

## GRI table


### GRI Content Index

The Global Reporting Initiative (GRI) is an institution aimed at developing and disseminating globally applicable guidelines for sustainability reporting. In accordance with GRI, companies report on the principles and indicators they apply to their economic, environmental and social commitments and render them measurable.

Information about the GRI Content Index is made available to investors and analysts on our website. The Content Index is an overview of all reported GRI indicators and includes references to DekaBank's respective publications, where the relevant information is provided. In addition, the GRI Content Index comprises an annual presentation of the progress made in respect of the UN Global Compact principles. (Fig. 1).

The GRI Content Index (Fig. 2) indicates where (key) and in which publications DekaBank provides the standard disclosures under the current GRI Guidelines (G3) and the supplementary disclosures for financial service providers (Financial Services Sector Supplement, ARSS).

**GRI Application Level** (Fig. 1)

		C	C+	B	B+	A	A+
Mandatory	Self-declared						
	Third party checked						
	GRI checked						
Optional	Self-declared						
	Third party checked						
	GRI checked						

Key:

- AR 4 – AR 7: pages in foreword
- AR 27 – AR 97: pages in Annual Report/section Group management report
- AR 101 – AR 184: pages in Annual Report/section Consolidated financial statements
- AR 185 – AR 222: pages in Annual Report/section Sustainability report
- C: cover pages in Annual Report

Status:

- Fully reported
- ◐ Partly reported
- Not reported

**Further sources of information:** For further information on GRI go to [www.globalreporting.org](http://www.globalreporting.org).  
For the full version of DekaBank's sustainability strategy and Environmental Report go to [www.dekabank.de](http://www.dekabank.de).

**GRI Content Index (incl. UN Global Compact Communication on Progress)** (Fig. 2)

GRI Standard Disclosures		Key	Status	GC Principle
<b>Strategy and analysis</b>				
1.1	Statement from the most senior decision-maker	Foreword P.186-187	●	
1.2	Description of key impact, risks and opportunities regarding sustainability	AR P.25-26, Foreword P.186-187 AR P.188, P.190, P.194, P.197-198, P.209-210	●	
<b>Organisational profile</b>				
2.1	Name of the company	AR P.28	●	
2.2	Brands, products and/or services	AR P.28-38	●	
2.3	Business units and corporate structure	AR P.33-36	●	
2.4	Location of headquarter	AR P.36	●	
2.5	Countries in which the group operates	AR P.36	●	
2.6	Ownership structure and legal form	AR P.28-29	●	
2.7	Markets served	AR P.33	●	
2.8	Scale of reporting organisation	C, AR P.33-37	●	
2.9	Significant changes during reporting period regarding size, structure or ownership of company	C, AR P.28	●	
2.10	Awards received in the reporting period	C, AR P.221, P.23, P.32-33, P.45-46	●	
<b>Report parameters</b>				
3.1	Reporting period	AR P.221	●	
3.2	Date of most recent previous report	AR P.221	●	
3.3	Reporting cycle	AR P.221	●	
3.4	Contact point for questions regarding corporate sustainability reporting	AR P.222	●	
3.5	Process for defining report content (including materiality, priorities)	Foreword P.186-187	●	
3.6	Boundary of the report	full Group (with certain limitations)	●	
3.7	Presentation of any specific limitations on the scope of the report	AR P.190, P.209, P.211, P.221	●	
3.8	Basis for reporting on joint ventures, subsidiaries etc.	AR P.28-29, P.34, P.36, P.172-1763	●	
3.9	Data measurement techniques and the bases of calculations	AR P.102-103, P.109, P.211, P.213, P.221	●	
3.10	Changes in presentation of information compared with previous reports	AR P.28, P.212	●	
3.11	Changes with regard to topics included and measurement methods applied compared with earlier reports	no changes	●	
3.12	GRI Content Index	www.dekabank.de	●	
3.13	Third party assurance	none	●	
<b>Governance, commitments and engagement</b>				
4.1	Governance structure incl. responsibility for sustainability	AR P.29, P.100, P.188-189, P.222	●	
4.2	Independence of Chairman of Supervisory Board	AR P.28-29	●	
4.3	For organisations without a Supervisory Board: details of the number of members of the highest governance body	AR P.28-29	●	
4.4	Opportunities for shareholders and employees to have an influence and provide recommendations or direction to the highest governance body	AR P.186, P.188, P.189, P.218-219	●	
4.5	Link between compensation for senior managers and achievement of sustainability targets	AR P.200, P.205-206	●	
4.6	Processes in place for executive bodies to avoid conflicts of interest	AR P.190	●	
4.7	Qualifications and expertise of executive bodies with regard to sustainability	AR P.208, P.209	●	
4.8	Mission statement and corporate values	C, AR P.29, Foreword P.186, P.188, P.199, P.203	●	
4.9	Procedures at Management/Supervisory Board level to oversee sustainability performance	AR P.189	●	
4.10	Processes for evaluating the sustainability performance of the Management Board	AR P.193, P.206	●	

GRI Standard Disclosures		Key	Status	GC Principle
4.11	Implementation of the precautionary principle	AR P.186, P.194-195, P.203-204	●	
4.12	Participation in and support for external initiatives	AR P.191, P.215, P.216, P.217	●	
4.13	Memberships in associations and advocacy organisations	AR P.220	●	
4.14	Company's stakeholder groups	AR P.188, P.218-221	●	
4.15	Basis for identification of stakeholders	www.dekabank.de	●	
4.16	Approaches for stakeholder dialogue (type/frequency)	AR P.218-221	●	
4.17	Response to stakeholder concerns	AR P.218-221	●	

#### Financial services sector specific performance indicators: Impact of our products and services

FS1	Description of environmental and social principles and values for business units	AR P.186-187, P.188-192, P.194-200, P.209, P.216, P.218	●	
FS2	Procedures for assessing and screening environmental and social risks in business units	AR P.188, P.190-191, P.198-199, P.209-210	●	
FS3	Processes for monitoring clients' implementation of environmental and social requirements	AR P.194-196, P.210-211, P.218	●	
FS4	Process(es) for improving staff competency to identify environmental and social risks and opportunities	AR P.190, P.207-208, P.216	●	
FS5	Interactions with customers and other stakeholder groups regarding environmental and social risks and opportunities	AR P.194, P.196, P.210, P.218, P.220	●	
FS6	Percentage of the portfolio for business units by specific region, size and sector	AR P.44-54	●	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business unit broken down by purpose	AR P.195, P.196-199	●	
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business unit broken down by purpose	AR P.177-179, P.189, P.195, P.196-199 All essential information on the products in the fund description can be found at www.deka.de, along with key investor information, the sales prospectus, annual and interim reports, and contractual amendments.	●	
FS9	Scope and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	AR P.209-210	●	
FS10	Percentage and number of companies held in the financial institution's portfolio with which the institution has interacted on environmental or social issues	AR P.189-190, P.192, P.28 Additional information: DekaBank's portfolio does not contain any full companies – only holdings under 100%. Our approach to all our investments involves a basic set of standards covering ecological and social matters (see UN Global Compact). If these standards are not met, we do not invest.	●	
FS11	Percentage of assets subject to environmental or social valuation	AR P.189, P.195	●	
FS12	Voting policies applied to environmental or social issues for shares over which the financial institution holds the right to vote shares or advises on voting	AR P.194, P.95	●	

#### Economic performance indicators

EC1	Economic value generated and distributed	AR P.101-103	●	
EC2	Financial implications due to climate change	AR P.213-214 not relevant – Climate change has scarcely any measurable financial implications for DekaBank's business activities, or none at all. Activities such as the relocation of business premises and reduction of greenhouse gas emissions, or effects of climate change such as water shortages or an increased number of natural disasters, are of only marginal relevance to financial institutions.	●	7
EC3	Company social benefits and pension obligations	AR P.206	●	
EC4	Financial assistance and subsidies received from government	none	●	
EC5	Range of ratios of standard entry-level wages compared with local minimum wages at significant locations of operation	AR P.206	●	1
EC6	Payments to locally-based suppliers	AR P.210	●	

GRI Standard Disclosures		Key	Status	GC Principle
EC7	Procedures for local hiring for senior positions	Not relevant as around 90% of employees are employed locally in Germany.		6
EC8	Infrastructure investments and services provided primarily for public benefit	AR P.210	●	
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts	Foreword P.186-187, AR P.209-210	●	

#### Environment performance indicators

EN1	Weight or volume of materials used	AR P.214-215	●	8
EN2	Percentage of all materials that are recycled input materials	AR P.214	●	8, 9
EN3	Direct energy consumption: primary energy source	AR P.211-212	●	8
EN4	Indirect energy consumption: primary energy source purchased for producing energy	AR P.211-212	●	8
EN5	Energy saved due to conservation and efficiency improvements	AR P.211-212	●	8, 9
EN6	Initiatives to provide energy-efficient or renewable energy-based products and services, and reductions in energy requirements as a result of these initiatives	AR P.188-193, P.199, P.209	●	8, 9
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	AR P.211-212	●	8, 9
EN8	Total water withdrawal by source	AR P.214-215	●	8
EN9	Water sources significantly affected by withdrawal of water	not relevant, because all sites are in central Europe		8
EN10	Percentage and total volume of water recycled and reused	AR P.214	●	8, 9
EN11	Land used in protected areas	none	●	8
EN12	Significant impact of activities in protected areas	none	●	8
EN13	Habitats protected or restored	not relevant (AR P.209)		8
EN14	Strategies, current actions and future plans for managing impacts on biodiversity	not relevant (AR P.209)		8
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk	not relevant (AR P.209)		8
EN16	Greenhouse gas emissions	AR P.213-214	●	8
EN17	Other indirect greenhouse gas emissions	AR P.213-214	●	8
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	AR P.197-198, P.209, P.211-215	●	7–9
EN19	Ozone-depleting substances by weight	AR P.213	●	8
EN20	NO <sub>x</sub> , SO <sub>x</sub> and other air emissions by weight	AR P.213-214	●	8
EN21	Total water discharge by quality and destination	AR P.214-215	●	8
EN22	Total weight of waste by type and disposal method	AR P.215 (see also Environmental Report at <a href="http://www.dekabank.de">www.dekabank.de</a> )	●	8
EN23	Number and volume of spills of hazardous materials such as oils, chemicals etc.	AR P.215	●	8
EN24	Weight of transported, imported, exported or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III and VIII and percentage of transported waste shipped internationally	AR P.215	●	8
EN25	Identity, size, protected status and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff	AR P.209, P.214-215	●	8
EN26	Initiatives to mitigate environmental impact of products and services	AR P.188-193, P.199, P.209	●	7–9
EN27	Percentage of products whose packaging is reused	not relevant		8, 9
EN28	Fines/sanctions for non-compliance with environmental laws and regulations	none AR P.210	●	8
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce	AR P.212-214	●	8
EN30	Total environmental protection expenditures and investments by type	It is not currently possible to allocate DekaBank's expenditure for environmental protection separately.	○	7–9

#### Social performance indicator: Labour practices and decent work

LA1	Total workforce by employment type, employment contract and region	AR P.200-202	●	
LA2	Employee turnover	AR P.206-207	●	6
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations	AR P.205-206	○	
LA4	Percentage of employees covered by collective bargaining agreements	AR P.205	●	1, 3

GRI Standard Disclosures		Key	Status	GC Principle
LA5	Notice periods regarding significant operational changes	AR P.201, P.219	●	3
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programmes	100%	●	1
LA7	Rates of injury, absenteeism and total number of work-related fatalities	AR P.203	●	1
LA8	Prevention and risk-control programmes regarding serious diseases	AR P.204-205	●	1
LA9	Health and safety topics covered in formal agreements with trade unions	not relevant		1
LA10	Average hours of training per year per employee	AR P.207 (not possible to determine the number of hours per employee accurately from the data currently available)	●	
LA11	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	AR P.207-208	●	
LA12	Percentage of employees receiving regular performance and career development reviews	100% (AR P.207)	●	
LA13	Diversity of senior management and employee structure	AR P.200-202	●	1, 6
LA14	Average remuneration by sex and employee category	AR P.205-206	●	1, 6

#### Social performance indicators: Human rights

HR1	Percentage and number of investment decisions that include human rights clauses or have undergone human rights screening	100% screened AR P.192, P.196, P.198-199, P.210	●	1–6
HR2	Percentage of suppliers that have undergone human rights screening	100% AR P.192, P.210-211	●	1–6
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	not relevant		1–6
HR4	Incidents of discrimination and action taken	no incidents AR P.201	●	1, 2, 6
HR5	Operations having significant risk regarding the freedom of association and collective bargaining and action taken to protect this right	none	●	1–3
HR6	Operations having significant risk for incidents of child labour and action taken	AR P.201-202, P.210-211	●	1, 2, 5
HR7	Operations having significant risk for incidents of forced or compulsory labour and action taken	no known operations involving significant risks of forced or compulsory labour (AR P.192, P.210-211)	●	1, 2, 4
HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations	not relevant, as external service providers are also required to sign our sustainability declaration	●	1, 2
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken	not possible thanks to implementation of the Equator Principles	●	1, 2

#### Social performance indicators: Society

SO1	Mitigation of negative impact of business operations on local communities	not relevant (AR P.209)	●	
FS13	Access to financial services in low-populated or economically disadvantaged regions by type	AR P.194	●	
FS14	Initiatives to improve access for people with disabilities or restricted mobility	access facilitated by the savings banks AR P.194, P.202	●	
SO2	Percentage/number of business units analysed for corruption-related risks	all business divisions were analysed AR P.192	●	10
SO3	Percentage of employees trained in anti-corruption procedures	100% AR P.192	●	10
SO4	Action taken in response to incidents of corruption	no action was necessary as no incidents of corruption	●	10
SO5	Policy positions and participation in public policy development and lobbying	AR P.191, P.196-197, P.220	●	1–10
SO6	Total value of financial and in-kind contributions to political parties, politicians and related institutions by country	none (AR P.191)	●	10
SO7	Total number of legal actions for anti-competitive behaviour, anti-trust and monopoly practices and their outcomes	none	●	
SO8	Fines/sanctions for non-compliance with laws and regulations	none imposed	●	

#### Social performance indicators: Product responsibility

FS15	Responsibility regarding structure and sale of financial products and services	AR P.194-199	●	
FS16	Initiatives to enhance financial literacy	AR P.190, P.195, P.208	●	
PR1	Health and safety impact of products and services	AR P.194-199	●	1

GRI Standard Disclosures		Key	Status	GC Principle
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services, by type of outcomes	not relevant		1
PR3	Type of product and service information required by law	As a basic principle, DekaBank adheres to all legal requirements regarding information on products and services. This is regularly audited and confirmed by the regulatory bodies concerned, for example BaFin. All product information is also available online at <a href="http://www.deka.de">www.deka.de</a> .	●	8
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes	none	●	8
PR5	Practices relating to customer satisfaction including results of surveys	AR P.191, P.218	●	
PR6	Programmes for adherence to laws and voluntary codes in advertising	AR P.190, P.194	●	
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion and sponsorship, by type of outcomes	none	●	
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	none	●	1
PR9	Sanctions for non-compliance with laws and regulations relating to products and services	none	●	

## Equator Principles Reporting

### Project finance reviewed (> USD 10bn) by sector and region

EP category	Oil & Gas	Commodities	Power	Other
A	–	–	–	–
B	–	–	1	3
C	–	–	1	3
<b>Total</b>	–	–	<b>2</b>	<b>6</b>

EP category	Europe (EU)	Europe (Non-EU)	North America	South America	Asia	Middle East & Africa	Australia & Other
A	–	–	1	–	–	–	–
B	3	–	–	–	–	–	–
C	4	–	–	–	–	–	–
<b>Total</b>	<b>7</b>	–	<b>1</b>	–	–	–	–

Category A: Projects with potential significant adverse social or environmental impacts which are diverse, irreversible or unprecedented.

Category B: Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.

Category C: Projects with minimal or no social or environmental impacts.

## Contacts for questions regarding corporate sustainability reporting

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