by commercial immovable property	2 267,77	1 128,17	770,24	349,85	10,90	8,62	0,00	554,32	317,86	50,77	2,57	0,65	0,00	1,13	1 340,48	1 340,48
Of which Loans collateralised by residential immovable property	10 646,68	2 440,60	3 206,63	832,82	885,92	2 957,06	323,66	1 945,29	927,26	148,96	21,39	7,00	3,78	4,21	7 588,79	7 588,79
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	8 929,27	1 362,94	2 546,27	882,93	869,34	2 950,37	317,43	2 499,61	1 245,12	199,72	23,96	7,65	3,78	5,34	8 929,27	8 929,27
Total non-EU area	58,15	15,60	14,61	4,72	5,72	16,51	0,97	11,35	5,95	1,10	0,22	0,00	0,00	0,00	39,53	39,53
Of which Loans collateralised by commercial immovable property	0,04	0,04	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,04	0,04
Of which Loans collateralised by residential immovable property	58,10	15,56	14,61	4,72	5,72	16,51	0,97	11,35	5,95	1,10	0,22	0,00	0,00	0,00	39,49	39,49
Of which Collateral obtained by taking possession: residential and commercial immovable properties	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	39,53	4,52	8,03	3,99	5,51	16,51	0,97	11,35	5,95	1,10	0,22	0,00	0,00	0,00	39,53	39,53

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