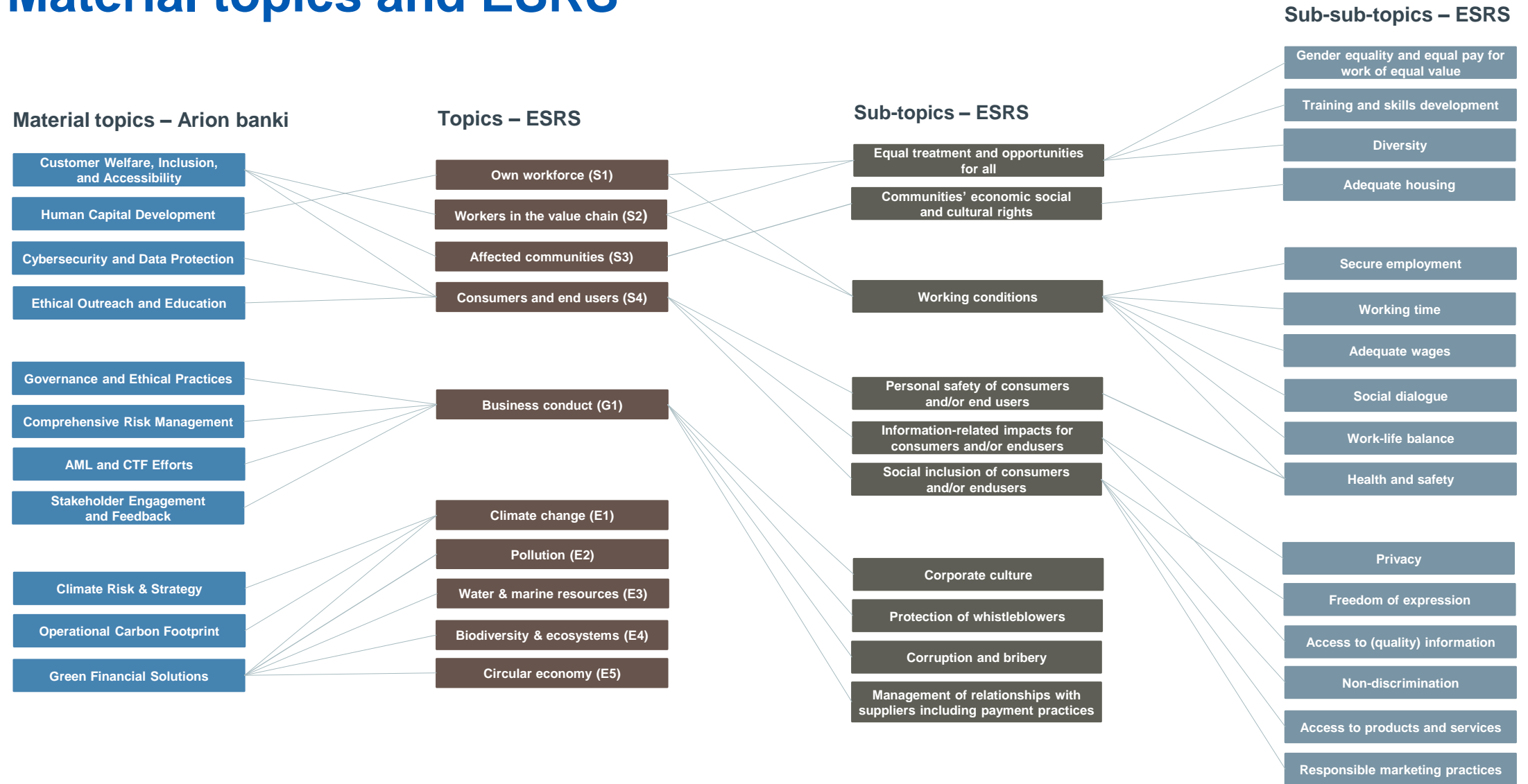


Material topics and ESRS



Material topics - Arion bank	Topic ESRS	Sub-topic ESRS	Sub-sub- topic ESRS
Climate Risk & Strategy	Climate change		
Operational Carbon Footprint	Climate change		
Green Financial Solutions	Climate change		
Green Financial Solutions	Pollution		
Green Financial Solutions	Water & marine resources		
Green Financial Solutions	Biodiversity & ecosystems		
Green Financial Solutions	Circular economy		
Human Capital Development	Own workforce	Working conditions	Secure employment
Governance and Ethical Practices	Own workforce	Working conditions	Working time
Incentive Structures	Own workforce	Working conditions	Adequate wages
Human Capital Development	Own workforce	Working conditions	Social dialogue
Human Capital Development	Own workforce	Working conditions	Work-life balance
Human Capital Development	Own workforce	Working conditions	Health and safety
Human Capital Development	Own workforce	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value
Human Capital Development	Own workforce	Equal treatment and opportunities for all	Training and skills development
Human Capital Development	Own workforce	Equal treatment and opportunities for all	Diversity
Customer Welfare, Inclusion, and Accessibility	Workers in the value chain	Working conditions	Health and safety
Customer Welfare, Inclusion, and Accessibility	Workers in the value chain	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value
Customer Welfare, Inclusion, and Accessibility	Workers in the value chain	Equal treatment and opportunities for all	Diversity
Customer Welfare, Inclusion, and Accessibility	Affected communities	Communities' economic social and cultural rights	Adequate housing
Cybersecurity and Data Protection	Consumers and endusers	Information-related impacts for consumers and/or endusers	Privacy
Customer Welfare, Inclusion, and Accessibility	Consumers and endusers	Information-related impacts for consumers and/or endusers	Freedom of expression
Ethical Outreach and Education	Consumers and endusers	Information-related impacts for consumers and/or endusers	Access to (quality) information
Customer Welfare, Inclusion, and Accessibility	Consumers and endusers	Personal safety of consumers and/or endusers	Health and safety
Customer Welfare, Inclusion, and Accessibility	Consumers and endusers	Social inclusion of consumers and/or endusers	Non-discrimination
Customer Welfare, Inclusion, and Accessibility	Consumers and endusers	Social inclusion of consumers and/or endusers	Access to products and services
Ethical Outreach and Education	Consumers and endusers	Social inclusion of consumers and/or endusers	Responsible marketing practices
Governance and Ethical Practices	Business conduct	Corporate culture	
Comprehensive Risk Management	Business conduct	Corporate culture	
Governance and Ethical Practices	Business conduct	Protection of whistleblowers	
AML and CTF Efforts	Business conduct	Corruption and bribery	
Stakeholder Engagement and Feedback	Business conduct	Management of relationships with suppliers including payment practices	

