

2021

# CORPORATE SOCIAL RESPONSIBILITY REPORT

We help you live a better life

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- A decorative graphic consisting of three overlapping circles. One circle is light green and positioned in the lower-left area. Another circle is light green and positioned in the upper-right area. The third circle is blue and positioned in the center-right area, overlapping with the other two. The text of the table of contents is placed within the blue circle.
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## FOREWORD BY DANIEL KOLLÁR

Dear readers,

The past year was once again like no other. It was largely linked to expectations of how society would cope with the pandemic impacts, and not only the economic ones.

At ČSOB, we characterised 2021 as a year of investment. Including investment in the society and the country in which we operate. Last year, we invested almost EUR 650,000 through ČSOB foundation to

support ecology, children's health and education. The term "investment" is more than appropriate in this case. We are convinced that this is an extremely important investment for the future. This is why we have continued to work with the State Forests of the Tatra National Park to fund the planting of new trees and necessary renovations. Partnering with experts managing the Tatra National Park helps us meet one of our goals: offsetting our carbon footprint while helping the forest fulfil its function.

And speaking of carbon footprints and the inevitable need to reduce them, I am very proud of the fact that the electricity we used to operate in 2021 came from renewable sources, which meant that we produced significantly less CO2 emissions compared to buying conventionally generated electricity. In the autumn, we also installed our first photovoltaic power plant on the roof of our building in Nitra. And I am glad that in addition to offering financial products in the field of implementation of renewable energy sources, we are able to inspire clients as well as our own employees to implement similar solutions thanks to our own implementation and know-how from the construction of a green energy source.

In 2021, we became a proud partner of the DRS Administrator, which covers the "life cycle" of disposable beverage packaging in Slovakia. We have also partnered with the Environment Fund to assess municipal projects aimed at more sustainable financing and improved energy efficiency. We know that many of them are facing a historic environmental debt that is very difficult to catch up with. Proper

assessment of returns, financial planning, but also the provision of ongoing monitoring or refinancing is an essential prerequisite for the successful implementation of projects. We are convinced that such projects will help municipalities to rebuild towards a more sustainable and, ultimately, less costly way of operating.

The year 2021 was also the year of investment literally – we expanded our range of investment options to what we call socially responsible funds (Socially Responsible Investing). Thanks to them, clients can systematically invest also in the sustainable development of society. Their growing popularity is evidenced by the fact that 24% of gross sales in 2021 went to socially responsible funds.

Of course, 2021 was also a year of continued investment in employee safety in the context of the pandemic. In 2021, we also became an even stronger group and confirmed that we are a stable part of this market with the ambition of further growth. This is thanks to the legal merger with OTP Banka Slovensko. A stronger group means more potential to help where it is needed most. And that will be a priority for us in 2022.



**Daniel Kollár**  
General Director of ČSOB



# ABOUT US

Basic information about ČSOB Financial Group







# MERGER OF ČSOB AND OTP

On 26 November 2020, KBC Bank NV acquired a 99.44% stake in the share capital and voting rights of OTP Banka Slovensko, thus becoming its majority shareholder. In February 2021, following the completion of the takeover bid, KBC's stake increased to 99.56%. **This was followed by the process of exercising the right of redemption of the shares of the remaining minority shareholders, which was successfully completed in June 2021 with the transfer of the remaining shares of OTP Banka Slovensko to KBC, whereby KBC's stake reached 100%, i.e. it**

became the sole shareholder of OTP Banka Slovensko. **On the basis of the previous approval of the European Central Bank, the sole shareholder of both banks decided to merge them on 31 August 2021.** OTP Banka Slovensko and ČSOB have thus signed a merger contract within the meaning of the relevant legislation. OTP Banka Slovensko was dissolved without liquidation and ČSOB became its legal successor with effect from 1 October 2021. Clients of OTP Banka Slovensko were informed in writing in advance of the merger with ČSOB and the related processes.

# STRUCTURE OF ČSOB

The parent company and sole shareholder of ČSOB is the Belgian KBC Bank NV. **KBC Group is one of the most important players in the Belgian banking market and one of the most important financial institutions in central and eastern Europe.** It is also represented in other countries and regions of the world. It provides its services mainly to retail clients, small and medium-sized enterprises, and also private banking clients. KBC Group aims to consolidate its position in its home market in Belgium as well as in key markets mostly in central and eastern Europe, namely Slovakia, Czech, Hungary, Bulgaria and Ireland.

ČSOB Financial Group provides professional financial and insurance services. **Under one roof, clients can find not only banking products and services, but also**

**insurance, building savings, investment products, leasing and more.**

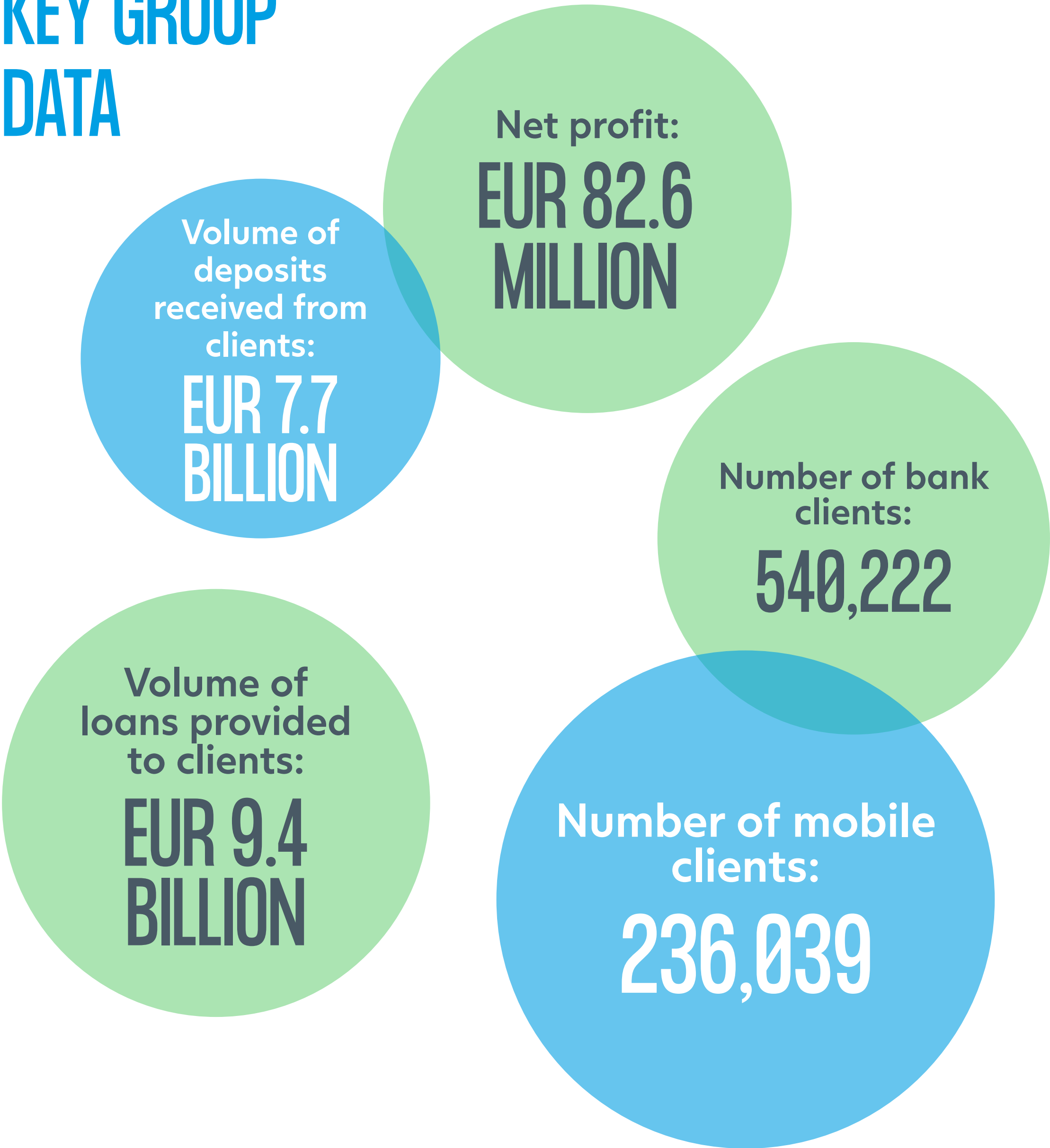


KBC Asset Management Slovensko, a KBC Group member, offers clients a wide range of funds in different currencies with the possibility of using several investment strategies.



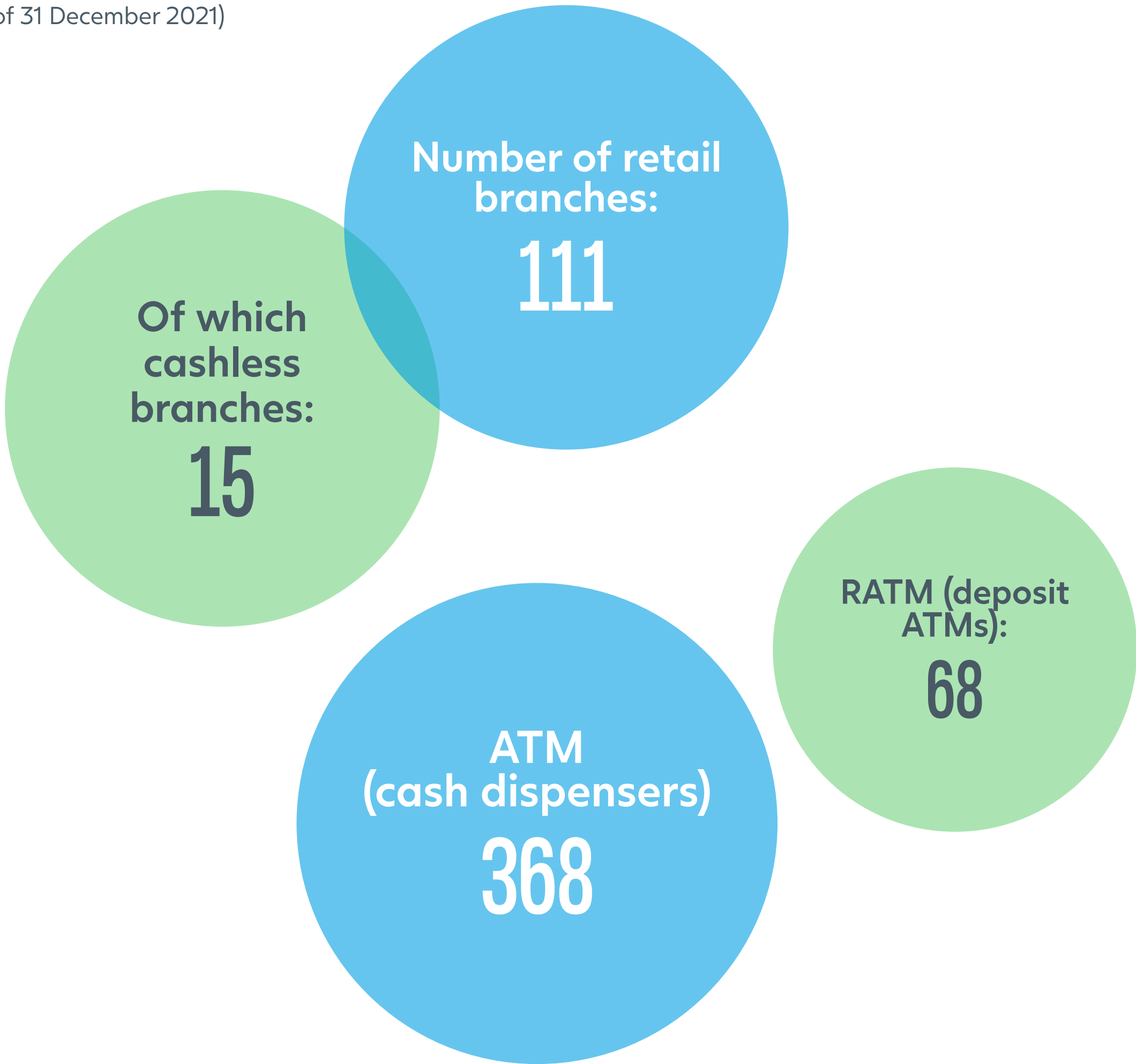


# KEY GROUP DATA



# BRANCHES AND POINTS OF SALE

(as of 31 December 2021)

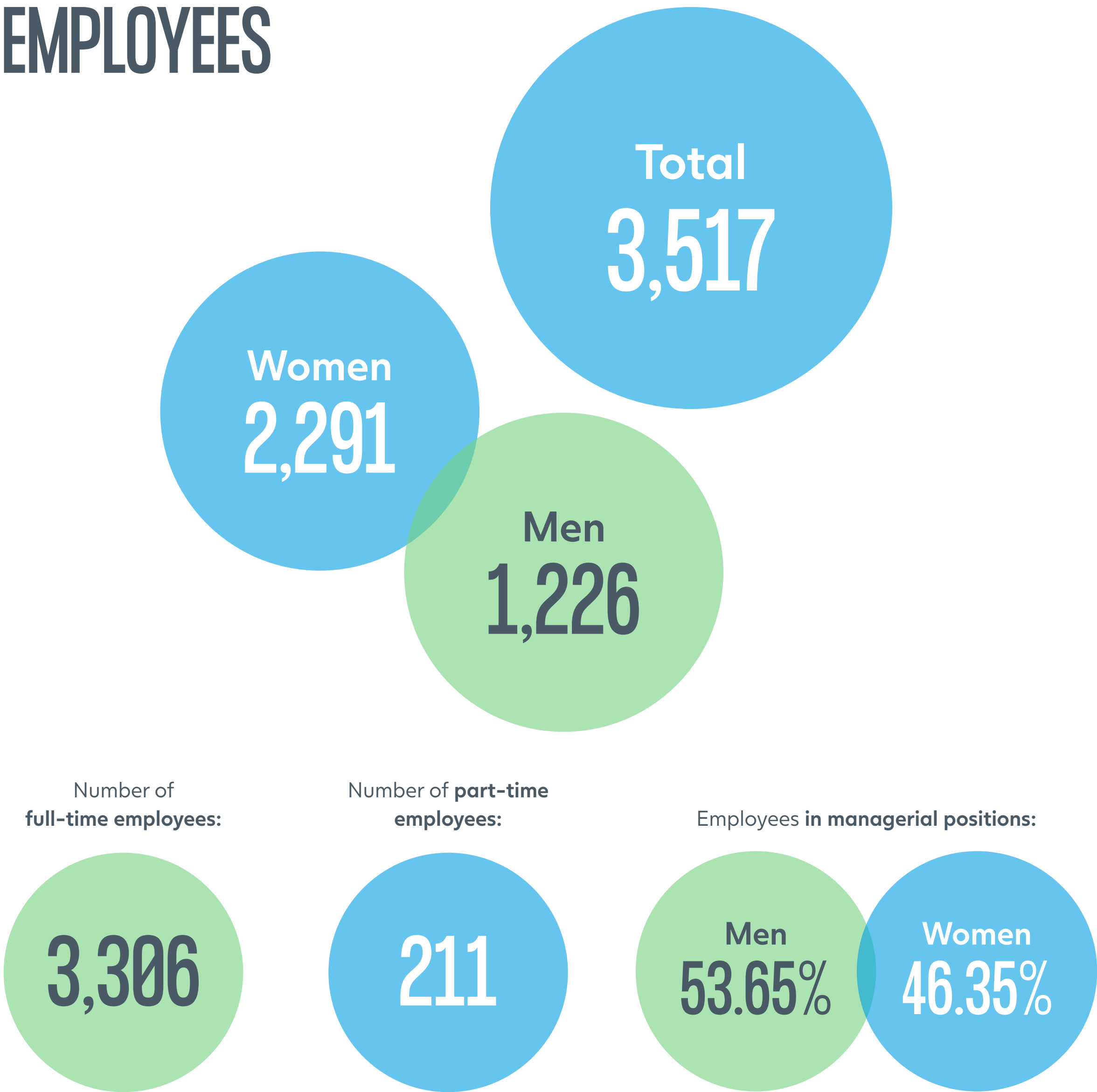


# PEOPLE

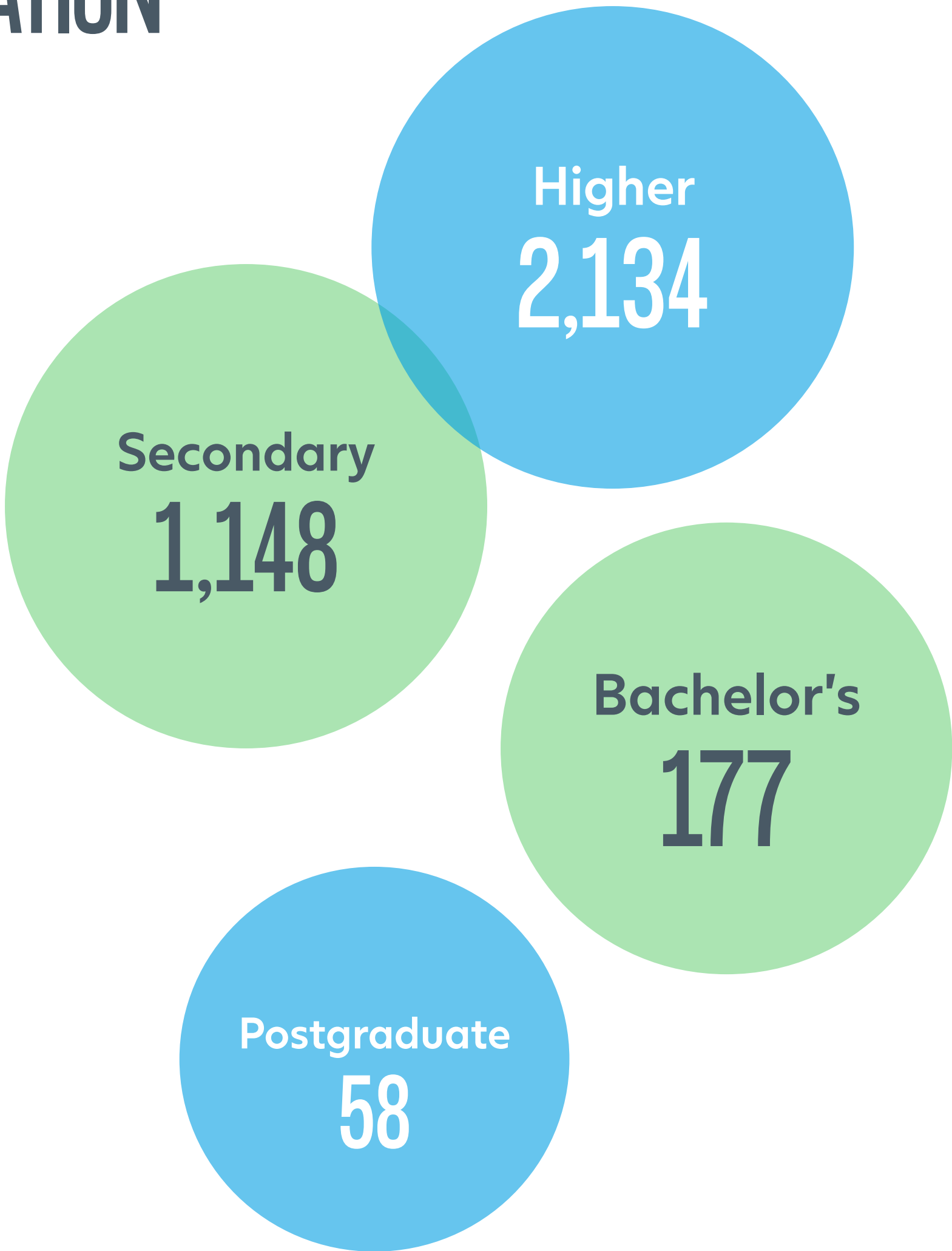




# EMPLOYEES



# EMPLOYEE EDUCATION





# SUSTAINABILITY AND DIVERSITY

At ČSOB, we continue to focus intensively on sustainability and diversity. We have prepared an e-learning course on Sustainability and Climate Change for all employees, providing them with all the necessary information on the subject. This course was completed by 2,862 employees.

**In the area of diversity, our goal is to broaden employees' horizons about the benefits of diversity in the workplace and to promote awareness of their own unconscious biases and their gradual elimination.**

That is why we organise various lectures and events that bring these topics closer to us. In this context, all managers completed an e-learning course to recognise their unconscious biases.

# EMPLOYEE DEVELOPMENT

At ČSOB, we are constantly taking an active interest in the development needs and career aspirations of our colleagues. This is confirmed by the opening of the second year of IT University.



**Selected employees who have expressed an interest in a career in IT are given the opportunity to participate in professional training courses.**

These increase their chances of progressing to the IT roles we can offer them at ČSOB. In 2021, six colleagues graduated from IT University.

## HEALTH

In the area of work-life balance, our colleagues continue to develop within the DETOX programme. We organise morning exercises to promote a healthy mind and body and bring inspiring lectures on various topics such as travel, healthy lifestyle and well-being. We've also created a Mental Health Portal for our employees, where they can find tips to support their mental well-being and healthy functioning.

## COVID–19 PANDEMIC

Unfortunately, 2021 was also marked by the COVID-19 pandemic, which had a significant impact on the operations of the Financial Group. ČSOB Banka continued its digital transformation to provide clients with the opportunity to arrange as many transactions electronically as possible, without physically visiting a branch. At the same time, we have continued the hybrid work-from-home/work-from-office mode that has become the new normal for head office employees.

Employee health was our primary goal, so we provided regular testing at the head office and then encouraged vaccination with an extra day off.

# BUSINESS LEADERS FORUM

Since 1 January 2020, ČSOB is a member of the informal association of companies – the Business Leaders Forum. Member companies commit to be leaders in promoting the principles of corporate responsibility in Slovakia. The vision of the association is to achieve the sustainable development and prosperity of Slovakia through corporate responsibility.



# UN GLOBAL COMPACT

ČSOB is the only Slovak bank to have been part of the United Nations Global Compact initiative for more than 10 years. The compact is the world's largest volunteer initiative with entities from more than 150 countries around the world. By joining the initiative, we have pledged to uphold the principles of fundamental responsibilities in the areas of human rights, labour, environment and anti-corruption.





# CODE OF CONDUCT

The Code of Conduct is based directly on the general mission of KBC Group. ČSOB wants to be an organisation that:

- **listens to its clients, anticipates their needs through the provision of products and services**
- **fulfils the potential of its employees**
- **supports the local community.**

A people-centred organisation is built on several values. At ČSOB, these values are the criteria that determine our everyday thinking and actions. These values are embodied in the acronym PEARL.

ČSOB's PEARL values represent:

**P — erformance**

**E — mpowerment**

**A — ccountability**

**R — esponsiveness**

**L — ocal Embeddedness**

These values naturally determine our behaviour: we are respectful, responsive and results-oriented. We hope this behaviour will not only help us confirm confidence in the company, but will also help us be a reference company in the bancassurance industry. All of the principles set forth in the Code of Conduct are linked to these values and behaviours.



# WHISTLEBLOWING

## Disclosure of information evidencing wrongdoing

It is in our sincere interest to create and foster a culture that is characterised by honesty and openness, whereby all whistleblowers have the opportunity to disclose potential illegal conduct, suspected unethical or wasteful behaviour or serious non-compliance with internal rules at the earliest possible stage without fear of reprisal. Disclosures are promptly investigated in a fair manner and the investigation is carried out by competent persons in accordance with the law, the internal directive, and the rights and legitimate interests of whistleblowers.



# SOCIAL RESPONSIBILITY





# UN SUSTAINABLE DEVELOPMENT GOALS

After analysing all the UN Sustainable Development Goals, ČSOB has adopted those that are most relevant to our business focus as a financial institution.

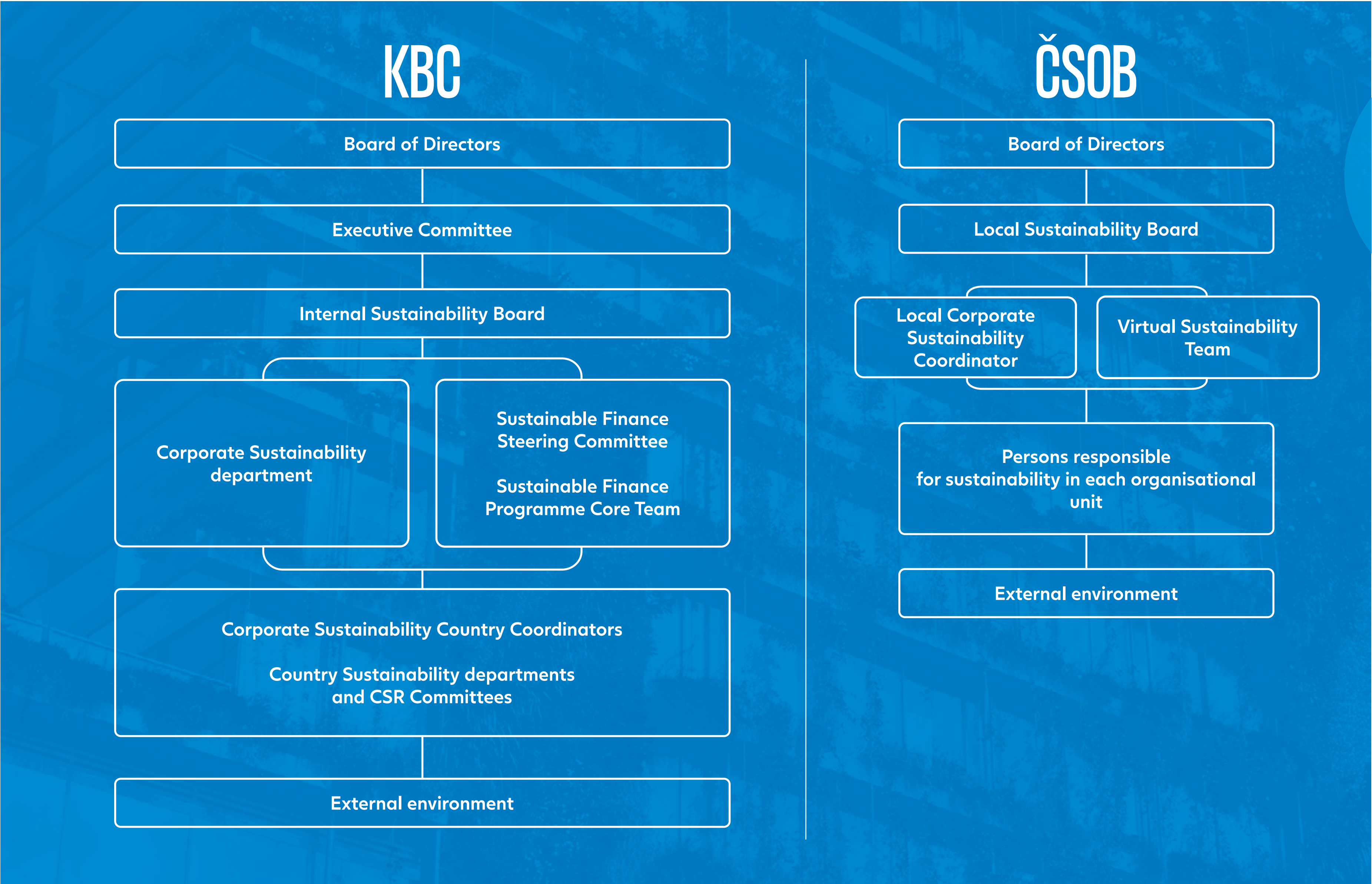
- Decent work and economic growth
- Climate protection
- Accessible and clean energy
- Health and quality of life
- Responsible consumption and production





# CORNERSTONES OF OUR SUSTAINABILITY STRATEGY

Sustainability management structure





# 100% CARBON FOOTPRINT—FREE ELECTRICITY

The electricity we consumed in 2021 came **from renewable sources**. As a result, we produced **1,150 tonnes of CO<sub>2</sub> emissions less** compared to buying conventionally generated electricity. We have offset emissions resulting from the consumption of electricity from non-renewable sources, or where the origin of the electricity could not be determined with certainty, by investing in projects to reduce carbon in the atmosphere collectively across KBC Group.

# CARBON DIOXIDE EMISSIONS

In 2021, we merged with OTP Banka Slovensko and our company grew significantly. **Nevertheless, we have managed to keep the amount of CO<sub>2</sub> emissions we produce within the framework of the 2030 emission reduction plan**, which provides for an 80% reduction in emissions compared to 2015. Criteria were set for achieving carbon neutrality by 2050. That's why we closely monitor the origin of our emissions. **We have taken a number of measures and have succeeded in reducing CO<sub>2</sub> emissions by 59% compared to 2015**. This has been significantly helped by the use of a hybrid working model, which



has reduced the number of business trips as well as commuting. Emissions from commuting continue to account for a third of the emissions we produce.

# REDUCING OWN ELECTRICITY CONSUMPTION

In autumn 2021, the **first photovoltaic power plant was installed on the roof of our building** in Nitra. In addition to offering financial products in the field of implementation of renewable energy sources, we are able to inspire clients as well as our own employees to implement similar solutions thanks to our own implementation and know-how from the construction of a green energy source.

*Photovoltaics will cover 40% of the electricity needs of the building at Fraňa Mojtu 4 in Nitra and the return on investment of this solution, which we implemented ourselves, is less than 5 years.*



## ENVIRONMENTAL PROTECTION

# „ECO“ INSURANCE BONUS

ČSOB Poistovňa will pay a bonus of up to EUR 10,000 to clients whose house has been ecologically renovated after damage from a natural event. It is available to clients who have renovated their building using green architecture and environmentally friendly materials.

ČSOB Poistovňa will also provide a bonus for the purchase of environmentally friendly or more energy efficient equipment (e.g. solar panels, rainwater recycling), for energy certification of buildings in the event of total damage or significant restoration after an insured event, and for eco-architecture projects designed by an architect.

## PRINTING LESS

ČSOB Poistovňa printed 209,758 fewer sheets year-on-year than in 2020, which represents a decrease of 16.7%.



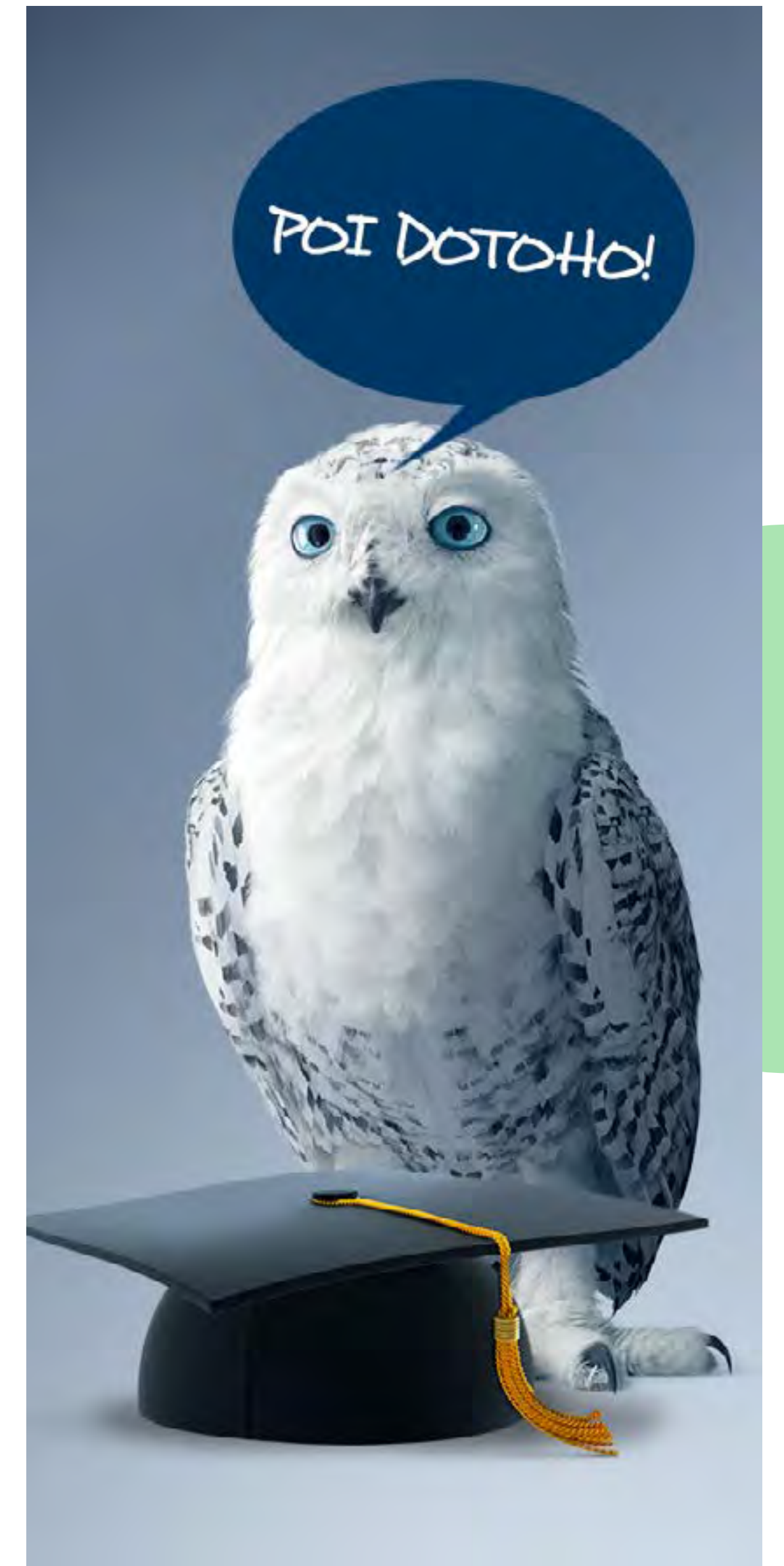
## FINANCIAL AND DIGITAL LITERACY

# POI DO TOHO

The main objective of the [POI do TOHO](https://poidotoho.csob.sk) project is to help teachers increase children's financial literacy through professionally developed tools from the field of insurance. ČSOB Poistovňa has created a dedicated website focusing on the topic of insurance, serving as an inspiration for teachers of civics lessons for Year 9 of primary schools and Year 4 of 8-year grammar schools. However, it can also be used for other years. The whole project is voluntary, free of charge and open to the general public, schools and students. It is produced in two language versions – Slovak and Hungarian.

In 2021, the competition at [poidotoho.csob.sk](https://poidotoho.csob.sk) attracted the highest number of participants since the launch of the project: 69 schools and 653 children.

For the first time, we offered not only a competition for the children, but also incentivised schools with a reward, namely bluetooth headsets. We have drawn three winning schools from all the schools whose children participated in the competition. We gave 10 of these headsets to each of them.





# SUSTAINABLE BUSINESS SOLUTIONS







We are a proud **partner of The administrator of the deposit return system**, a non-profit organisation that creates, finances and coordinates the operation of the deposit system for disposable beverage packaging in Slovakia.



We are also a **partner of the Environmental Fund**, whose main mission is to provide funding to applicants in the form of grants or loans to support environmental projects.



In addition, we are a **financing bank of ESCO SLOVENSKO**, a company dedicated to efficient, cost-effective and environmentally sound solutions for companies, municipalities and the state.



*ČSOB wants to be a sustainable financial institution that focuses on long-term benefits rather than short-term profits. We support our clients in the responsible financing of projects with the goal of being carbon neutral by 2050.*

We have a clear policy on the products we offer to clients and apply a restrictive lending and insurance approach to controversial sectors. Conversely, **we support industries or companies that take environmental, social and governance (ESG) considerations into account in their investment decisions.**

## ECO CARD

In addition to offering customers a paperless way to open a Smart Account online, we have also added an ECO Card made from industrial maize. It is processed in a nature-friendly way. Up to 84% of its composition consists of compostable biopolymer PLA. With its appearance, the card fits into the family of rivers flowing through the city. The detailed veining of the leaf refers to nature.

*The number of ECO Cards issued as of 31 December 2021 is 11,557. Over the next few years, we plan to introduce the ECO Card for all clients.*





# ELECTROMOBILITY

Slovakia still does not make use of support schemes for green vehicles that would help speed up their adoption as in other European countries. For this reason, the total cost of ownership of green vehicles is still higher compared to vehicles with a combustion engine (ICE). And, naturally, green vehicles also face prejudice and negative emotions as they represent something new and unknown. **ČSOB Leasing considers the adoption of "green vehicles" to be important and is active on three levels:**

## 1. Government

ČSOB Leasing, as the leader of the Association of Leasing Companies in Slovakia, actively supports the introduction of environmentally friendly vehicles in cooperation with the Automotive Industry Association in Slovakia and the Slovak Electric Vehicle Association. Joint proposals for possible green vehicle schemes have been developed, presented and discussed with the Slovak Government.

## 2. Clients

We have introduced products and services for eco-friendly vehicles and the first enthusiasts and environmentally responsible operators are using them as a solution for their eco-mobility.

## 3. Public

We participate in all important events and have a presence in the media to promote and explain green mobility. We have purchased electric vehicles from partners KIA and HYUNDAI for our internal fleet in order to introduce green mobility in our fleet as well.





# INVESTING IN FUNDS

Investing in funds via the ČSOB Smartbanking mobile app is becoming increasingly popular.

Up to 74% of new regular investments throughout 2021 were arranged through it.

We enhanced it with the possibility of concluding a framework investment contract, which was used by **46% of new investors** from among our clients.

We have also brought interesting investment solutions to our clients by expanding our range of investment options to what we call **socially responsible funds (Socially Responsible Investing)**. Thanks to them, clients can systematically invest also in the sustainable development of society. Their growing popularity is evidenced by the fact that 24% of gross sales went to socially responsible funds.

## SRI FUNDS

Socially responsible investors seeks out socially responsible funds. When assessing investments, they focus not only on financial criteria, but also on the impact on society, the environment and the world.

- ČSOB Fér Vyvážený SRI o.p.f. (balanced)
- ČSOB Fér Rastový SRI o.p.f. (growth)
- KBC Eco Fund Water
- KBC Eco Fund Climate Change

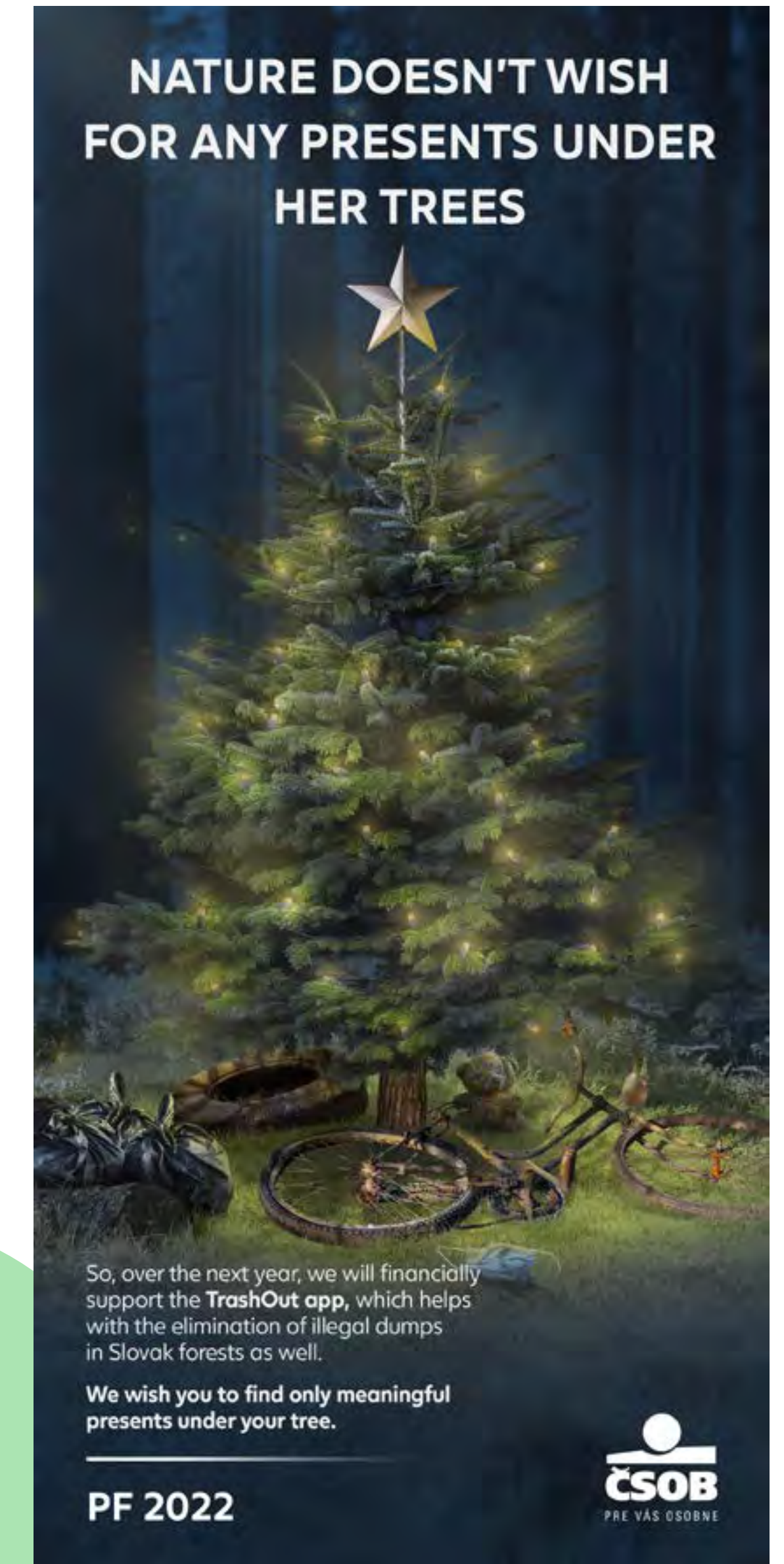


# LIFELESS PANORAMA

We used the well-known Lifeless Panorama format to campaign for responsible investing. Sadly, life is escaping from many places because of the devastating encroachments of humans. But there is a way forward to a better future – investing in socially responsible funds. In cooperation with the Slovak app TrashOut, we have also prepared an instagram filter. **ČSOB followers were able to point out illegal waste dumps via social media activity.**

## POUR FÉLICITER

Also in the pre-Christmas period, which is often associated with excessive consumption and waste, **we reminded our clients of the importance of environmental protection.** In cooperation with the Slovak app TrashOut, which fights against illegal waste dumps, we tried to point out that Nature doesn't want any presents "under the Christmas tree". With our New Year's wish, we drew the attention of our clients to the necessity of liquidation of illegal waste dumps.







# MOST VITAL AMONG SLOVAKS

During October and November 2021, clients could take part in the Most VITAL Among Slovaks competition, linked to VITAL Life Insurance. It was focused on active movement and a healthy lifestyle. Contestants could "show off" their body measurements, such as height-to-weight ratio (BMI) and sporting activities (what sport they play and how well they perform) in order to win recreation vouchers.

## Rewarding Responsibility

Preventive check-ups save many lives every year. **That's why ČSOB Poistovňa rewards everyone who actively cares about their health and the health of others.** Clients who have had a preventive check-up in the last 3 years prior to the insured event or donated blood in the last 2 years prior to the insured event **have received an extra 10% on top of the insurance benefit** for these coverages:

- serious illnesses,
- disability due to sickness or accident with a constant or decreasing sum insured from 40% or 70%,



- disability due to accident with a constant or decreasing sum insured from 40% or 70%,
- surgery,
- hospitalisation due to illness or accident,
- hospitalisation as a result of an accident.

The benefit applies to all VITAL insurance policies, **both new and past.**

ČSOB Poistovňa has supported cyclists with a **new cycling insurance benefit**, which is automatically available not only to clients on the new home insurance policy, but also to clients with existing Domos Kompakt policies.

# ECOLLEAGUES

At the end of 2021, an internal community of ECOlleagues was formed. The name was chosen by colleagues in an intranet poll. The community has over a hundred members and its aim is not only to share tips for a greener lifestyle, but also to directly implement them into life at ČSOB. This resulted, for example, in the purchase of an electric composter for the head office on Žižkova in Bratislava.





# FOUNDATION ACTIVITIES, VOLUNTEERING AND SPONSORSHIP





Since 2010, ČSOB foundation has supported community service activities that reinforce the core values of ČSOB Financial Group.

The chief aim is to bring about positive change through the implementation of projects in three areas:

1. ENVIRONMENTAL PROTECTION AND CREATION

2. PROMOTING A HEALTHY AND ACTIVE LIFESTYLE

3. EDUCATION

1. ENVIRONMENTAL PROTECTION AND CREATION

# PLANTING TREES IN THE HIGH TATRAS

During the second year of the 5-year cooperation with the State Forests of the Tatra National Park, we **supported the planting and subsequent care of 47,000 seedlings** in Zverovka and Vyšné Hágy, the reconstruction of two bridges, which are also used by cross-country skiers in winter, and the reconstruction of a diorama in the TANAP Museum in Tatranská Lomnica. Partnering with experts from the State Forests of the Tatra National Park helps us meet one of our goals: **offsetting our carbon footprint** while helping the forest fulfil its function.



# EKOTOPFILM — ENVIROFILM

ČSOB foundation is proud to be the general partner of Ekotopfilm – Envirofilm, the oldest and most renowned festival on sustainable development. The spring part of the festival took place online, the autumn part was a combination of lectures and screenings of films with ecological themes – both live and virtually. During the festival, we raised a topical and important subject: the preparedness of Slovak cities and municipalities for the impacts of climate change. We discussed with mayors and regional governors how their city or municipality is preparing for climate change, which phase of adaptation measures it is in, and in which areas it is investing. The debates were broadcast live on Facebook and later reached over 40,000 views.

# BRATISLAVA BENCHES

We **helped Bratislava secure 300 new, high quality benches**. The capital adopted the design of the Prague benches. Benches will be continuously installed in the streets of Bratislava throughout 2022. Using an innovative campaign and an instagram filter, we invited Bratislava residents to show us the places where they miss such a bench.



# ENTHUSIASTIC VOLUNTEERS

After a hiatus forced by the pandemic and the associated measures against the spread of the virus, **we are once again involved in the largest volunteer event in central Europe – Our City (Naše Mesto).** 149 employees (**94 women and 55 men**) of ČSOB set out to improve Bratislava in three locations: the Klbko Family Centre, the Ancient Gerulata in Rusovce, and the Methodological and Pedagogical Centre in Petržalka.



# REVITALISATION OF A PUBLIC TRANSPORT STOP IN BRATISLAVA

We have also financially supported the revitalisation project of a public transport stop, where a significant part of the greenery was removed in the past. It is the Úrad vlády (formerly Žilinská) tram stop. After reconstruction in the summer months of 2022, the space will primarily serve as transit between the stop and the surrounding streets. A green arcade should be added above the stop boarding area.

## URBAN BEES

ČSOB foundation covered the costs of operating two beehives on the roof of ČSOB's head office. The bee colonies are cared for by professionals from the Živica Centre for Environmental and Ethical Education.

40 kg of high quality honey, which was awarded the Gold Medal for the highest antibacterial potential by the Honey Laboratory of the Slovak Academy of Sciences, was harvested.



2. PROMOTING A HEALTHY AND ACTIVE LIFESTYLE

# HELP THROUGH MOVEMENT

Every year, during the preparations for the ČSOB Bratislava Marathon, ČSOB employees take part in a physical activity **aimed at helping adults and children with physical disabilities.** In 2021, we supported the ADELI Foundation, through which we provided rehabilitation stays for those involved in the Move Your Heart project. In addition, ČSOB Financial Group employees recorded the kilometres they walked or ran. Thanks to their activity, we supported 10-year-old Eliška Octová in her efforts to move independently.

# CHILDREN'S HOSPITALS

Supporting children's hospitals is one of ČSOB foundation's long-standing activities. We supported the National Institute of Children's Diseases in Bratislava with the same amount through the civil association Pomáhame deťom NÚDCH, the Children's Teaching Hospital in Košice through the non-profit organisation Dieťa v nemocnici, and the Children's Teaching Hospital



in Banská Bystrica through the civil association Svetielko nádeje. In addition to assisting with difficult treatment and hospitalisation, Svetielko nádeje also operates a mobile hospice in the Banská Bystrica and Žilina Regions.

## SOCIAL SERVICE PROVIDERS

The COVID-19 pandemic has reached even the most vulnerable. That's why we donated EUR 5,000 for the purchase of protective work equipment to the Association of Social Service Providers, which brings together 220 organisations, 10,000 employees and 13,000 clients under one roof. The donation was used to purchase protective gloves.

## CHILDREN'S CARDIAC CENTRE

Traditionally before Christmas, ČSOB Financial Group employees prove that their hearts are in the right place. While in 2020 they recorded audio fairy tales for children from the Children's Cardiac Centre in Bratislava, in 2021 they exercised their creativity in a different way. **More than 60 colleagues accepted the challenge** and sent their or their children's drawings. These **were transformed by the well-known illustrator Ďuro Balogh into a colouring book** called Colourful Adventures. Children received colouring books together with ecological crayons from a Slovak producer in the pre-Christmas period.

We decided to help the Children's Cardiac Centre together with our clients. ČSOB foundation contributed 10 cents for each login to the ČSOB SmartBanking app.

## MY HAPPY CHILD

One of the supported entities is the civic association Moje šťastné dieťa (My Happy Child), which is dedicated to child patients from the Kramáre Hospital in Bratislava. Thanks to the contribution of ČSOB foundation, the association purchased children's literature, didactic games, aids for creative activities and a tablet for bedridden children.



## SOLIDARITY FUND

In 2021, we brought something new to the long-standing Solidarity Fund. **The fund is intended for employees of ČSOB Financial Group who find themselves in a difficult life situation.** While until now colleagues had the opportunity to receive a donation of EUR 1,000, thanks to the innovations approved by the Board of Directors, they can also apply for a collection.

**The collection takes two forms:**

1.

A private collection, where employees receive a QR code and can distribute it among their closest colleagues; for every euro raised in this way, ČSOB foundation will contribute an additional 50 cents up to EUR 5,000;

2.

An internal collection, which is published on the intranet, allows all employees of the financial group to contribute to colleagues in need; for every euro raised in this way, ČSOB foundation will contribute an additional euro up to EUR 5,000.

With the changes to the Solidarity Fund, we have promoted its solidary dimension.



## CAUTION! ZEBRA ON THE ROAD

The Pozor! [Caution!] grant programme is a long-term activity. Zebra on the road grant program is a long-standing activity, which helps cities and towns reconstruct pedestrian crossings near schools and kindergartens. In 2021, ČSOB foundation contributed to the **reconstruction of 23 pedestrian crossings in 13 cities and towns in Slovakia.**



### 3. EDUCATION

## KEMPELEN INSTITUTE OF INTELLIGENT TECHNOLOGIES

In 2021, we established a partnership with the Kempelen Institute of Intelligent Technologies. It is an independent institute that conducts research on intelligent AI technologies and several areas of computer science and information technology (data science, machine learning, natural language processing, information security, software engineering) also in relation to other disciplines. **The Institute also addresses ethical issues in information technology, and specifically in artificial intelligence.**

## UNIVERSITY OF ECONOMICS IN BRATISLAVA

In 2021, our annual support for the University of Economics in Bratislava was directed to the Faculty of Commerce, specifically for the **renovation of the sensory laboratory classroom**. Together with the renovated classroom from 2020, they will form a complete space with the **aim of improving the quality of teaching, which will focus on circular economy topics**.



## NOVEMBER '89 TODAY

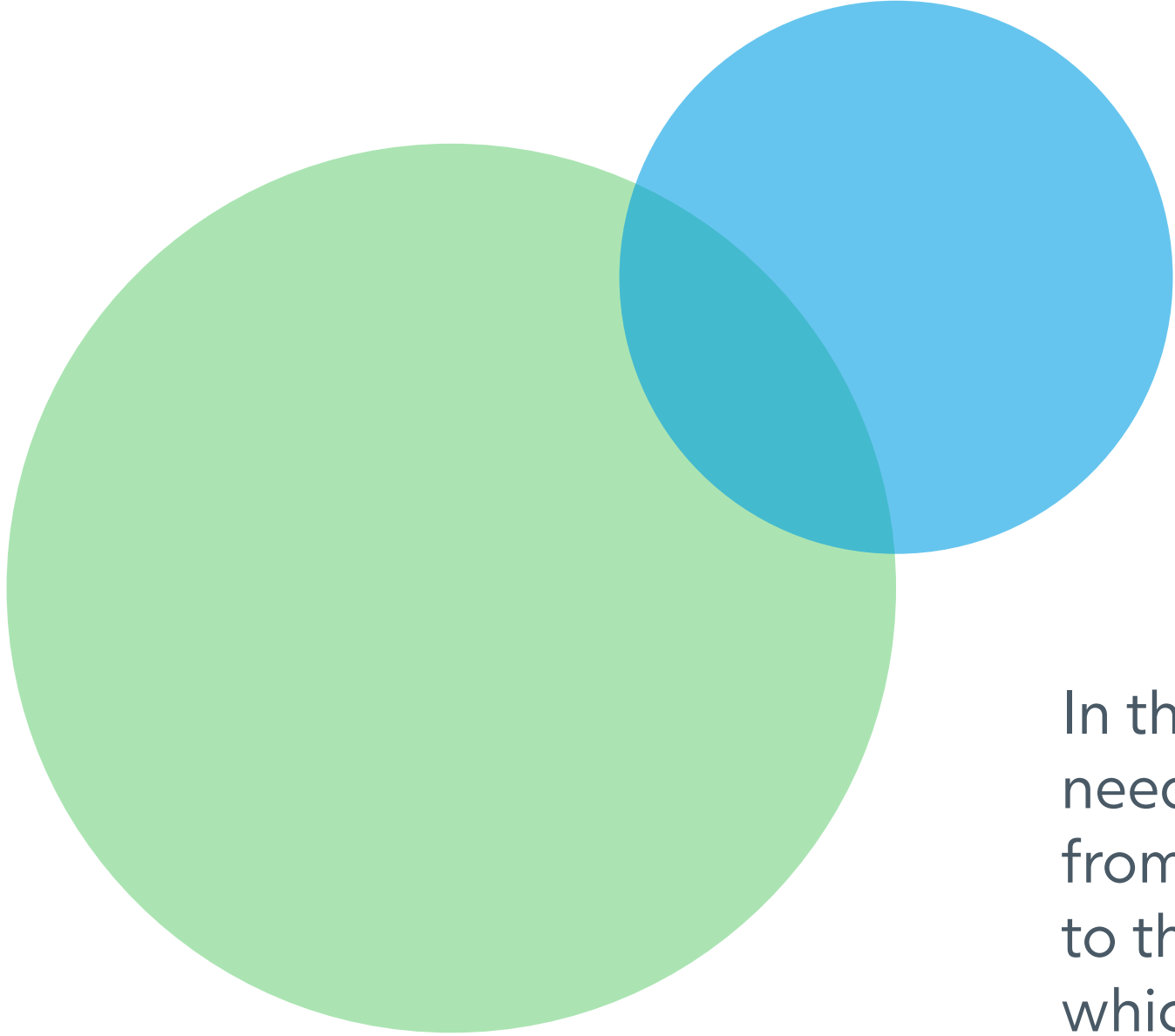
In 2021, we completed a three-year collaboration on the **November '89 Today project aimed at increasing knowledge about the events of the Velvet Revolution**. ČSOB foundation prepared a unique educational trail "On the trail of November '89", which highlights the significant places of the November 1989 events. The trail connects eight places in Bratislava and two places in Košice. Trnava and Banská Bystrica each have one such place.

## DUKE OF EDINBURGH'S INTERNATIONAL AWARD

ČSOB foundation partner in the field of education is the Duke of Edinburgh's International Award development programme. The programme is designed for young people aged 14-24, **giving them the opportunity to develop their skills and fulfil their potential**. Seven ČSOB Financial Group employees took the chance to improve their leadership and motivational skills by mentoring high school students during the 2021/2022 school year.







In this report, ČSOB presents its beneficial activities that take into account the needs and interests of the society in which we operate. The report covers the period from 1 January 2021 to 31 December 2021. In terms of content, this report is linked to the KBC Group's [Report to Society](#) for 2021 and to [ČSOB Bank's Annual Report](#), which it supplements with selected data of a non-financial nature.

For questions, please contact:

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## ČESKOSLOVENSKÁ OBCHODNÁ BANKA, A. S.

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