

ČSOB

is changing
the Czech Republic



We help the Czech economy and people to grow



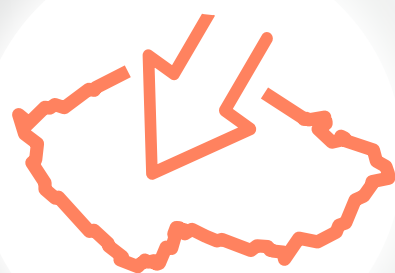
4.3 mil. clients

rely on our services



We employ more than

8,000 people



In 2023, ČSOB paid

CZK 10,1 bn. to the Treasury



We paid

7,4 bn. in salaries



We invested

1,8 bn. in IT research & development



ČSOB FOR NATURE

Sustainability and respect for the environment is shown in all our activities. We start with our own enterprise and we motivate people and businesses to use our green products

OUR HEADQUARTERS RANK AMONG THE GREENEST BUILDINGS IN EUROPE

The HQ in Prague and regional HQ in Hradec Králové have both secured the **highest** possible environmental certification: LEED Platinum and **Environment Project of the Year** award

Energy savings: energy boreholes for heating and air conditioning, smart lighting control system according to worker presence and intensity of daylight



WE SUPPORT SUSTAINABILITY

The **green roofs** cool the building, improve the microclimate of the surroundings and serve to retain rainwater, they are also a **living garden** and a place for bee hives and bumblebees

We also support **biodiversity in the surrounding areas of buildings** (birdhouses, mosaic mowing, original Czech meadow)



WE USE CLEAN ENERGY

In the buildings in Prague, Hradec Králové, Ostrava, and Plzeň, we have established **charging points** for electric vehicles and e-bikes

Our buildings in Břeclav, Blansko, Hradec Králové, Ostrava, Prague and Zlín boast **charging stations** producing 101 kWp of electricity annually



WE ARE ENVIRONMENTALLY FRIENDLY

Compared to 2015, we've reduced our:

- waste production by **64%**
- electricity consumption by **34%**
- carbon footprint by **71%**
- water consumption by **40%**

We use **biometric signing** and digital communication with our clients

We **keep company car trips to a minimum**

In 2023, we handed **12,503 kg** of electrical equipment to REMA company for environmentally friendly recycling

GREEN VILLAGE OF THE YEAR

We award municipalities and cities that are committed to environmental stewardship, sustainable operations and a **responsible approach to the environment**

A special category is **Social Achievement of the Year**

Winners of the first year:
Hostětín in the category of up to 1,000 inhabitants, **Slavičín** in the category of over 1,000 inhabitants, **Záměľ** in the category of Social Achievement of the Year

In 2023, we distributed prizes totalling **CZK 1.3 mil.** and vouchers for consulting services from ČSOB Advisory or EU Center

More information on csob.cz/green-city-of-the-year



ČSOB FOR PEOPLE

We support beneficial projects across regions, provide financial education and assist seniors and disabled citizens. Our goal is to assure true change and improve life in every corner of the Czech Republic

ČSOB HELPS THE REGIONS

We strive to **support communities** and improve the quality of life of people across the whole of the Czech Republic

We have supported more than **1,500** public benefit projects

In total, we have donated **CZK 83 mil.**

More information is available at csobpomaharegionum.cz



WE DRIVE UP FINANCIAL AND DIGITAL LITERACY

As part of our Financial program and ČSOB digital education for schools we have:

- involved **440 employee ambassadors**
- visited **964 schools**
- delivered **4,786 lessons**
- educated **74,000 pupils**

We have created the interactive educational **mobile application FILIP – Get to know the world of money**

We hold a school financial literacy contest **Filipův pohár**

We have produced an animated series and podcast **Respect, Planet!**

We have secured **accreditation** from the Ministry of Education, Youth and Sports for tutoring teachers

SAFE IN THE DIGITAL WORLD

As the only Czech bank, we run educational programs in partnership with the **Police of the Czech**

We have a joint mission to **train 1 million people** in cybersecurity

We have created the unique podcast **Tvoje cesta onlinem**
(Your journey online)



PLAY

WE SUPPORT TALENT

Through the **Fond vzdělání** (Education Fund), and in partnership with **Výbor dobré vůle – Nadace Olgy Havlové** (Committee of Goodwill – Olga Havel Foundation), we help talented students to complete their studies despite them facing disability and/or social disadvantages

We have already supported **701** bursary recipients

Another **618** students have received financial support to help cover the costs of tuition and school aids

The Fond vzdělání has already distributed **CZK 41 mil.**



A BANK FOR EVERYONE

We are **the largest provider of barrier-free banking** and insurance services in the Czech Republic

All our ATMs offer **voice navigation** for visually impaired users

A **dedicated telephone helpline** is available to clients **aged 70+**

We have created a **Senior's guide through the financial world**, available as an e-book

In partnership with Sue Ryder, we operate a web portal at **neztratitsevestari.cz**

(Don't get lost in old age) that offers advice to seniors and their close ones in relation to a broad range of social, legal and health-related issues

GOODWILL CARD AND PREMIUM CARD

We offer **special payment cards** contributing to charitable purposes with each transaction

We **help people** in difficult medical situations and we financially support the training of guide dogs

In partnership with ČSOB Private Banking, ČSOB Premium and Mastercard, we have already donated **CZK 30.2 mil.**



EQUAL OPPORTUNITIES AND DIVERSITY

We consistently apply the **principles of equality** in the workplace

More than **38%** of our managerial positions are occupied by women

We are succeeding in reducing **gender pay gap**, currently at 2.6%

Our employees benefit from a system of **internal-rotation internships**



EQUAL OPPORTUNITIES AND DIVERSITY

As many as **209 of our employees** took advantage of our support program for parents in 2023

1,386 colleagues have joined our 55plus program

We employed **101 people with disabilities**

The amount of **substitute performance** for 2023 was CZK 70.6 mil.



SUPPORTING LGBT+

ČSOB was the first bank on the Czech market to sign the **Pride Business Forum** Memorandum declaring support for the LGBT+ community

We are a general partner of the counselling service **S barvou ven**

Our employees from among the LGBT+ community and some of its supporters established the **interest group ČSOB Proud**



OUR PEOPLE HELP

Under the **ČSOB Pomáháme společně** (Helping together) program, our employees are eligible for an extra work day off, with the day used to help nonprofit organisations

In 2023, **1,990 employees** volunteered

Our employees help in different ways – they organize material and financial collections, donate blood, participate in sport events, fulfill Christmas wishes for seniors and children in orphanages and shelters





ČSOB FOR THE FUTURE

We are a leader in decarbonisation and we help businesses to transition to an emission-free mode of operation. We support innovative businesses and social enterprises. We offer smart solutions to our clients

WE ARE A LEADER IN DECARBONISATION

We were the first Czech bank to **stop financing** the coal sector

We **do not provide loans** for projects that would cause substantial harm to the environment

We help our clients to **secure** available **public funding for energy-efficient solutions** and other emission-reducing projects

Together with KBC and Digital&Legal, we run **GreenOmeter** – a user-friendly and **fully automated platform** that calculates a company's carbon footprint, assesses its ESG score and directly suggests how to reduce its environmental impact

WE SUPPORT RESPONSIBLE INVESTMENT

We are one of the founding banks of the **Platform for sustainable financing affiliated with the Czech banking association**

We **support cooperation** with the public sector in meeting ESG targets

We are a partner of the **Modern Energy Union**



WE OFFER ADVANTAGEOUS SUSTAINABLE SOLUTIONS

Grants to fund clients' energy audits

Mortgages for energy-efficient housing

Interim loans for energy-efficient housing

Loans for energy-efficient housing

Loans for clean-fuel vehicles

Mutual funds that invest in renewable energy sources and water resources

Payment cards made from recycled plastic

DIGITALLY BUT WITH THE HUMAN TOUCH

Clients log into the **ČSOB Smart** mobile banking app using a fingerprint or a face scan

ČSOB Živě connects clients with housing and investment specialists

We provide access to investments through robotic investing **Indigo**, **ČSOB Drobné**, and **NaMíru** services

The range of services available at our **Virtual branch** office keeps expanding

The **we.trade** app enables clients to conduct blockchain-based electronic trading

SMART SOLUTIONS FOR EVERY DAY

Our virtual voice assistant **Kate**:

- can solve more than **200 situations**
- advises in **670 areas**
- has conducted over **3.9 mil. conversations** with our clients

Our mobile banking app

ČSOB Smart is used by approximately **1.3 mil. clients**

The **DoKapsy od ČSOB** app brings convenient purchase of motorway vignettes and tickets, payment for parking and refuelling, an overview of charging stations and more

Our unique product **ČSOB NaDobrouVěc** (For a good cause) transforms paying into helping

Platba na kontakt (Payment per contact) allows sending amounts up to CZK 5,000 after entering the recipient's phone number

WE SUPPORT INNOVATIVE BUSINESSES

Our unique acceleration program [**Start it @ČSOB**](#) provides free advice and mentoring to start-up businesses

We have already assisted **92 innovative firms** in starting up their enterprise

In 2024 we are preparing an extraordinary round of the **Fintech Challenge** acceleration in cooperation with Mastercard

In the [**Start it @UNI**](#) program, we teach students to test the demand for an innovative solutions and increase their chances of success in business. 17 universities and their incubators have joined the program and over **250 students** have already been through it

WE VALUE SOCIAL ENTERPRISES

In cooperation with the **Declaration of Responsible Entrepreneurship**, we announce the national awards: **ZLATÁ VÁŽKA: Czech Social Business Awards**

We are looking for social businesses and their employees who deserve to be recognised for their excellence and contribution to society

At the same time we bring **inspiration** in the field of cooperation between social enterprises, corporate companies, state administration and local governments

