

CORPORATE SOCIAL RESPONSIBILITY REPORT 2022



This report focuses on our sustainability strategy. It contains data on sustainability and is intended for anyone interested in this topic: investors, colleagues, clients, sustainability experts, business partners, clients, and non-profit organisations.

OUR OTHER REPORTS:



ANNUAL REPORT

The Annual Report provides information on our business model, strategy, and financial performance.



SUSTAINABILITY REPORT

Our activities are also part of the KBC parent group's report.

MORE ABOUT THE DATA

Most of the data referenced in the report was collected between October 1, 2021, and September 30, 2022.



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INTRODUCTION BY DANIEL KOLLÁR



Dear readers,

Last year, I stated in the same place that 2021 had been a year like no other. Little did I know that a few days after I wrote the introduction, a war would break out beyond our eastern border. That was, first and foremost, a real human tragedy. 2022, therefore, became a year of adjustment to new conditions for us at ČSOB – from taking steps to help those fleeing Ukraine to the impact of uncertain economic developments.

The past twelve months have also been defined by investment in the company and the country in which we operate. We have invested hundreds of thousands of euros via our ČSOB Foundation to support ecology, children's health, mobility, and education. At ČSOB, we are convinced that this type of investment has a guaranteed appreciation in the form of a better future.

Although we have long been committed to education, especially financial education, in 2022 we have decided to strengthen this pillar with an emphasis on digital education. In line with our business objectives and our corporate social responsibility strategy, we continue to motivate our

clients to invest responsibly. It is a matter of fact for us to guide our clients to support businesses that respect the values of sustainability. Up to 25% of fund sales in 2022 were made up of responsible funds. We also motivate companies and entrepreneurs to invest responsibly in their own operations. This includes our Sustainable Financing Programme.

On a personal note, I am also extremely proud that in May 2022, we joined the Diversity Charter, a voluntary initiative by companies to promote inclusion in the workplace. As a signatory, we are committed to creating and maintaining a work environment in which employees feel safe and secure regardless of their gender, age, religion or sexual orientation.

We also took up the challenge by our Czech colleagues with determination, and competed with them in the amount of litter picked. Thanks to them, my colleagues and I were cleaning our surroundings all over Slovakia.

I will not be saying anything new if I remind you that Slovakia has been facing the problem of generational poverty for a long time. But there is a way out. We believe in positive change, which is why last year we donated cars to support the organization Cesta von (Way Out), which



guides the youngest children and their parents in Roma communities to education, with the help of Omamas.

A responsible approach in business, both in terms of ethics and the impact on society and the environment, can no longer be something that is merely desired. It must become a standard. At the level of the ČSOB Group in Slovakia, as well as within the multinational structures in which we operate, we have anchored these attributes in our corporate strategy for a long time and in detail, as evidenced by the following pages of this Corporate Social Responsibility Report. I hope you enjoy this interesting and inspiring read.



Daniel Kollár
ČSOB CEO

ABOUT US

ČSOB Financial Group provides a wide portfolio of products and services to individual clients, small and medium-sized businesses, the corporate segment, and private clients.

Our portfolio of products and services includes mortgages, current accounts, consumer loans, savings and investment products, electronic banking, responsible funds, securities management, and custody, life and non-life insurance products, as well as leasing products.

OUR AIM AND AMBITIONS

We aim to provide our clients with professionalism, convenience, and reliability in financial services, regardless of whether they prefer personal contact in a branch or the convenience of managing their finances on their mobile phones. Using modern communication technologies, we provide product solutions and advice based on our understanding of individual needs.

We pride ourselves on a personal approach to the client, which has also become part of our slogan **"ČSOB. For you personally"**.



NUMBER
OF EMPLOYEES:

3,262

*on Dec 31, 2022

NUMBER
OF CLIENTS:

820,551

NUMBER
OF MOBILE
OF CLIENTS:

276,192

VOLUME OF LOANS
PROVIDED
TO CLIENTS:

**EUR 10.4
BN**

VOLUME OF DEPOSITS
BY CLIENTS:

**EUR 7.6
BN**

NET PROFIT:

**EUR 83.5
BN**

OUR BUSINESS STRATEGY IS BASED ON THE FOLLOWING PRINCIPLES:



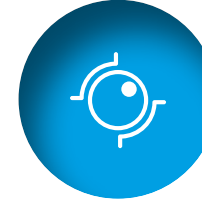
CLIENT IN THE SPOTLIGHT

We put our clients' interests first
in everything we do.



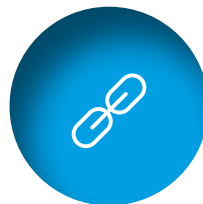
SUSTAINABLE GROWTH

We focus on sustainable
growth while adhering to our
corporate objectives.



ROLE IN THE SOCIETY

We appreciate our
responsibility to the community
and local businesses.



BANKING INSURANCE

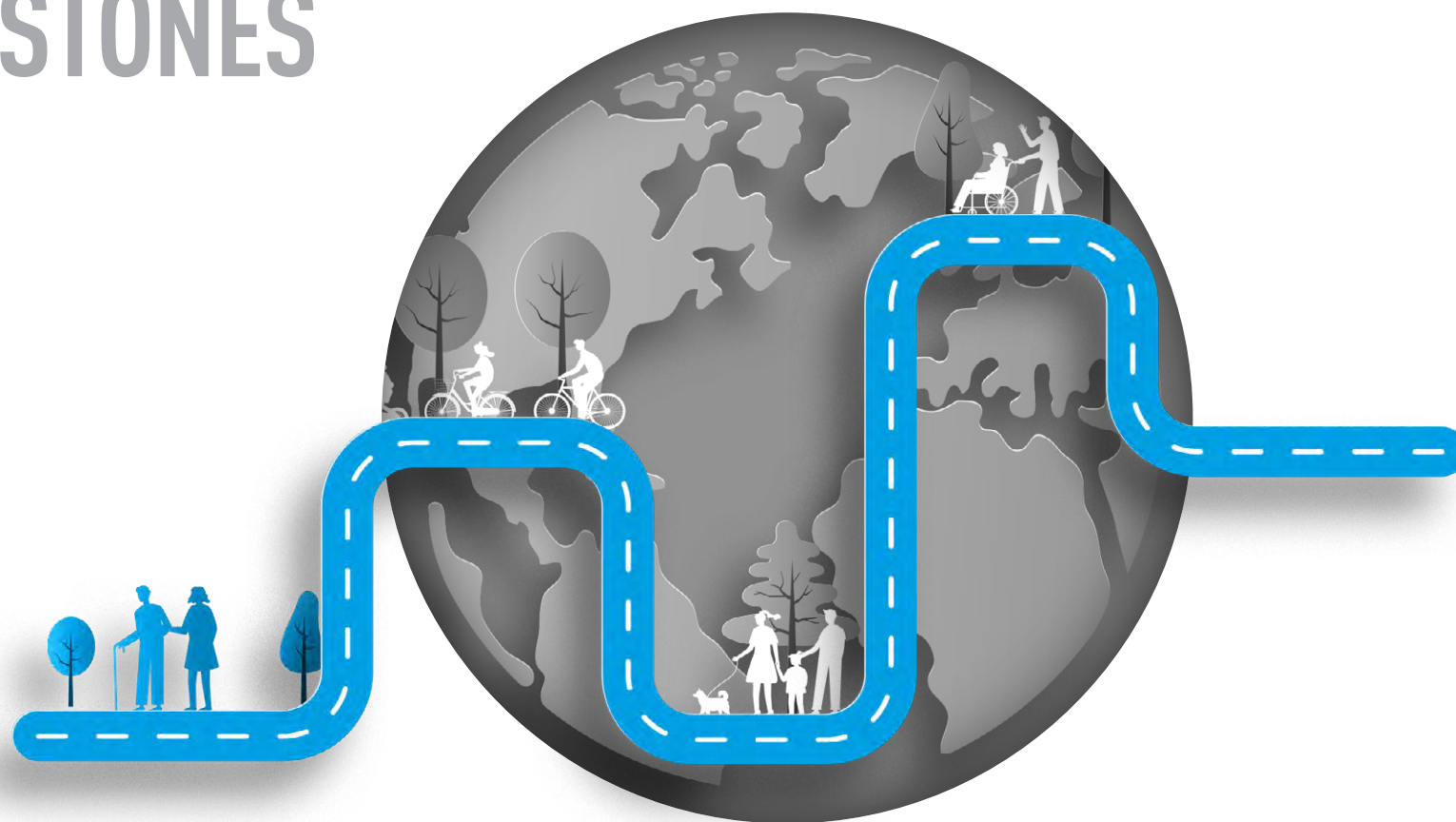
We offer our customers a
unique banking insurance
experience.



PEARL+

We build on the Pearl+ corporate
culture values of personal
commitment, personal impact,
accountability, respect and local
decision-making.

MILESTONES 2022



January

Global Finance: The best bank in business finance in Slovakia 2022



February

ČSOB responds to the military conflict in Ukraine

March

Mastercard Awards: The best fintech innovation 2022 – SmartServices+ in the ČSOB SmartBanking app



April

ČSOB Bratislava Marathon



May

Signing of the Diversity Charter



June

Summer market of sheltered workshops at the ČSOB Bratislava HQ

30th anniversary of founding ČSOB Insurance

July

Global Finance: The best bank in securities management and custody in Slovakia 2022



August

Introduction of the KATE digital assistant in the ČSOB SmartBanking app



September

European Customer Centricity Awards: Best usability of mobile app



Zlatá minca: five awards in the competition of financial products Zlatá minca (Golden Coin)



October

Zlatý klinec: 6 awards in the Zlatý klinec (Golden Nail) advertising competition



November

10th anniversary of founding KBC Asset Management Slovakia NV

December

ČSOB joined **Giving Tuesday**



STRATEGY AND VALUES



STRATEGY OF SUSTAINABILITY

THE ČSOB STRATEGY OF RESPONSIBLE BUSINESS IS BASED ON FOUR PILLARS:



**The
environment**



**Support for
entrepreneurs**



Employees



**Community
Caretaking**

These areas are based on the strategy of the KBC parent group, but we have adapted them to our local conditions.

WE SUPPORT PUBLIC BENEFIT PROJECTS VIA THE ČSOB FOUNDATION, WHICH PRIORITISES ACTIVITIES IN THE FOLLOWING AREAS:

- Digital education
- Active lifestyle and healthy children
- Environmental Protection



THE ENVIRONMENT

We are constantly striving to reduce our impact on the environment. Wherever possible, we are making the switch to energy from sustainable sources. By 2030, we aim to reduce our own emissions by 80% compared to 2015, and to use 100% renewable electricity. In implementing the necessary measures, we rely on the **Integrated Management System for Environmental Protection and Energy Efficiency** in accordance with ISO 14001 and ISO 50001, and the **Environmental Policy**. As part of our 5-year cooperation with the Tatra National Park Administration, we have committed to plant 150,000 trees by 2024. In 2022, we contributed to the planting of 35,000 trees. In addition, we support the revitalisation of mountain wells in the Poloniny and Veľká Fatra National Parks.



SUPPORT FOR ENTREPRENEURS

We offer a number of smart solutions to all entrepreneurs, whether they are just getting started or have been in business for a while. At the same time, we are committed to transparency in our business, which is governed by policies and codes in relation to third parties, in relation to our employees, in the fight against corruption, and in the protection of the environment.

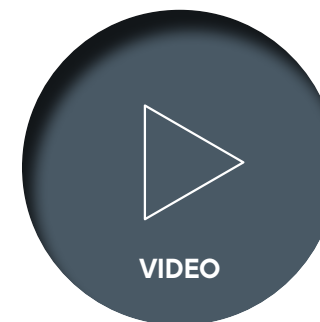
We also incentivise businesses to reduce their carbon footprint through the Sustainable Financing Programme. In addition to new projects contributing to environmental protection, we also support transit financing, for example, the conversion of energy production from fossil fuels to geothermal energy or other renewable sources.





EMPLOYEES

We know that a successful company is made up of people, and we value our colleagues. ČSOB offers its employees several benefits, discounted products and extra days off. In addition, we motivate our colleagues to volunteer and organise several events for them to show their goodwill, including Christmas and Easter markets.





COMMUNITY CARETAKING

Since 2008, we have been the general partner of the largest sporting event taking place in the capital, the ČSOB Bratislava Marathon. We contribute to the active lifestyle of all ages – from toddlers to seniors.

In 2022, we organised a clothes swap at the ČSOB headquarters for the first time, which was attended by almost 500 people. We helped to draw attention to the topic of slow fashion and saving the water that is used in the production of clothes. Visitors had the opportunity to contribute to the revitalisation of mountain wells.

We never forget about our children's health, either. Since 2011, we have been supporting the Children's Cardiocentre Foundation. In 2022, it was not only about financial support anymore, but also about the volunteering activity of our colleagues. During one of the Advent weeks, they helped at the ČSOB Foundation market stall at the Christmas Main Market in Bratislava, where visitors were offered hot beverages and souvenirs from the workshop of the Children's Cardiocentre. All the proceeds were, of course, donated to the Children's Cardiocentre Foundation.

We support financial education through the ČSOB Insurance [POI DO TOHO](#) project. For instance, students can find out where insurance originated and how it developed. They can test their knowledge in quizzes and in an online game.

Several colleagues shared their practical experience with primary school students, and students of the University of Economics in Bratislava, with whom we also discussed the importance of sustainability in the financial sector.

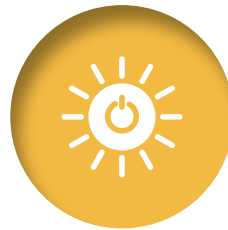


AS A MEMBER OF THE UN GLOBAL COMPACT NETWORK, WE FOCUS ON THESE 5 OBJECTIVES:



QUALITY OF LIFE AND HEALTH

We develop and offer health-focused banking insurance products.



CLEAN AND AFFORDABLE ENERGY

We use renewable energy sources in our own buildings and motivate our clients to do the same. We have discontinued direct coal-related financing.



RESPECTABLE LABOUR AND ECONOMIC GROWTH

We build upon fair relationships with clients and employees, investing in innovation and new technologies. We are the funding bank of the Deposit Return System in Slovakia.



RESPONSIBLE USAGE AND PRODUCTION

We offer ESG counselling to corporate clients and increase the volume of responsible investments.

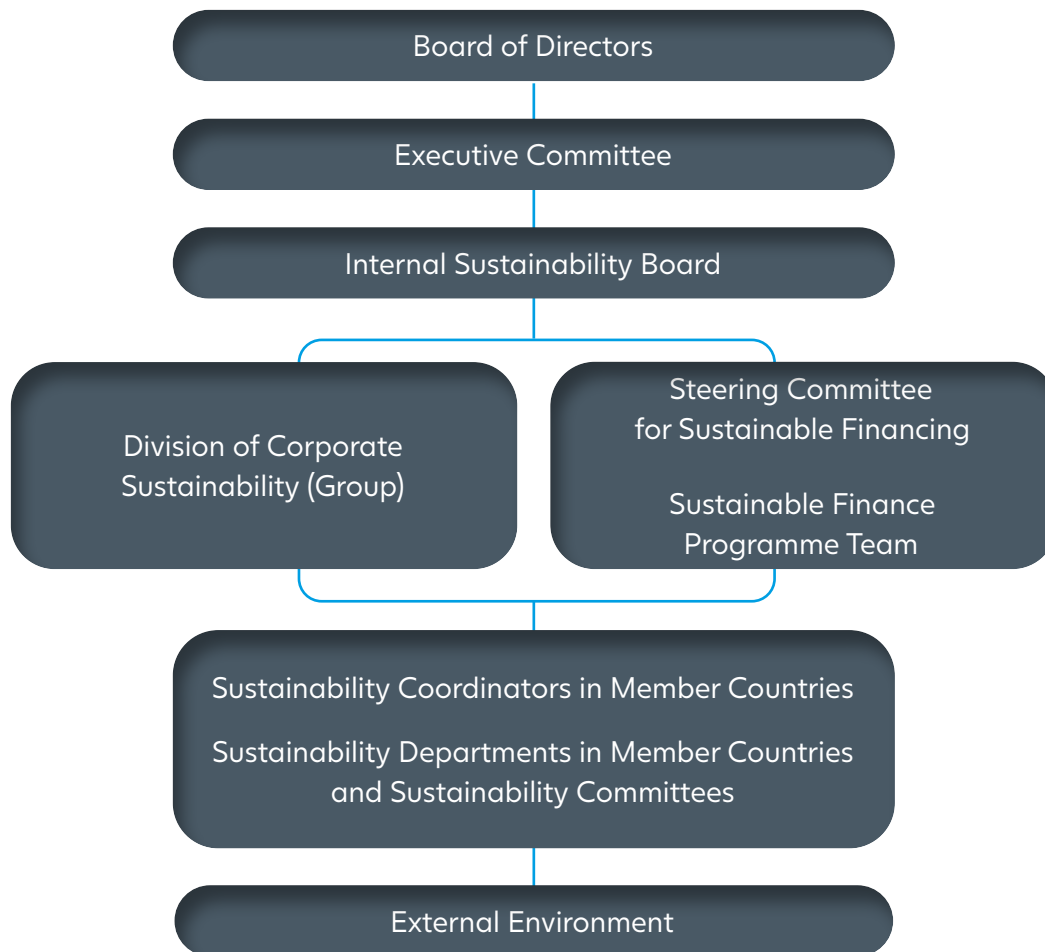


CLIMATE PROTECTION

The KBC parent group has joined the Collective Commitment to Climate Action, and we are translating the resulting activities into our management KPI's.

SUSTAINABILITY MANAGEMENT STRUCTURE

KBC



ČSOB



RELATIONSHIPS WITH PARTNERS

We are interested in what our business partners think. Therefore, we maintain a dialogue with them. In 2022, we conducted a Materiality Assessment survey to find out their expectations.

ONLINE SURVEY

In the anonymous online survey, we focused on several target groups: investors, key stakeholders, NGOs, sector organisations, regulators, academia, suppliers, employees and individuals, SME, and corporate clients.

PARTNER IN TRANSFORMATION

We were interested in the views of our partners on the long-term resilience of our business model, the direct impact of our activities on the environment, and on offering sustainable and responsible products and services. We wanted to know how they perceived the role of ČSOB as a partner in the transformation to a more sustainable future, but also community engagement, accessibility of our services to clients with disadvantages, support for the local economy, and financial literacy.

FAIR COMMUNICATION

The questionnaire included areas such as fair, clear, and transparent communication for clients, data protection and cyber security, diverse and inclusive corporate culture, employee development and care, ethical and responsible business environment, and responsible investment and wealth management.

MATERIALITY MATRIX

The resulting materiality matrix shows that the availability and usefulness of our products and services, the offering of sustainable and responsible services and products, the long-term resilience of our business model, data protection and cybersecurity, and fair, clear, and transparent communication to our clients are the most important to our stakeholders.



ZERO CORRUPTION TOLERANCE

We have set up a system of regular training, mandatory for all employees of the financial group. This includes both anti-corruption practices and a [Code of Ethics](#). Some of the topics covered include the protection of personal data and banking secrecy, compliance risks, competition law, prevention of corruption and bribes, prevention of fraud, and unethical behaviour.

REPORTING OF UNETHICAL CONDUCT

Anyone who suspects unethical or wasteful conduct or serious non-compliance with internal regulations has the opportunity to report potentially illegal conduct without fear of reprisal. ČSOB guarantees the protection of data subjects.

OUR COLLEAGUES HAVE SEVERAL OPTIONS FOR FILING A REPORT:



"Reporting an unusual operation or unethical conduct" app available on the intranet.



In writing marked
"Do not open – Report/WB".
An anonymous report can also be made in this way.



By email to
whistleblowing@csob.sk.



KBC Group has set up a dedicated whistleblowing email account
reporting@kbc.be.

The internal reporting system is regularly communicated to employees via internal campaigns and mandatory training. In 2022, 3 cases of reports were reviewed, all related to bossing.

CLIENT CARE

We deliver tailored solutions to our clients that meet their needs, and we customise our direct communication accordingly. We contact clients when we have relevant information or offers that may be of interest to them. We always carefully select our contact groups and send communications appropriately, according to the selected criteria and with respect to the group's contact history policy, in order to avoid information overload. Marketing information and offers usually include disclaimers.

NEWSLETTER FOR CLIENTS

We regularly send newsletters to various groups of clients with up-to-date information from ČSOB, the market, and legislative changes. In 2022, on top of our original newsletters (for students, entrepreneurs, bank clients, insurance company clients), we also created Investment ZOOM which contains news from the world of investments and educational content for investors.

SECURITY IN ONLINE PAYMENTS

In addition to information from the financial world, in 2022 we also started informing our clients about the safety of online payments and phishing scams, which are becoming more frequent and sophisticated. The aim of ČSOB direct communication is therefore to be relevant, understandable, non-intrusive, and to deliver added value to clients.

NA DROBNÉ (SPARE CHANGE)

In 2022, we also launched a new project – podcast [Na drobné](#) (Spare Change), where we discuss information from the world of finance and banking with experts from ČSOB. This format offers us an opportunity to communicate some more complicated financial topics in a way that is easy to understand for regular people. For those who prefer to read, we also publish educational articles on our [blog](#), in addition to regular financial articles, in order to increase the financial literacy of our clients and non-clients.

RECOMMENDATION RATE

Based on the NPS & Reputation study by IPSOS – January 2023, we can say that the level of recommendation of ČSOB Bank by our customers is above average, largely due to their satisfaction with our services.



RELATIONSHIPS WITH SUPPLIERS

We communicate clearly and fairly with our suppliers. In their selection, we apply the principles of objectivity, transparency, and compliance with ethical rules and relevant codes.

We adhere to the principle of maximum economy, efficiency, and quality, the principle of optimising the purchasing process, and the principle of preferring long-term contractual relationships with select suppliers.

SELECTION PROCESSES

Contractors with a volume of over 10,000 euros excluding VAT are selected through a selection process where all competitors have the same conditions, supervised by a selection committee.

OPEN COMMUNICATION

We maintain open communication with all applicants – they are informed at the same time and with the same content. When questions are brought up by any participant during the processing of a tender, all participants will receive the replies without indicating the source of the questions.

RESPONSIBLE CONDUCT

The terms of cooperation are defined in advance with the possibility to comment on them. When establishing a contractual relationship with a supplier, we communicate the required rules of responsible conduct, which the supplier then consents to by signing a declaration of acceptance of the rules

LOCAL SUPPLIERS

We also check suppliers against sanction lists at regular intervals. For selected suppliers, we evaluate the suitability of the supplier by means of due diligence, which includes several parameters.

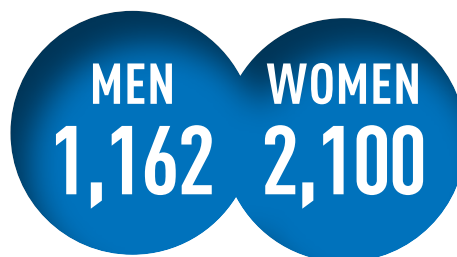
Our portfolio includes a significant majority of domestic suppliers, either to support the local market or to communicate more effectively.



PEOPLE AT ČSOB

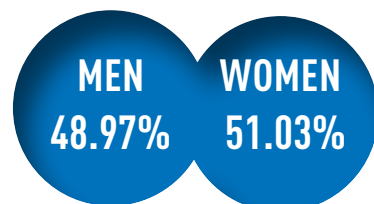


NUMBER AND STRUCTURE OF OUR EMPLOYEES

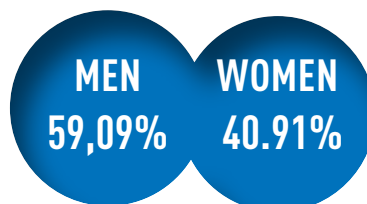


EMPLOYEES IN MANAGERIAL POSITIONS:

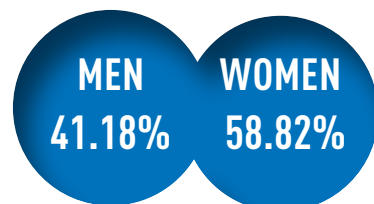
BANK



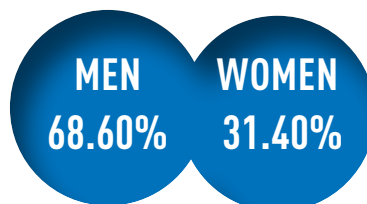
INSURANCE



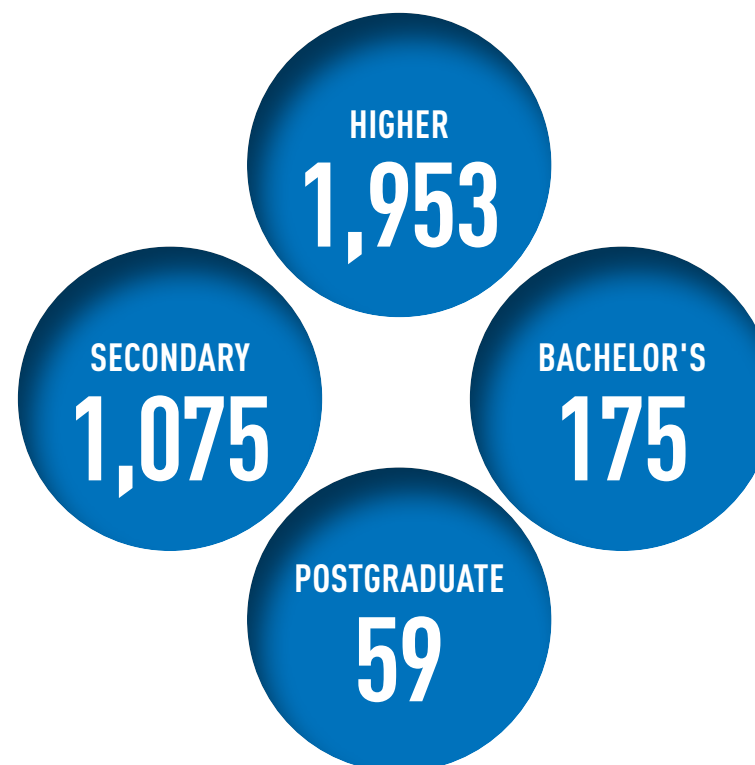
STAVEBNÁ SPORITELŇA



LEASING



EMPLOYEE EDUCATION



We are working hard to make people feel good at ČSOB. We believe that each of us is a part of the ČSOB brand, and only satisfied employees can bring a positive customer experience to our clients.

ENGAGEMENT SURVEY

Twice a year we conduct an engagement survey, what we call the Pulse Check, which continuously monitors the mood in the company. We track a number of parameters across the financial group, such as people satisfaction, motivation, and engagement.

ADDED VALUE

The overall results show that ČSOB is perceived as a stable, leading company in the market. Colleagues appreciate their teammates and the value they add to their work. The survey showed that 73% of the employees involved are proud to work at ČSOB.

WORK SAFETY

We organised 4 courses of first aid for our employees and equipped our HQ with 2 defibrillators.

EYES ON THE HUNDREDS

Only satisfied colleagues can recommend ČSOB as an employer to their friends. If they do so and the candidate passes the selection process, the recommending employee can receive a reward of EUR 800.



DIVERSITY CHARTER

In May 2022, ČSOB joined the [Diversity Charter](#), a voluntary initiative of companies to promote inclusion in the workplace. As a signatory, we are committed to creating and maintaining a work environment in which employees feel safe and secure regardless of their gender, age, religion or sexual orientation.

We take the topic of diversity and inclusion very seriously. In 2022, we organised a workshop on “The Feminine and Masculine Principle in Cooperation”, lectures on self-esteem and self-love, and a lecture on unconscious prejudices of people with disabilities.



Board member Marcela Výbohová (left), and Katarína Mikulová, manager of the education and development department.



BLOOD DONATION

Employees from Bratislava can donate blood directly at the HQ premises. We bring this opportunity in cooperation with the National Transfusion Service of the Slovak Republic.

EMPLOYEE DEVELOPMENT

Employees with high potential can further their education in the Talent Programme, which focuses on management and other soft skills. We also care about the development of managers, whether they are starting out or have been here longer. For new managers, we have the Management Academy to promote skills, communication, and personal effectiveness.

The Managerial Talent Programme prepares existing managers for senior management positions or international career rotations.

DIGITAL DNA

Digital banking is a reality, and to help our colleagues get to grips with it, we have launched programmes aimed at strengthening their knowledge in this area. The Digi Ambassador and DIGI DNA programmes are designed to communicate news from the digital world and banking.

Through the **IT University** programme, we enable our employees to fulfil their career ambitions in the IT field. Colleagues can take various training courses to move closer to a career in IT. The programme includes professional training focused on specific IT applications or programming languages, training focused on software areas needed in the IT world, and also organising internships in IT departments.

MENTORING

Mentoring at ČSOB operates on several levels. Experienced managers mentor colleagues, for instance via the Talent Programme.

Employees are also active in The Duke of Edinburgh's Award Slovakia (DofE) programme. Eight colleagues mentor students at different stages of the programme, bringing them into contact with people in business.

WE TALK ABOUT OUR FAILURES

In 2022, we kicked off a series of panel discussions called (Ne)poučitelní, in which managers talk openly about their failures. The goal of this is to build an open culture where we are not afraid to experiment.



WORK-LIFE BALANCE

We know how important a healthy work-life balance is.

We offer our colleagues the DETOX programme, where we organise a series of inspiring lectures and exercises focused on healthy mind, healthy body, and other interesting topics, like procrastination, travel, and mental health.

Twice a year, we offer our employees a free membership to the Fitshaker program.

Colleagues from Košice can use the fitness centre directly in the ČSOB building, while colleagues from Bratislava can enjoy massages in the HQ building.

FAMILY PROGRAMME

Parents can join the Family programme while fulfilling their maternity and parental responsibilities. For instance, the programme offers contract work, which helps people stay in touch with their colleagues.

We communicate with employees on maternity or parental leave on a monthly basis in the form of a newsletter, where we share news about what is happening in the company, but especially about benefits, which, of course, they will not lose.



During the summer, our colleagues can practice yoga in the morning on the roof of the HQ.

ECOLLEAGUES

The virtual community was established at the end of 2021. Nearly 200 members are here to discuss topics such as volunteering opportunities, ethical wardrobes, eco-friendly households, and more. We try to make sure that the ECO delegates always get an answer to their questions and suggestions.

For example, one discussion resulted in the purchase of an electric composter at the HQ that efficiently processes food scraps. The resulting substrate can be used by colleagues to enrich their gardens and flower pots.



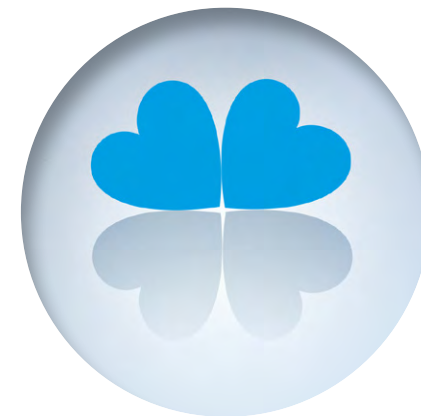
HELPING COLLEAGUES IN NEED

Employees who find themselves in a difficult life situation can apply for financial assistance from the Solidarity Fund managed by the ČSOB Foundation.

They have two choices:

- a contribution of EUR 1,000,
- or launching a collection among employees, when the ČSOB Foundation will double the contribution of their colleagues up to EUR 5,000.

In 2022, three colleagues applied for a contribution of EUR 1,000, and 6 colleagues took up the collection option. During the year, the solidarity of their colleagues collected more than 20,000 euros.



VOLUNTEERING

Volunteering is a prominent topic at ČSOB. We have long been involved in the largest corporate volunteering event [Naše Mesto](#) (Our Town). In 2022, 169 colleagues in Bratislava, Banská Bystrica, and Zvolen were added.

DOBRODEŇ

Each employee of ČSOB has one DobroDeň (Goodwill Day) at their disposal, which they can donate to any organisation, either by doing physical work or by consulting.

WEEKENDS AT THE BORDER

Our colleagues have shown that they can rally together and quickly help where needed, almost immediately after the outbreak of the military conflict in our neighbour to the east. They devoted not only their work time, but also their spare time during the weekends to help directly at the border with Ukraine, and in the aid centres for refugees.

MARATHON VOLUNTEERS

The first weekend of April was spent at the ČSOB Bratislava Marathon by 40 enthusiasts who helped the organisers in the locker rooms, on the track, and at the awards ceremony.



BLUE RACE

With great joy and determination, we accepted the challenge from our Czech colleagues and competed with them in litter picking. The Blue Race lasted for three months and involved 137 volunteers who cleaned their surroundings, and immediately recorded their results on the employee mobile app. Anyone could join at any time, anywhere. To foster team spirit, we organised three volunteer days: we cleaned up an illegal landfill in Košice, under the leadership of the civic association Save Nature by Čivas; we collected 200 kg of waste in Tatranská Lomnica; and in Bratislava, we cleaned up part of the waterfront on the Petržalka side. Several teams used this opportunity for their own teambuilding. Although the final score was close, in the end, the Slovak ČSOB outperformed the Czech ČSOB, and we won the competition that has since motivated dozens of teams.

MODRY 20
ZÁVOD 22

A VÝHERCOM SA STÁVA...

V tesnom boji vyhralo ČSOB Slovensko
s neuveriteľným výsledkom
1576 hodín zbierania.

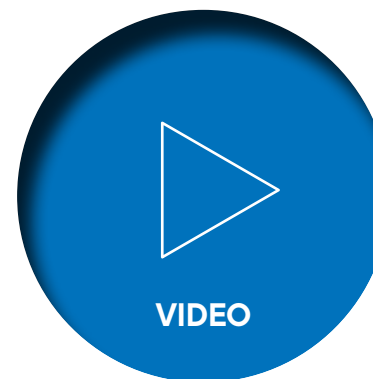
Všetci spoločne sme zvládli
zbieraniu odpadkov venovať
3091 hodín.
Každá z nich sa počíta, pretože pomáha
zlepšovať prostredie, v ktorom žijeme.

Všetkým chameleónom a sovám
dakujeme za účasť!

TÝM CHAMELEON

VS

TÝM SOVA



SOCIAL RESPONSIBILITY



ENVIRONMENTAL POLICY

In 2017, the majority of our employees from Bratislava moved to our energy-efficient HQ. The building has been awarded a BREEAM EXCELLENT rating as proof of its environmental friendliness.

SYSTEM OF MANAGEMENT

We are constantly striving to reduce the environmental impact of our operations, monitor environmental risks, and save energy. A key tool to help reduce the amount of emissions produced has been the implementation of ISO management system standards 14001:2015 and 50001:2018 for environmental protection and energy management. As a result, we have been continuously reducing emissions since 2012.

MODERNISATION OF TECHNOLOGIES

We are also continuously working to upgrade key building technologies so that the energy consumed is used as efficiently as possible while maintaining all hygiene requirements in the workplace.

WE REDUCE OUR EMISSIONS

The Board of Directors of ČSOB adopted the [Environmental Policy of ČSOB](#), defining our values and conduct in the field of environmental protection. We have taken a number of measures and have managed to reduce CO₂ emissions by 38% in comparison to 2015.

ENVIRONMENTAL IMPACT

The main environmental impact of ČSOB is in building operations, commuting, and business travel. We are constantly trying to optimise the building management system. With the improvement of IT infrastructure and the transformation of workplaces into flexible ones, more and more employees gain the opportunity to work from home.

All our colleagues are required to attend e-learning training courses on Integrated Environmental Protection System plus Sustainability and Climate Change, which aim to explain the company's corporate social responsibility strategy.



A COMPANY THAT PROTECTS BIRDS

In one of the two HQ buildings, Bralo, we added bird stickers to the glass wall on the 5th floor to prevent bird collisions that often have fatal consequences. By installing the stickers, we received the Firma, ktorá chráni vtáctvo (Company that protects birds) certificate.



OUR OWN PHOTOVOLTAIC POWER PLANT

In March 2022, we successfully connected our first photovoltaic power plant – a local source of electricity – to the grid. Photovoltaic panels have been installed on the roof of a building in Nitra, at Fraňa Mojtu 4. The collector array consists of 46 photovoltaic panels, each measuring 2 × 1 metre, which can supply up to 17 kW of power for the building's needs at peak production. The panels are split, facing southwest and southeast to make the plant's output even higher during the day. A charging station for electric vehicles has also been added in Nitra.



WE RECYCLE AND COMPOST

We sort waste at our HQ and in each of our 98 branches in Slovakia. Of course, paper and plastic are sorted, but at the head office, we also separate electrical waste, and food scraps are sorted thanks to an electric composter. We also track the proportion of waste recycled, landfilled and incinerated.

ENVIRONMENTALLY FRIENDLY TRANSPORT

We keep a close eye on the mode of transport our employees choose to get to work. Of course, we try to motivate our colleagues to ride a bike. At the HQ, we provide ČSOB bicycles to transport employees to meetings outside the building. In addition to the HQ and the building on Námestie SNP in Bratislava, our branch in Trenčín also offers covered bicycle racks. The virtual Cycling Community is also active, whose 126 members share their tips and experiences not only on riding to work.



BEEES ON THE ROOF

The green roof of the HQ is all the buzz. The bees in the two hives are cared for by professionals from CEEV Živica. The collection of honey, which by the way won a gold medal from the Honey Laboratory of the Slovak Academy of Sciences, is a big event in our country. Our colleagues can watch the bottling and listen to interesting facts directly from the beekeeper.



EKOTOPFILM

As the general partner of the Ekotopfilm Sustainable Development Film Festival, we have brought important topics to dozens of Slovak cities. We also prepared a full-day screening for our colleagues at the HQ.



COMMUNITY SUPPORT HELPING UKRAINE

In 2022, the world was shaken by the military conflict in Ukraine. Practically right after the outbreak of the war, we organised a collection among our employees, who contributed almost EUR 30,000 in a few days. The ČSOB Foundation doubled this amount and supported the humanitarian organisation Človek v ohrození (People in Need) with EUR 60,000.

CLIENT HELP

We have also offered our clients the opportunity to contribute. They have supported [Človek v ohrození](#) with over 4,000 euros via the appeal on the www.darujme.sk portal.

HELPING AT ČSOB BRATISLAVA MARATHON

We also thought about the situation in Ukraine during the ČSOB Bratislava Marathon in April. For the participation of the runners, we donated an additional EUR 20,000 to Človek v ohrození, and we opened a collection in 10 branches across Slovakia. Clients had the opportunity to make cashless contributions via mPOS terminals.

FOR THE UKRAINIAN REFUGEES, WE HAVE PROVIDED:

- zero fees for payments to Ukrainian accounts,
 - free account maintenance for new and existing accounts of clients from Ukraine,
 - free currency exchange services,
 - information on benefits in the [Ukrainian language](#).
-



MATERIAL AID

We donated dozens of discarded tablets to schools, assistance centres for refugees from Ukraine, and selected non-profit organisations.

Tablets for Krajina – Nekrajina, a non-profit organisation that operates as a daycare centre for children with autism spectrum disorder and other diagnoses. For these children, the tablet can be a gateway to a world where they can learn in a fun way. We donated over 12 tablets to this organisation.

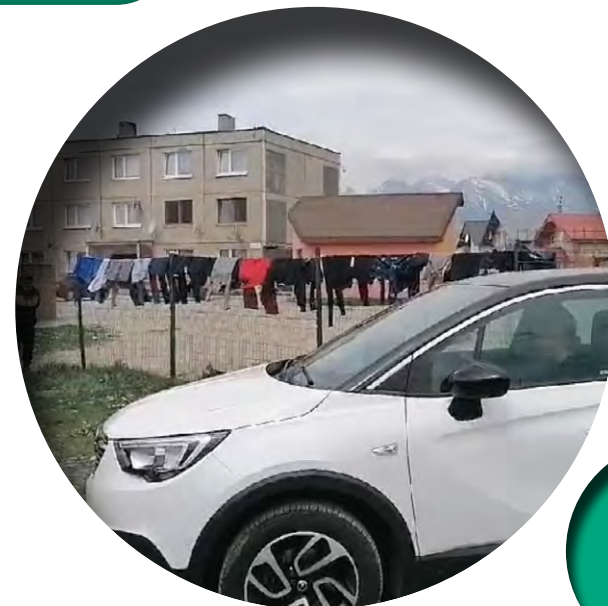
SUPPORT THE REGIONS

We supported local projects and activities with **EUR 17,000.**



WAY OUT

We know that it is not easy to break out of generational poverty. But there is a way out. We believe in positive change, and that is why we have supported the organisation [Cesta von](#) (Way Out), which leads the youngest children and their parents in Roma communities to education, with the help of Omamas. With a contribution of 16,490 euros, they were able to purchase two vehicles to serve in the field.



VIDEO

MARKET AT THE HQ

Non-profit organisations and sheltered workshops have been invited to the Christmas and Spring markets at the HQ, where they offer their handmade products to our colleagues. The markets are a popular event with positive feedback from both employees and vendors.



CLOTHES COLLECTION

In the spring, we participated in a clothing drive as part of the Firmy komunita (Companies for Community) events. We helped by sorting through our wardrobes in Bratislava, Trenčín and Košice. Colleagues in Trenčín handed over packages of clothes and toys to the Centre for Children and Families in Zlatovce.



SWAP

In the autumn, we organised our own swap at the HQ with organisational support from Pomalo. The swap was positively received by our colleagues and the public, who were given a glimpse of our HQ at the Bratislava waterfront. Around 500 visitors gave a new chance to worn clothes, and at the same time saved thousands of litres of water that fast fashion goes through every day. Those who did not have a piece of clothing with them to exchange received tokens for a voluntary non-cash contribution to the ČSOB Foundation for the revitalisation of wells in national parks.



PLAN SWAP

We organised a plant swap for our colleagues at the HQ. They could take pots from the atrium, or they could leave plants that they were no longer comfortable with at home.



CAUTION! ZEBRA ON THE ROAD

Using the grant programme for cities and municipalities – Pozor! With Zebra on the Road, we have contributed to improved safety. During the year, dozens of pedestrian crossings in 13 cities were renovated.



Restored pedestrian crossing in Púchov.

ACTIVE LIFESTYLE

ČSOB BRATISLAVA MARATHON

The biggest event we bring to the community is the [ČSOB Bratislava Marathon](#). The event is traditionally associated with a charitable dimension. In 2022, we helped those who dream of being able to move with a contribution of EUR 15,000 to the Adeli Foundation.

At the same time, for every runner at the start, we donated 3 euros to the organisation Človek v ohrození (People in Need) to help refugees from Ukraine. After the event, we handed over EUR 20,000 to the humanitarian organisation. In addition, we supported the Adeli Foundation with EUR 15,000 and contributed to rehabilitation for children from 6 months to 10 years, and to Michaela Molnárová.



CVIČKÁ

Thanks to the support of the ČSOB Foundation, six workout [Cvičká](#) (gyms) have been added to the Danube embankment in Bratislava. The exercise stations are connected by a running track and are thus ideal for activities.



CHILDREN'S HEALTH

We have been focusing on this topic since the establishment of the CSOB Foundation in 2010. Our "most senior" partner is the Children's Cardiocentre Foundation, which we have been supporting for over 10 years. In 2022, we supported the Children's Cardiocentre Foundation with EUR 30,000. Thanks to this donation, professional assistants were able to help young patients to catch up with their missed lessons directly in their homes.

"My daughter has only been in the Žijem naplno (Living Fully) project since September, but we can see an improvement in her learning, attention, and concentration, and we are finally completing tasks in less than 4 hours. Stella is very much looking forward to Wednesdays, when she has a lesson with Mr. Educator, as she calls him, and to new learning and experiences with him. The project is amazing, and it's a pity that more children can't make good use of it," says Stella's mother.



CHILDREN'S HOSPITALS ACROSS SLOVAKIA

We supported the civic association Pomáhame deťom Národného ústavu detských chorôb (Helping Children of the National Institute of Children's Diseases), thanks to which the day centre at the Clinic of Child Psychiatry of the Comenius University in Bratislava Medical Faculty at Kramáre hospital will be completed. We also supported the creation of the day centre the previous year, which helped provide a comfortable space for children, particularly those with eating disorders, to open in autumn 2022.

CHILDREN'S HOSPITAL IN KOŠICE

The non-profit organisation Dieťa v nemocnici (Child in the Hospital) also received support from the ČSOB Foundation for the Children's University Hospital in Košice. Specifically, we contributed to the purchase of multipurpose and instrument trolleys and mobile basket stands for the neonatology and intensive care units.

CHILDREN'S HOSPICE

We supported the operation of the children's hospice through the civic association [Svetielko nádeje](#) (Light of Hope), which was established at the Children's University Hospital in Banská Bystrica. Children with cancer in the Banská Bystrica and Žilina regions can thus receive treatment or care in their family environment. Health professionals visit them in their homes so they do not have to spend difficult moments in the clinical environment of the hospital.



DIGITAL EDUCATION

Although we have long been committed to education, especially financial education, in 2022 we have decided to strengthen this pillar with an emphasis on digital education. We are constantly bringing digital innovation to our clients, whether in the ČSOB SmartBanking app or directly in our branches. However, we are aware that only digitally literate people can use the potential of digital aids to their full potential.

SELECT PARTNERSHIPS

In addition to becoming a member of the [Digital Skills](#) group under the umbrella of the Business Leaders Forum, we have joined the [Digital Skills Coordinators Programme](#). Through the programme, experts from ČSOB educate primary school teachers, who pass on their knowledge to students in computer science classes.

INTELLIGENT TECHNOLOGIES

In 2022, we supported the research activities of the [Kempelen Institute for Intelligent Technologies](#).

DIGITAL SECURITY

The platform [Zmúdri do škôl](#) (Get Smarter at School) became a new partner in the field of education. ČSOB has become a sponsor of the Ako sa chrániť na internete (How to Protect Yourself on the Internet) module, through which we provide students and their teachers with information on digital and cybersecurity. These will address current topics such as phishing, scanning, and deepfake videos.



RESPONSIBLE PRODUCTS AND FINANCING





**UNIQUE
ESG CONSULTING**



**RESPONSIBLE
INVESTMENT**



**RESPONSIBLE
PRODUCTS**



**GREEN
MOBILITY**



**NEW
PARTNERSHIPS**

UNIQUE ESG CONSULTING

We are the only bank in Slovakia to provide ESG consulting services to corporate clients. Advice is provided by environmental finance specialists who have obtained an international certificate from ESG analysts with the official title of CESGA (Certified ESG Analyst), registered under EFFAS (European Federation of Financial Analysts Societies). They are ready to advise and assist clients with analysing the current situation, and setting goals and steps to meet the requirements in each ESG area in order to achieve the best possible score

EMPHASIS ON THE ENVIRONMENT

Our greatest emphasis in consulting is on environmental issues, namely reducing carbon footprint and pollution.

SOLUTIONS FOR THE THIRD SECTOR

We also pay attention to clients from the non-profit sector. To make fundraising easier for the helping organisations, we offer an [mPOS terminal with a push-button mode](#) that allows them to accept cashless donations.

CASHLESS CONTRIBUTIONS

The terminal offers preset amount options, including custom choices, so that interested parties can leave cashless donations to the organisation by credit card, mobile phone, or smartwatch. We also provide advice on specific technical measures and comprehensive implementation together with expert partners.



Anna Balaj Václavová and Gabriela Bizoňová, Environmental Finance Specialists



RESPONSIBLE INVESTMENT

In line with both our business objectives and our corporate social responsibility strategy, we motivate clients to invest responsibly. We try to point out that when investing in funds, it is not only the profitability that is important but also the way in which we have evaluated the investment.

RANGE OF FUNDS

Our range of funds does not include companies that extract, sell, or distribute fossil fuels, manufacture weapons, exploit child labour, and do not respect basic human rights.

Through the ČSOB SmartBanking app, we offer investors nine responsible funds, including five thematic funds [Pre váš svet](#) (For Your World). It is a matter of fact for us to guide our clients to support businesses that respect the values of sustainability.

Responsible funds accounted for one quarter of fund sales in 2022.

DON'T SPEND VOLUMES ON FAST FASHION

In the campaign for the student [FUN account](#), we drew young people's attention to the drawbacks of fast fashion. We assigned "real price tags" to clothing, which includes the volumes of water that were used to produce specific pieces.

SUCCESSFUL CAMPAIGN

The campaign highlighting the issue of fast fashion issues won the Silver Nail in the Visual and Integrated Campaign category and the Bronze Nail in the Craft category.



RESPONSIBLE PRODUCTS

LOAN FOR A HEALTHIER EARTH

Our product [Loan for a Healthier Earth](#) was awarded the best product in the Eco Product category of the Golden Coin Awards. The award was decided by a 189-member expert jury. The Loan for a Healthier Earth is part of the Sustainable Financing Programme and is linked to beneficial investments.



ECO CARD

Clients who open a Smart Account can choose as their payment card the [EKO card](#) by VISA. The card was made using an organic production process from industrial corn.

INSURANCE FOR ELECTRIC CARS

ČSOB Insurance was the first in Slovakia to introduce accident [insurance for electric vehicles](#). The insurance covers damage or destruction of the battery as well as damage related to the charging station. At the same time, it is more cost-effective than regular liability insurance. Drivers of electric cars who contribute to reducing carbon emissions do not pay a deductible for damage caused by flooding, wind storms, and hailstorms.



RESPONSIBLE MORTGAGE

From January 2022, we have added to our mortgages the benefit of refunding one instalment of up to EUR 500 by submitting an energy certificate with class A or better (for properties completed by December 31, 2020), and A0 or better (for properties completed since January 1, 2021). The aim of the benefit is to reward those who use the mortgage to finance energy-efficient properties.

Our target for new production is to have 12% of responsible mortgages.

PROMOTING CHILDREN'S EDUCATION AND DIGITAL SKILLS

One of the pillars of social responsibility is to support the education of children, who represent the emerging future generation of our society. We took an innovative approach: during 2022, as one of the benefits of the ČSOB Sloník account for children, we provided our clients with Alfik and [AlfBook](#) children's educational programmes. These offer preschoolers and schoolchildren more than 23,000 interactive tasks, exercises, and games, including vocabulary from up to 3 foreign languages in an online environment, to develop and consolidate their knowledge. Through this activity, we helped the children to develop their potential and increase their financial literacy.

CARROLL BY KATE

Before Christmas, we made it easier for our clients to help. For every carol you hear from our virtual assistant Kate in the ČSOB SmartBanking app, the ČSOB Foundation donated 10 cents to the non-profit organisation Raná péče (Early Care), which provides support to families of children with visual impairments and multiple disabilities. Thanks to our clients, we have donated 12,000 euros to Centrum včasnej intervencie (Early Intervention Centre).



GREEN MOBILITY

ČSOB Leasing is an active ambassador of green mobility. We are a member of the Slovak Association for Electromobility (SEVA) and the Association of Leasing Companies of the Slovak Republic, which we cooperate with to conduct a dialogue with government representatives. ČSOB Leasing is also the general partner of the **Electric Car of the Year** survey.

We are expanding our fleet with more environmentally friendly vehicle variants, gradually replacing diesel cars with electric and plug-in hybrid vehicles.

Additional charging stations will also be added in the underground garage of the ČSOB HQ.



NEW PARTNERSHIPS

In the commercial real estate sector, we are steadily increasing the percentage of energy-efficient properties that are in line with Energy Performance Contracting – EPC. Properties with A – C designation make up 65% of our portfolio:

LOGISTICS PARK LOG CENTER R7

We supported our client's intention to build a new logistics park, strategically located on the R7 motorway. As the financing bank, we were also present during the discussions about the solar panels that became part of the roof of the warehouses. The cooperation continues with the financing of the expansion of the logistics park. In line with our strategy and values, we have focused on energy conservation.

ORAVA WATER COMPANY

By financing 10% of the budget costs, we supported the [project of sewage disposal](#) in the Orava municipalities of Žaškov, Párnica, Oravská Poruba, and Veličná. More than 2,000 inhabitants were impacted by this project.

PRVÁ KÚPEĽNÁ

We financed the purchase of a new filling line, which contributed to lower electricity consumption and also to a reduction in plastic consumption: the popular mineral water Ľubovnianska and Miss+ are now filled into containers with a lower weight.



Source: Orava Water Company

GOLDEN AGE HOME FOR THE ELDERLY

We co-financed the construction of the [Golden Age](#) home for the elderly, a modern facility for 12 clients in Pusté Úľany.

BRATISLAVA REGIONAL CONSERVATION ASSOCIATION

We help preserve and restore irreplaceable habitats. As the financing bank, we support projects of the [Bratislava Regional Conservation Association](#), which is dedicated to the protection of habitats in the Danube and Carpathian regions.



FACTS AND FIGURES

In this section, you will find non-financial information about staff, carbon footprint and community support, including volunteering.



EMPLOYEES

Between Oct 1, 2021 – Sep 30, 2022

Number of employees (full-time and part-time employees)	
ČSOB Bank	2,516
ČSOB Insurance	410
ČSOB Leasing	288
ČSOB Stavebná sporitelňa	104
KBC Asset Management NV	12

Number of employees by employment contract	
Full-time employees	2,839
of which are men	1,024
of which are women	1,815
Part-time employees	491
of which are men	145
of which are women	346

Number of employees by gender	
Men	1,169
Women	2,161

Employee age	
Average employee age	43.40
Number of new employees	432
New employees from the external environment	417
of which are women under 30	121
of which are women 30 – 50	47
of which are women over 50	121
of which are men under 30	60
of which are men 30 – 50	21
of which are men over 50	47
New employees from the internal environment	15
of which are women under 30	1
of which are women 30 – 50	4
of which are women over 50	5
of which are men under 30	2
of which are men 30 – 50	2
of which are men over 50	1

Number of employees who left	613
Employees who left of their own accord	433
of which are women under 30	90
of which are women 30 – 50	164
of which are women over 50	45
of which are men under 30	39
of which are men 30 – 50	87
of which are men over 50	8
Employees let go of the employer's accord	176
of which are women under 30	20
of which are women 30 – 50	78
of which are women over 50	29
of which are men under 30	8
of which are men 30 – 50	27
of which are men over 50	14
Employees who passed away	4
Promoted employees	261

Employees by age	
Men	
under 25 years	42
between 25 – 30 years	142
between 30 – 35 years	144
between 35 – 40 years	180
between 40 – 45 years	223
between 45 – 50 years	218
between 50 – 55 years	137
between 55 – 60 years	59
over 60 years	24
Women	
under 25 years	93
between 25 – 30 years	235
between 30 – 35 years	208
between 35 – 40 years	290
between 40 – 45 years	386
between 45 – 50 years	412
between 50 – 55 years	295
between 55 – 60 years	183
over 60 years	59

CARBON FOOTPRINT

Direct energy consumption	Consumption (kWh)
Primary energy source	
Coal	0.00
Natural gas	7,549,380.44
Heating oil	0.00
Diesel, backup generators	4,513.08
Indirect energy consumption	
Energy source	
Electricity (in kWh)	7,021,626.69
Of which purchased electricity (in kWh)	7,006,176.84
Portion of electricity from renewable energy sources, including nuclear (kWh)	5,871,245.32
Energy from our own sources (in kWh) * from our own photovoltaic panels	15,449.85
Heating (kWh)	1,907,811.82
Water usage	in m ³
Rain water	0.00
Well water	495.00
Drinking water	21,826.20
Waste management	in tonnes
Recycled waste	197.78
Incinerated waste * 100% of incinerated waste is further processed into energy	118.66
Landfill waste	78.33

Transport: commuting to work and business travel	
Commuting to work	km
Commuting using our own fleet	793,486.40
Non-electric cars	793,486.40
Electric cars	0.00
Commuting not by our own fleet	7,446,821.04
Non-electric cars	7,286,219.91
Electric cars	160,601.13
Commuting by train	4,673,281.71
Commuting by tram or trolleybus	2,012,797.12
Commuting by bike	90,866.43
Business travel	
Business travel by car – our own fleet	3,855,759.00
Non-electric cars	3,834,888.00
Electric cars	20,871.00
Business travel by car – not our own fleet	162,067.00
Non-electric cars	162,067.00
Electric cars	0.00
Business travel by train	144,981.70
Business travel by tram or bus	70,930.30
Business travel by short-haul flights	44,500.00
Business travel by long-haul flights	0.00
Our own fleet: Power consumption for charging electric cars (RES energy)	507.59
Paper usage	in tonnes
Recycled paper usage	0.00
Usage of other types of paper	70.45

COMMUNITY ENGAGEMENT

Philanthropic activity support	372,336.40
Financial contribution to philanthropic activities (in EUR)	327,862
Financial equivalent of volunteering contributions – by ČSOB employees – during business hours (in EUR)	42,386.40
Number of hours worked that ČSOB employees donated to volunteering	2,088
Number of hours that ČSOB employees donated to volunteering outside of business hours	320

Philanthropic activities	
Contribution to philanthropic activities	73%
Contribution to community support	23%
Support of commercial activities	3%



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