

Oberbank ESG Datasheet 2024

Contents

Metrics environment	2
Reduction in paper consumption	2
Reduction of waste	2
Environmental Metrics: Paper, waste, business transactions, energy	3
Social Metrics	4
Characteristics of the undertaking's employees	4
New entrants	4
Departures from Oberbank	6
Turnover rate	8
Nationality	8
Average age (in years)	10
Average length of service (in years)	11
Employees in countries where Oberbank operates	12
Employment contracts	14
Full-time and part-time employees in Oberbank's stores	14
Diversity indicators at the top management levels	16
Training hours	19
Health protection and occupational safety	22
Eligibility for parental leave	23
Return to work and retention rate	23
Return from parental leave	23
Retention rate (in %)	23
Eligibility for care leave	24
Metrics Governance	25
Diversity of governance bodies	25
Gender distribution of the governance bodies	25
Age distribution of the governance bodies	25

Metrics environment

Reduction in paper consumption

See metrics on paper consumption at Oberbank on the next page

- By 2025, paper consumption was to be reduced by 25% compared to the base year 2020. This has already been achieved.
 - 2024: Compared to the base year 2020, there is a reduction of 44.2 %. The target for 2025 was therefore already achieved in 2022.
 - 2023: Compared to the base year 2020, a reduction of 43.2 % was achieved.
 - 2022: A paper reduction of around 35% has already been achieved compared to the base year 2020. In the 2022 report, the reduction compared to 2019 was reported and was therefore already around 50%.
 - 2021: Paper consumption was reduced by approx. 16% compared to the previous year
 - The baseline value from the base year 2020 was 18,261,500 sheets/year.

Reduction of waste

(GRI G4-EN23)

See the list of waste generated by Oberbank on the next page

Oberbank strives to continuously reduce the amount of waste it generates:

- 2024: The waste generated by the corporate group amounted to 529,106 kg.
 - The increase in waste volumes compared to the previous year is the result of the "digitization of branches" project in Austria. This involved clearing out the old archives in the stores.
 - The number of employees has also increased. Residual waste quantities are determined on the basis of an estimate.
- In the base year 2020, the total waste generated in the corporate group amounted to 486,696 kg. This year, employees made frequent use of the option to work from home.

Environmental Metrics: Paper, waste, business transactions, energy

		Corporate group 2024	Oberbank AG 2024	Group 2024	Corporate group 2023	Oberbank AG 2023	Group 2023	Corporate group 2022	Oberbank AG 2022	Group 2022	Corporate group 2021	Oberbank AG 2021	Group 2021	Corporate group 2020	Oberbank AG 2020	Group 2020	Corporate group 2019	Oberbank AG 2019	Group 2019	
Total paper consumption	Total paper consumption (in kg/a)	50.988,00	39.903,00	41.477,00	51.800,00	41.325,00	42.966,00	59.781,00	53.789,00	54.001,00	76.591,00	66.839,00	66.989,00	91.308,00	76.819,00	77.269,00	110.401,00	89.513,00	94.384,00	
	Total paper consumption (in sheets/a)	10.197.500,00	7.980.507,00	8.295.306,00	10.360.000,00	8.264.954,00	8.593.178,00	11.956.250,00	10.757.750,00	10.800.250,00	15.318.250,00	13.367.750,00	13.397.750,00	18.261.500,00	15.363.750,00	15.453.750,00	22.080.250,00	17.902.695,00	18.876.938,00	
Paper types (in %)	FSC or PEFC	90,49	90,49	90,49	87,50	87,50	87,50	94,00	94,00	94,00	94,00	94,00	94,00	95,00	95,00	95,00	96,90	96,90	96,90	
	ECF or chlorine bleached paper	8,59	8,59	8,59	10,74	10,74	10,74	1,50	1,50	1,50	3,50	3,50	3,50	1,30	1,30	1,30	0,00	0,00	0,00	
	Recycled paper and carbon-neutral paper	0,92	0,92	0,92	3,42	3,42	3,42	4,50	4,50	4,50	2,50	2,50	2,50	3,70	3,70	3,70	3,10	3,10	3,10	
Water consumption	Water consumption (in l/day)	80.416,00	62.933,00	65.416,00	79.152,00	63.146,00	65.653,00	77.117,00	60.539,72	62.941,46	68.951,00	54.473,66	56.748,33	69.057,00	68.584,78	58.121,57	85.344,00	69.197,02	72.962,64	
	Is a gray water, black water or rainwater harvesting system used (YES / NO)	NO			NO				NO											
Waste generation (in kg/a)	Are there certain large consumers (e.g. company kitchen, garden, etc.)?	Company kitchen			Company kitchen															
	Total volume of waste (including plastics and other waste materials)	529.106	414.075	430.409	468.452,00	373.720,00	388.561,00	471.587,00	370.213,36	384.900,56	486.787,00	384.578,46	400.637,41	486.696,00	391.122,28	464.710,98	528.515,00	428.520,63	451.840,22	
	Residual waste	272.950	213.609	222.035	268.658,00	214.329,00	222.840,00	261.751,00	205.484,28	213.636,31	263.289,00	208.007,36	217.025,68	263.693,00	211.910,94	251.781,46	260.707,00	211.381,57	222.884,70	
	Plastic waste	21.590	16.896	17.563	21.250,00	16.953,00	17.626,00	was not reported												
	Waste paper	215.666	168.779	175.437	162.844,00	129.913,00	135.072,00	172.612,00	135.506,85	140.882,71	181.529,00	143.414,15	151.180,47	183.689,00	147.617,53	175.391,40	228.940,00	185.624,84	195.726,33	
	Electronic waste (in kg/a)	2.000			2.000,00			was not collected												
	Is computer leasing used (YES / NO)	NO			NO															
Types of waste (in %)	Waste paper and cardboard as recyclable material	40,76			34,76			36,60	36,60	36,60	37,29	37,29	37,29	37,74	37,74	37,74	43,32	43,32	43,32	
	Other waste materials	3,19			2,95			7,89	7,89	7,89	8,62	8,62	8,62	8,08	8,08	8,08	7,32	7,32	7,32	
	Residual waste	51,59			57,35			55,51	55,51	55,51	54,09	54,09	54,09	54,18	54,18	54,18	49,33	49,33	49,33	
	Hazardous waste or special waste	0,00			0,00															
	Plastic waste	4,08			4,54			was not collected												
	Electronic waste	0,38			0,40			0,00												
Business traffic	Passenger car (in km/a)	9.886.686,00	7.737.265,00	8.042.470,00	8.703.461,00	6.994.556,00	8.703.461,00		7.496.688,00	8.419.847,00		6.505.144,00	8.509.206,00		5.669.133,00	7.501.784,00		*	*	
Total heat consumption	Total heat consumption (in kWh)	9.461.529,00	7.404.540,00	7.696.620,00	10.288.322,00	8.207.772,00	8.533.724,00	12.159.823,00	9.545.914,00	9.924.622,00	13.096.471,00	10.346.662,00	10.778.711,00	12.037.782,00	9.673.892,00	10.131.555,00	11.365.311,00	9.215.009,00	9.716.478,00	
Total electricity consumption	Total electricity consumption (in kWh)	10.244.910,00	8.017.609,00	8.333.872,00	10.016.329,00	7.990.782,00	8.308.118,00	11.550.514,00	9.067.584,00	9.427.316,00	11.827.583,00	9.344.197,00	9.734.385,00	12.025.321,00	9.663.878,00	10.121.067,00	13.003.519,00	10.543.270,00	11.117.022,00	
Total electricity consumption including data center	Total electricity consumption (in kWh) Server room (without BTU-BKS)	10.620.520,00	8.311.559,00	8.639.418,00	10.391.539,00	8.290.116,00	8.619.339,00	11.915.464,00		12.157.868,00				11.942.161,00			12.646.609,00			
Total consumption of non-renewable energy sources	Electricity HU/SK (from non-renewable sources) + heating oil/gas + fleet consumption (calculated from CO2 emissions) (in kWh)	8.601.208,00	6.731.257,00	6.996.779,00	9.975.428,00	7.958.152,00	8.274.192,00	10.900.759,00	8.557.502,00	8.896.997,00	11.368.294,00	8.981.343,00	9.356.380,00							
Total consumption of renewable energy sources	Electricity AT/DE/CZ (from renewable sources) + district heating (in kWh)	15.659.609,00	12.255.123,00	12.738.539,00	15.167.180,00	12.100.005,00	12.580.529,00	15.558.804,00	12.214.241,00	12.698.807,00	15.563.737,00	12.295.887,00	12.809.330,00							
Transport kWh consumption	Passenger car in kWh	4.554.378,00	3.564.231,00	3.704.826,00	4.837.957,00	3.859.604,00	4.012.879,00													
Total energy consumption	in kWh	24.260.817,00	18.986.380,00	19.735.318,00	25.142.608,00	20.058.157,00	20.854.721,00													
Energy intensity (total consumption/MA)	in kWh	7.967,00	6.235,00	6.481,00	8.474,00	6.760,00	7.029,00													
Saving energy consumption	in giga joules	3.174,00	2.484,00	2.582,00	13.511,00	10.779,00	11.207,00													

All consumption volumes under the heading of corporate group include investees and subsidiaries domiciled at Oberbank locations (such as Donaulände in Linz). As for the disclosures relating to the IFRS-consolidated Group, which consists of Oberbank AG and the leasing companies, and the disclosures relating to Oberbank AG, the figures were pro-rated based on headcount (as at 31/12/2024). Business transactions: Records of business kilometers and leasing fleet for 2019 are not available.

Total consumption from non-renewable energy sources is electricity in Hungary and Slovakia (from non-renewable sources) + heating oil/gas + fleet consumption (calculated from CO₂ emissions); total consumption from renewable energy sources is electricity Austria/Germany/Czech Republic + district heating (in kWh).

Social Metrics

Characteristics of the undertaking's employees

The figures provided were evaluated as at 31.12.2024 (reporting date) and are based on headcount (HC; per capita). The data is based on the SAP HR system, from which the data is originally evaluated. Details on the calculation methodology are provided in the footnotes to the following tables. In SAP, the genders male, female, open, inter, diverse and "not specified" can be recorded. Currently, Oberbank only has male and female.

New entrants

	Quantity			in % ¹		
	2024	2023	2022	2024	2023	2022
total	223	260	296	9,00 %	10,56 %	12,28 %
Men	108	116	141	10,19 %	11,26 %	13,80 %
Women	115	144	155	8,12 %	10,06 %	11,16 %
up to and including 30 years	117	151	161	25,83 %	32,47 %	36,26 %
from 31 to 50 years	80	95	113	6,50 %	7,56 %	9,15 %
from 51 years	26	14	22	3,28 %	1,89 %	3,01 %
Austria	162	196	212	9,12 %	11,13 %	12,30 %
Men	72	83	98	9,80 %	11,69 %	13,73 %
Women	90	113	114	8,64 %	10,75 %	11,29 %
up to and including 30 years	106	134	140	26,17 %	32,21 %	35,44 %
from 31 to 50 years	44	57	65	5,28 %	6,87 %	8,02 %
from 51 years	12	5	7	2,23 %	0,97 %	1,35 %

¹ Share of the respective HC per category and country

Germany	41	41	48	12,58 %	12,93 %	15,79 %
Men	27	23	26	14,75 %	13,22 %	16,05 %
Women	14	18	22	9,79 %	12,59 %	15,49 %
up to and including 30 years	8	12	14	22,22 %	30,77 %	40,00 %
from 31 to 50 years	26	22	25	14,44 %	12,79 %	14,62 %
from 51 years	7	7	9	6,36 %	6,60 %	9,18 %
Czech Republic	10	12	19	5,15 %	6,19 %	9,69 %
Men	2	5	11	2,60 %	6,41 %	13,58 %
Women	8	7	8	6,84 %	6,03 %	6,96 %
up to and including 30 years	3	1	5	33,33 %	16,67 %	50,00 %
from 31 to 50 years	4	9	10	3,64 %	6,72 %	7,30 %
from 51 years	3	2	4	4,00 %	3,70 %	8,16 %
Hungary	8	10	14	5,84 %	7,04 %	10,07 %
Men	5	5	5	10,00 %	9,43 %	10,00 %
Women	3	5	9	3,45 %	5,62 %	10,11 %
up to and including 30 years	0	4	2	- %	100,00 %	50,00 %
from 31 to 50 years	5	6	11	6,25 %	6,67 %	12,64 %
from 51 years	3	0	1	5,56 %	- %	2,08 %
Slovakia	2	1	3	4,65 %	2,13 %	6,25 %
Men	2	0	1	13,33 %	- %	6,67 %

Women	0	1	2	- %	3,13 %	6,06 %
up to and including 30 years	0	0	0	- %	- %	- %
from 31 to 50 years	1	1	2	3,70 %	3,33 %	6,67 %
from 51 years	1	0	1	6,25 %	- %	5,56 %

Departures from Oberbank

	Quantity ²			in % ³		
	2024	2023	2022	2024	2023	2022
total	164	182	213	6,24 %	7,05 %	7,83 %
Men	66	80	85	6,12 %	7,64 %	8,16 %
Women	98	102	128	6,34 %	6,64 %	7,61 %
up to and including 30 years	72	76	76	15,33 %	16,62 %	17,55 %
from 31 to 50 years	74	87	118	5,62 %	6,48 %	7,51 %
from 51 years	18	19	19	2,15 %	2,43 %	2,72 %
Austria	114	133	142	6,02 %	7,17 %	7,16 %
Men	43	59	62	2,28 %	3,18 %	3,15 %
Women	71	74	78	3,75 %	3,99 %	4,02 %
up to and including 30 years	66	65	57	3,49 %	3,50 %	3,42 %
from 31 to 50 years	40	60	74	2,11 %	3,23 %	3,20 %
from 51 years	8	8	9	0,42 %	0,43 %	0,54 %

² Adjusted for parental leave, retirement, death and transfer within the Group

³ Number divided by average employee HC incl. maternity/paternity leave per country

Germany	25	26	36	7,29 %	7,90 %	11,70 %
Men	13	10	13	3,79 %	3,04 %	4,93 %
Women	12	16	25	3,50 %	4,86 %	6,78 %
up to and including 30 years	5	4	9	1,46 %	1,22 %	3,70 %
from 31 to 50 years	14	15	21	4,08 %	4,56 %	6,47 %
from 51 years	6	7	8	1,75 %	2,13 %	1,54 %
Czech Republic	12	16	26	5,97 %	7,79 %	9,57 %
Men	3	9	10	1,49 %	4,38 %	2,87 %
Women	9	7	16	4,48 %	3,41 %	6,70 %
up to and including 30 years	0	4	4	- %	1,95 %	0,48 %
from 31 to 50 years	9	9	17	4,48 %	4,38 %	7,18 %
from 51 years	3	3	5	1,49 %	1,46 %	1,91 %
Hungary	12	5	8	8,46 %	3,44 %	4,26 %
Men	6	1	1	4,23 %	0,69 %	0,71 %
Women	6	4	7	4,23 %	2,75 %	3,55 %
up to and including 30 years	1	3	0	0,70 %	2,07 %	1,42 %
from 31 to 50 years	10	1	5	7,05 %	0,69 %	2,13 %
from 51 years	1	1	3	0,70 %	0,69 %	0,71 %
Slovakia	1	2	1	2,29 %	4,16 %	9,77 %

Men	1	1	0	2,29 %	2,08 %	5,86 %
Women	0	1	1	- %	2,08 %	3,91 %
up to and including 30 years	0	0	0	- %	- %	1,95 %
from 31 to 50 years	1	0	1	2,29 %	- %	5,86 %
from 51 years	0	2	0	- %	4,16 %	1,95 %

Turnover rate⁴

	Goal	Actual value		
	2025	2024	2023	2022
total	< 8,50 %	6,24 %	7,05 %	7,83 %
Austria		6,02 %	7,17 %	
Germany		7,29 %	7,90 %	
Czech Republic		5,97 %	7,79 %	
Hungary		8,46 %	3,44 %	
Slovakia		2,29 %	4,16 %	

Note on the table: This breakdown has only been disclosed since 2023, so no comparative figures by country are available for 2022.

Nationality

	Quantity			in %		
	2024	2023	2022	2024	2023	2022
Afghan	1	1	1	0,04 %	0,04 %	0,04 %
Albanian	2	2	1	0,08 %	0,08 %	0,04 %
Belarusian	1	1	1	0,04 %	0,04 %	0,04 %
Bosnian	11	9	10	0,44 %	0,37 %	0,41 %
British	1	1	1	0,04 %	0,04 %	0,04 %

⁴ Adjusted for maternity leave, retirement, death and changes within the Group

Bulgarian	1	1	1	0,04 %	0,04 %	0,04 %
German	340	329	309	13,73 %	13,37 %	12,82 %
French	2	2	1	0,08 %	0,08 %	0,04 %
Georgian	1	1	1	0,04 %	0,04 %	0,04 %
Italian	1	1	1	0,04 %	0,04 %	0,04 %
Korean	1	0	0	0,04 %	- %	- %
Kosovar	3	1	2	0,12 %	0,04 %	0,08 %
Croatian	9	3	6	0,36 %	0,12 %	0,25 %
Macedonian	1	8	1	0,04 %	0,33 %	0,04 %
Mongolian	1	1	0	0,04 %	0,04 %	- %
Montenegrin	1	1	1	0,04 %	0,04 %	0,04 %
Dutch	1	1	1	0,04 %	0,04 %	0,04 %
Austrian	1.691	1.683	1.656	68,27 %	68,39 %	68,69 %
Polish	2	2	2	0,08 %	0,08 %	0,08 %
Portuguese	1	1	1	0,04 %	0,04 %	0,04 %
Romanian	2	2	2	0,08 %	0,08 %	0,08 %
Russian	1	1	1	0,04 %	0,04 %	0,04 %
Swedish	1	1	1	0,04 %	0,04 %	0,04 %
Serbian	2	2	3	0,08 %	0,08 %	0,12 %
Slovakian	53	57	56	2,14 %	2,32 %	2,32 %
Slovenian	4	3	1	0,16 %	0,12 %	0,04 %
Spanish	1	1	1	0,04 %	0,04 %	0,04 %
Czech	193	192	196	7,79 %	7,80 %	8,13 %
Turkish	1	1	2	0,04 %	0,04 %	0,08 %
Ukrainian	3	3	3	0,12 %	0,12 %	0,12 %
Hungarian	144	149	148	5,81 %	6,05 %	6,14 %

Average age (in years)

	2024	2023	2022
Total	42,80	43,10	43,20
Men	44,21	44,30	44,30
Women	41,77	42,30	42,40
Austria	41,47		
Men	43,05		
Women	40,37		
Germany	44,64		
Men	45,81		
Women	43,23		
Czech Republic	47,00		
Men	48,87		
Women	45,76		
Hungary	48,23		
Men	47,13		
Women	48,88		
Slovakia	49,65		
Men	49,00		
Women	50,00		

Note on the table: A detailed breakdown has only been disclosed since 2024, so not all comparative figures for 2023 and 2022 are available.

Average length of service (in years)

	2024	2023	2022
Total	13,51	13,20	13,30
Men	13,49	12,90	13,10
Women	13,52	13,40	13,40
Austria	14,99		
Men	15,22		
Women	14,83		
Germany	8,81		
Men	8,52		
Women	9,16		
Czech Republic	11,40		
Men	11,50		
Women	11,33		
Hungary	8,97		
Men	9,85		
Women	8,45		
Slovakia	10,17		
Men	9,17		
Women	10,70		

Note on the table: A detailed breakdown has only been disclosed since 2024, so not all comparative figures for 2023 and 2022 are available.

Employees in countries where the Oberbank operates

	Quantity			in % ⁵		
	2024	2023	2022	2024	2023	2022
total	2.477	2.461	2.411			
Men	1.060	1.030	1.022	42,79 %	41,85 %	42,39 %
Women	1.417	1.431	1.389	57,21 %	58,15 %	57,61 %
up to and including 30 years	453	465	444	18,29 %	18,89 %	18,42 %
from 31 to 50 years	1.231	1.256	1.235	49,70 %	51,04 %	51,22 %
from 51 years	793	740	732	32,01 %	30,07 %	30,36 %
Austria	1.777	1.761	1.724	71,74 %	71,56 %	71,51 %
Men	735	710	714	29,67 %	28,85 %	29,61 %
Women	1.042	1.051	1.010	42,07 %	42,71 %	41,89 %
up to and including 30 years	405	416	395	16,35 %	16,9 %	16,38 %
from 31 to 50 years	834	830	810	33,67 %	33,73 %	33,60 %
from 51 years	538	515	519	21,72 %	20,93 %	21,53 %
Germany	326	317	304	13,16 %	12,88 %	12,61 %
Men	183	174	162	7,39 %	7,07 %	6,72 %
Women	143	143	142	5,77 %	5,81 %	5,89 %
up to and including 30 years	36	39	35	1,45 %	1,58 %	1,45 %

⁵ Share of total HC

from 31 to 50 years	180	172	171	7,27 %	6,99 %	7,09 %
from 51 years	110	106	98	4,44 %	4,31 %	4,06 %
Czech Republic	194	194	196	7,83 %	7,88 %	8,13 %
Men	77	78	81	3,11 %	3,17 %	3,36 %
Women	117	116	115	4,72 %	4,71 %	4,77 %
up to and including 30 years	9	6	10	0,36 %	0,24 %	0,41 %
from 31 to 50 years	110	134	137	4,44 %	5,44 %	5,68 %
from 51 years	75	54	49	3,03 %	2,19 %	2,03 %
Hungary	137	142	139	5,53 %	5,77 %	5,77 %
Men	50	53	50	2,02 %	2,15 %	2,07 %
Women	87	89	89	3,51 %	3,62 %	3,69 %
up to and including 30 years	3	4	4	0,12 %	0,16 %	0,17 %
from 31 to 50 years	80	90	87	3,23 %	3,66 %	3,61 %
from 51 years	54	48	48	2,18 %	1,95 %	1,99 %
Slovakia	43	47	48	1,74 %	1,91 %	1,99 %
Men	15	15	15	0,61 %	0,61 %	0,62 %
Women	28	32	33	1,13 %	1,3 %	1,37 %
up to and including 30 years	0	0	0	- %	- %	- %
from 31 to 50 years	27	30	30	1,09 %	1,22 %	1,24 %
from 51 years	16	17	18	0,65 %	0,69 %	0,75 %

Employment contracts

Full-time and part-time employees in Oberbank's markets⁶

Employment relationships	total						Austria					
	Quantity			in %			Quantity			in %		
	2024	2023	2022	2024	2023	2022	2024	2023	2022	2024	2023	2022
Employees Full-time	1.759	1.740	1.712	71,00 %	70,70 %	71,00 %	1.135	1.135	1.114	64,50 %	64,50 %	64,60 %
Women Full-time	767	773	760	31,00 %	31,40 %	31,50 %	481	481	463	27,30 %	27,30 %	26,90 %
Men Full-time	992	967	952	40,00 %	39,30 %	39,50 %	654	654	651	37,10 %	37,10 %	37,80 %
Employees Part-time	718	721	699	29,00 %	29,30 %	29,00 %	626	626	610	35,50 %	35,50 %	35,40 %
Women Part-time	650	658	629	26,20 %	26,70 %	26,10 %	570	570	547	32,40 %	32,40 %	31,70 %
Men Part-time	68	63	70	2,70 %	2,60 %	2,90 %	56	56	63	3,20 %	3,20 %	3,70 %

⁶ Number corresponds to employee HC, reporting date 31.12.; % share corresponds to ratio to HC per country

Employment relationships	Germany						Czech Republic					
	Quantity			in %			Quantity			in %		
	2024	2023	2022	2024	2023	2022	2024	2023	2022	2024	2023	2022
Employees Full-time	244	244	236	77,00 %	77,00 %	77,60 %	181	181	185	93,30 %	93,30 %	94,40 %
Women Full-time	75	75	80	23,70 %	23,70 %	26,30 %	104	104	105	53,60 %	53,60 %	53,60 %
Men Full-time	169	169	156	53,30 %	53,30 %	51,30 %	77	77	80	39,70 %	39,70 %	40,80 %
Employees Part-time	73	73	68	23,00 %	23,00 %	22,40 %	13	13	11	6,70 %	6,70 %	5,60 %
Women Part-time	68	68	62	21,50 %	21,50 %	20,40 %	12	12	10	6,20 %	6,20 %	5,10 %
Men Part-time	5	5	6	1,60 %	1,60 %	2,00 %	1	1	1	0,50 %	0,50 %	0,50 %

Employment relationships	Slovakia						Hungary					
	Quantity			in %			Quantity			in %		
	2024	2023	2022	2024	2023	2022	2024	2023	2022	2024	2023	2022
Employees Full-time	44	44	45	93,60 %	93,60 %	93,80 %	136	136	132	47,90 %	47,90 %	94,96 %
Women Full-time	30	30	30	63,80 %	63,80 %	62,50 %	83	83	82	29,20 %	29,20 %	62,12 %
Men Full-time	14	14	15	29,80 %	29,80 %	31,30 %	53	53	50	18,70 %	18,70 %	37,88 %
Employees Part-time	3	3	3	6,40 %	6,40 %	6,30 %	6	6	7	2,10 %	2,10 %	5,04 %
Women Part-time	2	2	3	4,30 %	4,30 %	6,30 %	6	6	7	2,10 %	2,10 %	100,00 %
Men Part-time	1	1	0	2,10 %	2,10 %	0,00 %	0	0	0	- %	0,00 %	- %

Diversity indicators at the top management levels

	Quantity	in % ⁷	in % ⁸
	2024	2024	2024
total	491	19,82 %	
1st management level	96	3,88 %	
Men	79	3,19 %	82,29 %
Women	17	0,69 %	17,71 %
2nd management level	395	15,95 %	
Men	272	10,98 %	68,86 %

⁷ Share of the total number of employees

⁸ Proportion of the number of managers in the 1st and 2nd management levels

Women	123	4,97 %	31,14 %
Austria	348	14,05 %	
1st management level	74	2,99 %	
Men	59	2,38 %	
Women	15	0,61 %	
2nd management level	274	11,06 %	
Men	182	7,35 %	
Women	92	3,71 %	
Germany	76	3,07 %	
1st management level	13	0,52 %	
Men	12	0,48 %	
Women	1	0,04 %	
2nd management level	63	2,54 %	
Men	53	2,14 %	
Women	10	0,40 %	
Czech Republic	36	1,45 %	
1st management level	5	0,20 %	
Men	4	0,16 %	
Women	1	0,04 %	
2nd management level	31	1,25 %	
Men	23	0,93 %	
Women	8	0,32 %	
Hungary	25	1,01 %	
1st management level	4	0,16 %	
Men	4	0,16 %	
Women	0	0,00 %	
2nd management level	21	0,85 %	
Men	12	0,48 %	

Women	9	0,36 %	
Slovakia	6	0,24 %	
1st management level	0	0,00 %	
Men	0	0,00 %	
Women	0	0,00 %	
2nd management level	6	0,24 %	
Men	2	0,08 %	
Women	4	0,16 %	

Training hours

The table shows the training hours for the Group as a whole based on IFRS. Compared to 2023, total training hours (including e-learning) fell by 12 hours per employee. This is mainly due to the fact that there was an intensive training initiative for general bankers (private client advisors) in 2023, which was less extensive in 2024. There were also fewer new entries, which mainly affected the General Banking division (-20% new entries). Furthermore, fewer major events took place in the area of corporate clients and the training series was redesigned, which will only be reflected in the training hours from 2025. In 2024, 56% of training courses were live training measures with trainers in a seminar or virtual room, compared to 66% in the previous year.

excl. e-learning	in total			average per employee			incl. e-learning	in total			average per employee		
	2024	2023	2022	2024	2023	2022		2024	2023	2022	2024	2023	2022
AT	44.769	67.049	41.355	25	38	24	AT	82.560	102.314	96.149	46	58	56
Men	19.798	32.014	21.317	27	45	30	Men	35.341	47.215	46.231	48	67	65
Women	24.971	35.035	20.039	24	33	20	Women	47.220	55.099	49.918	45	52	49
up to incl. 30	18.496	27.926	15.271	46	67	39	up to incl. 30	31.953	40.091	33.065	79	96	84
from 31 to 50	19.093	27.981	19.279	23	34	24	from 31 to 50	34.845	43.035	42.882	42	52	53
from 51	7.180	11.141	6.805	13	22	13	from 51	15.763	19.188	20.202	29	37	39
Managers	9.742	13.886	11.646	28	40	35	Managers	16.410	19.458	22.317	47	56	66
1st level	1.425	1.749	No data	18	25	No data	1st level	2.535	2.705	No data	33	39	No data
2nd level	8.317	12.137	No data	31	44	No data	2nd level	13.875	16.753	No data	51	61	No data
Employees	35.027	53.163	29.710	25	38	21	Employees	66.151	82.856	73.832	46	59	53
EN	7.473	13.651	11.311	23	43	37	EN	12.211	18.885	19.856	37	60	65
Men	5.158	9.317	7.831	28	54	48	Men	8.035	12.370	12.816	44	71	79
Women	2.315	4.333	3.481	16	30	25	Women	4.176	6.515	7.041	29	46	50
up to incl. 30	1.069	1.906	1.843	30	49	53	up to incl. 30	1.658	2.709	3.075	46	69	88
from 31 to 50	4.430	7.911	6.710	25	46	39	from 31 to 50	7.136	10.821	11.646	40	63	68
from 51	1.975	3.833	2.759	18	36	28	from 51	3.418	5.356	5.136	31	51	52
Managers	2.516	4.509	4.188	33	60	56	Managers	3.790	5.672	6.499	50	76	87

1st level	293	734	No data	23	56	No data	1st level	554	958	No data	43	74	No data
2nd level	2.224	3.775	No data	35	61	No data	2nd level	3.236	4.714	No data	51	76	No data
Employees	4.957	9.142	7.123	20	38	31	Employees	8.421	13.213	13.357	34	55	58
CZ	4.091	5.107	4.716	21	26	24	CZ	5.499	7.792	9.257	28	40	47
Men	2.199	2.569	2.831	29	33	35	Men	2.819	3.729	5.079	37	48	63
Women	1.892	2.539	1.884	16	22	16	Women	2.680	4.064	4.178	23	35	36
up to incl. 30	111	143	161	12	24	16	up to incl. 30	169	239	426	19	40	43
from 31 to 50	2.166	3.360	3.125	20	25	23	from 31 to 50	2.943	5.178	6.180	27	39	45
from 51	1.814	1.605	1.429	24	30	29	from 51	2.386	2.376	2.651	32	44	54
Managers	1.436	1.853	2.087	40	49	55	Managers	1.766	2.431	3.099	49	64	82
1st level	143	116	No data	29	19	No data	1st level	211	221	No data	42	37	No data
2nd level	1.293	1.737	No data	42	54	No data	2nd level	1.554	2.210	No data	50	69	No data
Employees	2.655	3.254	2.629	17	21	17	Employees	3.733	5.361	6.158	24	34	39
SK	715	813	361	17	17	8	SK	938	1.137	985	22	24	21
Men	339	340	171	23	23	11	Men	416	438	386	28	29	26
Women	376	473	190	13	15	6	Women	522	699	599	19	22	18
up to incl. 30	0	0	0				up to incl. 30	0	0	0			
from 31 to 50	440	547	255	16	18	9	from 31 to 50	581	744	637	22	25	21
from 51	275	266	106	17	16	6	from 51	357	393	348	22	23	19
Managers	120	155	122	20	22	14	Managers	157	207	245	26	30	27
1st level	0	0	No data			No data	1st level		0	No data			No data
2nd level	120	155	No data	20	22	No data	2nd level	157	207	No data	26	30	No data
Employees	595	657	239	16	16	6	Employees	780	930	740	21	23	19
HU	852	2.050	1.187	6	14	9	HU	2.562	3.513	2.086	19	25	15

Men	389	846	496	8	16	10	Men	1.037	1.414	816	21	27	16
Women	463	1.204	691	5	14	8	Women	1.525	2.099	1.270	18	24	14
m/f/d ⁹													
up to incl. 30	17	44	7	6	11	2	up to incl. 30	57	98	34	19	25	9
from 31 to 50	443	1.162	732	6	13	8	from 31 to 50	1.417	2.071	1.297	18	23	15
from 51	392	844	449	7	18	9	from 51	1.089	1.344	755	20	28	16
Managers	366	810	291	15	30	12	Managers	751	1.109	454	30	41	19
1st level	58	21	No data	15	5	No data	1st level	106	71	No data	27	18	No data
2nd level	308	789	No data	15	34	No data	2nd level	645	1.038	No data	31	45	No data
Employees	486	1.240	896	4	11	8	Employees	1.811	2.404	1.632	16	21	14
Group as a whole (IFRS)	57.900	88.670	58.930	23	36	24	Group as a whole (IFRS)	103.770	133.641	128.333	42	54	53

Note on the table: The 1st management level comprises department and division heads, including deputies, as well as managing directors. The 2nd management level consists of branch, group and team managers, including deputies.

⁹ Gender not evaluable

Health protection and occupational safety

	2024	2023	2022
First aiders	174	166	153
Men	97		
Women	77		
Accidents at work ¹⁰	3	1	5
Men	1	0	1
Women	2	1	4
Bank robberies	0	0	1
Fatalities due to occupational accident/work-related illness	0	0	0
Men	0	0	0
Women	0	0	0
Notifiable work-related illnesses	0		
Men	0		
Women	0		
Days of absence ¹¹	20	11	95
Men	8	0	40
Women	12	11	55

¹⁰ "Accidents at work" includes commuting accidents and (non-)reportable accidents at work; a separate evaluation is not possible.

¹¹ Days absent due to work-related injuries and deaths due to occupational accidents, work-related illnesses and deaths due to illnesses

Eligibility for parental leave

	Quantity			in %		
	2024	2023	2022	2024	2023	2022
total	245	305	310	9,89 %	12,39 %	12,86 %
Men	121	144	107	4,88 %	5,85 %	4,44 %
Women	124	161	203	5,01 %	6,54 %	8,42 %

Note on the table: Includes all active employees as at 31.12. of the reporting year whose child was < 2 years (AT) or < 3 years (DE & CEE) old in the reporting year.

Return to work and retention rate

Return from parental leave¹²

	Quantity			in %		
	2024	2023	2022	2024	2023	2022
total	65	84	90	2,62 %	3,41 %	3,73 %
Men	13	12	12	0,52 %	0,49 %	0,50 %
Women	52	72	78	2,10 %	2,93 %	3,24 %

Retention rate (in %)¹³

	2024	2023	2022
total	92,70 %	84,30 %	79,31 %
Men	100,00 %	90,90 %	82,00 %
Women	91,80 %	83,30 %	78,95 %

¹² Ratio to the average headcount in 2024, 2023 and 2022

¹³ Return from maternity leave in 2022 + 12 months in the company or return from maternity leave in 2023 + 12 months in the company

Eligibility for care leave

	Quantity	in %
	2024	2024
total	2.477	100,00 %
Men	1.060	42,79 %
Women	1.417	57,21 %

Notes to the table: This breakdown will be disclosed for the first time in 2024, so there are no comparative figures for 2023 and 2022.

Metrics Governance

Diversity of governance bodies

The pursuit of diversity affects all employees of Oberbank and thus also the governance bodies. The percentage of women and the age distribution are broken down in the following tables.

Gender distribution of the governance bodies

	Number of women			Number of men			Share of women		
	2024	2023	2022	2024	2023	2022	2024	2023	2022
Management Board	2	1	0	3	3	4	40,00 %	25,00 %	0,00 %
Supervisory Board total	7	6	6	8	9	9	46,67 %	40,00 %	40,00 %
Supervisory Board (shareholder's representatives)	4	3	3	6	7	7	40,00 %	30,00 %	30,00 %
Supervisory Board (worker's representatives)	3	3	3	2	2	2	60,00 %	60,00 %	60,00 %
Total (Management Board and Supervisory Board)	9	7	6	11	12	13	45,00 %	36,84 %	46,15 %

Age distribution of the governance bodies

	up to and including 30 years			from 31 to 50 years			from 51 years		
	2024	2023	2022	2024	2023	2022	2024	2023	2022
Management Board	0	0	0	3	2	1	2	2	3
Supervisory Board total	0	0	0	3	4	5	12	11	10
Supervisory Board (shareholder representatives)	0	0	0	2	3	4	8	7	6
Supervisory Board (employee representation)	0	0	0	1	1	1	4	4	4