



Social Responsibility Report of ČSOB Financial Group



About the report

This report encapsulates the sustainability strategy and initiatives through which ČSOB Financial Group aims to make a positive impact on society and the communities it serves. It presents sustainability data and is intended for anyone interested in this topic: investors, employees, clients, sustainability experts, business partners, and non-profit organisations.

The majority of the data referenced in the report was collected between 1 October 2022 and 30 September 2023. For further details on the activities of ČSOB Financial Group, please refer to the annual reports of individual entities, as well as the Sustainability Report of KBC Group, to which ČSOB belongs.

Other reports:



[annual reports of individual entities of ČSOB Financial Group](#)



[KBC Sustainability Report](#)

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1. Foreword by Daniel Kollár

Dear readers,

The year 2023 was marked by a series of significant events and changes. A military conflict continues to unfold beyond Slovakia's eastern borders, with far-reaching economic and societal implications for our country. Additionally, the widespread polarisation of society presents new challenges that we must address. Last year, the conditions in our sector were also challenging. Besides the turbulence on the global financial markets, our financial institution has been significantly impacted by newly enacted legislation. These regulations have imposed taxes on Slovak banks, leading to our country currently ranking at the bottom in terms of profitability among European countries.



Nonetheless, 2023 has once again highlighted the urgency of addressing climate change, with the promotion of sustainability recognised as an effective tool in this battle. At ČSOB, we have long been committed to this cause through our activities and the products we offer to our clients. Notable initiatives include extending loans for eco-friendly investments, including those covered by the InvestEU guarantee schemes, tailoring collision insurance for electric vehicles, introducing responsible investment alternatives, delivering ESG guidance, and providing mortgage incentives for properties with energy certificates.

Amidst the multitude of challenges and global shifts, I have consistently found comfort in ČSOB's unwavering commitment to social responsibility. One highlight of this commitment was the positive reception of our Digital Smart Grant initiative, launched last year. This programme recognised projects focused on advancing digital literacy in Slovakia. For further information about our new grant programme and other initiatives undertaken in this domain, please refer to the subsequent pages of the CSR Report of ČSOB Financial Group.

Enjoy reading!

A handwritten signature in blue ink, appearing to read 'D. Kollár'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Daniel Kollár
CEO of ČSOB
Financial Group

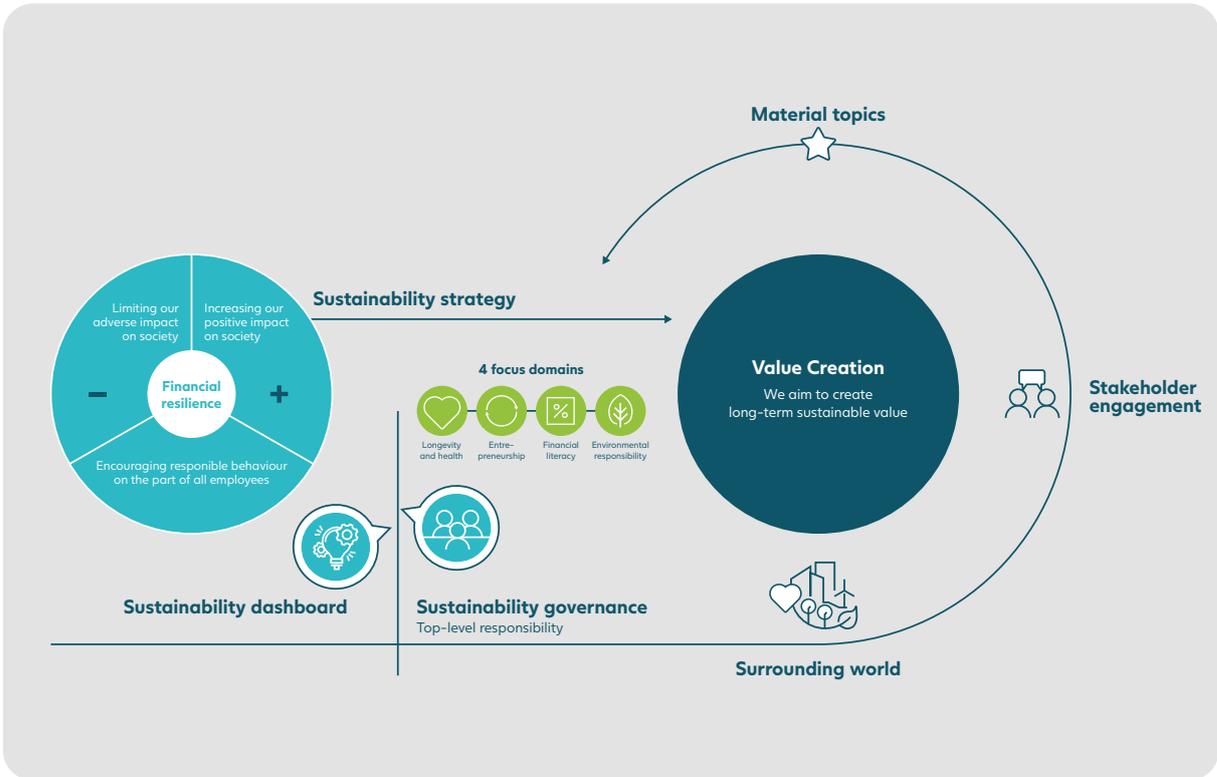
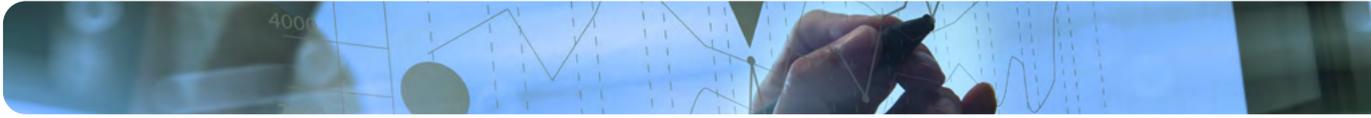
2. Milestones of 2023

JANUARY	●	Global Finance: The best bank in trade finance in Slovakia
FEBRUARY	●	Introduction of a new HR strategy
MARCH	●	Easter market and plant swap at the headquarters
APRIL	●	3rd place for the ČSOB SmartBanking app in the Smart Bank survey (MôjAndroid.sk)
MAY	●	Announcement of the 1st year of the Digital Smart Grant
JUNE	●	Global Finance: The best bank for securities management and custody in Slovakia
JULY	●	Honey extraction on the roof of the headquarters
AUGUST	●	Visit by students of the Children's Comenius University to the headquarters
SEPTEMBER	●	Silver award in the "Online Film and Video" category and Bronze award in the "Digital Campaign" category for the New Arogance Equipment campaign
OCTOBER	●	Gold Coin: ČSOB SmartBanking – 3rd place in the Mobile Banking category; My ČSOB – 3rd place in the Internet Banking category; ČSOB Mortgage – 2nd place in the Housing Loan category; ČSOB Investment Loan – 3rd place in the Business Loans category
NOVEMBER	●	Physical collections for non-profit organisations
DECEMBER	●	Christmas market at the headquarters

3.

Strategy and values

Jul Aug Sep Oct Nov



Sustainability strategy

We are dedicated to addressing society's present needs and fulfilling the expectations of our partners. Our strategy mirrors the role we aspire to hold in the community and the objectives we strive to accomplish. The execution of this strategy across the financial group is bolstered by a rigorous management framework, where managers also set sustainability goals.

We consistently evaluate the execution of our sustainability strategy using a variety of indicators and targets.

We remain attentive to the society in which we operate, allowing us to focus on important and relevant issues. Furthermore, we consistently communicate with our partners to grasp their perspectives on the environmental and social challenges our society faces.



Community support

We are deeply involved in supporting community events, such as [Dobry trh](#) (Good market) and Urban Market. In 2023, we collaborated with Dobry trh for the first time, with the goal of promoting local business growth.

Drawing around 30,000 visitors each year, Dobry trh in Bratislava offers a platform for small producers and entrepreneurs, boosts regional tourism, and fosters community development. Additionally, it raises awareness about waste separation and sheds light on prevailing societal concerns.



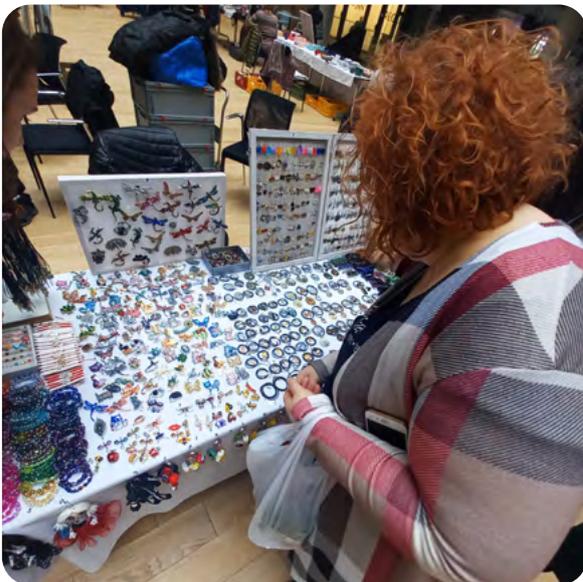
■ The winter edition of the popular Urban Market was hosted in a historic building owned by ČSOB.

■ Visitors were granted exclusive access to restricted areas, offering them a rare glimpse inside the vault.



Markets at the headquarters

Twice a year, we extend invitations to small local entrepreneurs, NGOs, and sheltered workshops to participate in the Easter and Christmas markets held at our headquarters. These events are eagerly anticipated and garner positive feedback from both our employees and the vendors involved. At these market gatherings, we offer sellers without cashless payment terminals the chance to trial this option at no cost. Moreover, we actively encourage our colleagues to support small producers by patronising their stalls.



3.



Clothing swap

The clothing swap has become a cherished tradition where attendees exchange garments, offering unworn pieces a fresh lease on life. Held at the ČSOB headquarters on the Danube embankment, this event welcomes members of the general public. In 2023, several hundred individuals, well-versed in concepts such as recycling, upcycling, or the circular economy, participated in the swap. Furthermore, we integrated a public benefit aspect into the swap: attendees were given the chance to support the revitalisation of mountain wells in national parks through cashless donations.



European Researchers' Night

In 2023, we proudly debuted as the General Partner at the European Researchers' Night event. This event stands as the largest pan-European initiative dedicated to popularising science, research, and innovation. Initiated by the European Commission, it simultaneously takes place in 25 countries and over 300 cities. The 17th edition centred on the themes of artificial intelligence and water, with experts leading interactive laboratories on these topics.





Children's Comenius University

In 2023, we took on the role of the general partner for a traditional event aimed at primary school pupils who remain eager for knowledge even during the summer holidays. Hundreds of children spent their days off being active, learning new information from experts, professors, or docents every week, both online and offline. In collaboration with Dr. Marián Šimek from the Kempelen Institute of Intelligent Technologies, we hosted a lecture entitled "Why is the internet a helpful servant but a troublesome master?" for the children. Furthermore, we organised a workshop at our headquarters premises for 30 curious participants, where they explored the special effects used in advertising spots and films. They also had the opportunity to visit the innovative Surf Studio and experience virtual reality games firsthand.





Cooperation with entrepreneurs

We offer a range of smart solutions tailored to entrepreneurs, whether they are just starting out or have been in business for the long term. We also prioritise transparency in business practices, which entails regulating policies and codes regarding interactions with third parties, employees, anti-corruption measures, and environmental protection. Through our Sustainable Finance Program, we encourage entrepreneurs to reduce their carbon footprint. We also inspire them to enhance the energy efficiency of their operations by reducing energy consumption and upgrading real estate to higher energy efficiency classes. Moreover, we support transit financing initiatives, such as transitioning energy production from fossil fuels to renewable sources like geothermal energy.

Digital education

We primarily address the issue of digital education through the ČSOB Foundation. The [Digital Smart Grant](#), in its inaugural year, stood out as the most significant initiative. This grant programme is designed to bolster innovative and smart ideas originating from NGOs, schools, and municipalities. For further details about the Digital Smart Grant, please refer to page 38.

POI do toho!

Through the ["POI do toho"](#) (Let's dive in) project, primary school pupils will learn about the history and development of insurance. They can test their knowledge through quizzes and an online game. In 2023, we expanded the list of teaching aids to include a worksheet, and an English version of the website was also added. Thanks to a collaboration with YouTuber Sandra from the *Dejepis inak* (History in a different way) channel, two new videos were created: "History of Insurance" and "History of Insurance in Slovakia".

Students from Tomáš Baťa University in Zlín designed a new educational game to teach pupils about insurance in an engaging way. At the end of 2023, we be-



gan collaborating with students from the Slovak University of Technology, who are currently developing the game itself.



Environment

We are dedicated to continually reducing our environmental footprint, prioritising the transition to sustainable energy sources wherever possible. Our objective is to decrease self-generated emissions by 80% by 2030 compared to 2015, while aiming to source 100% of our electricity from renewable sources.

To achieve these goals, we rely on our Integrated Management System of Environmental Protection and Energy Efficiency, which adheres to ISO 14001 and ISO 50001 standards, supported by our Environmental Policy. Since 2022, we have been operating our own photovoltaic power plant in Nitra. In 2023, this plant supplied 28% of the electricity needs for the building on Fraňa Mojtu Street in Nitra. Additionally, the electricity generated by our photovoltaic system powers charging stations for electric vehicles in the branch parking lot.

As of 2023, KBC Group, to which ČSOB belongs, has achieved climate neutrality through its support of four high-quality projects aimed at ecosystem preservation. For more information on these projects, please refer to the KBC Sustainability Report 2023.



[KBC Sustainability Report](#)



3.

United Nations Global Compact

Since 2010, ČSOB has been a proud member of the UN Global Compact network, and we stand as one of 11 active participants from Slovakia. Our commitment is centred around addressing five out of the 17 global Sustainable Development Goals:



QUALITY OF HEALTH AND LIFE

We develop and offer bancassurance products focused on health.



AFFORDABLE AND CLEAN ENERGY

We promote the use of renewable energy sources in our own buildings and encourage our clients to do the same. We no longer provide direct financing related to coal.



DECENT WORK AND ECONOMIC GROWTH

We foster fair relationships with clients and employees, investing in innovation and new technologies.



RESPONSIBLE CONSUMPTION AND PRODUCTION

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

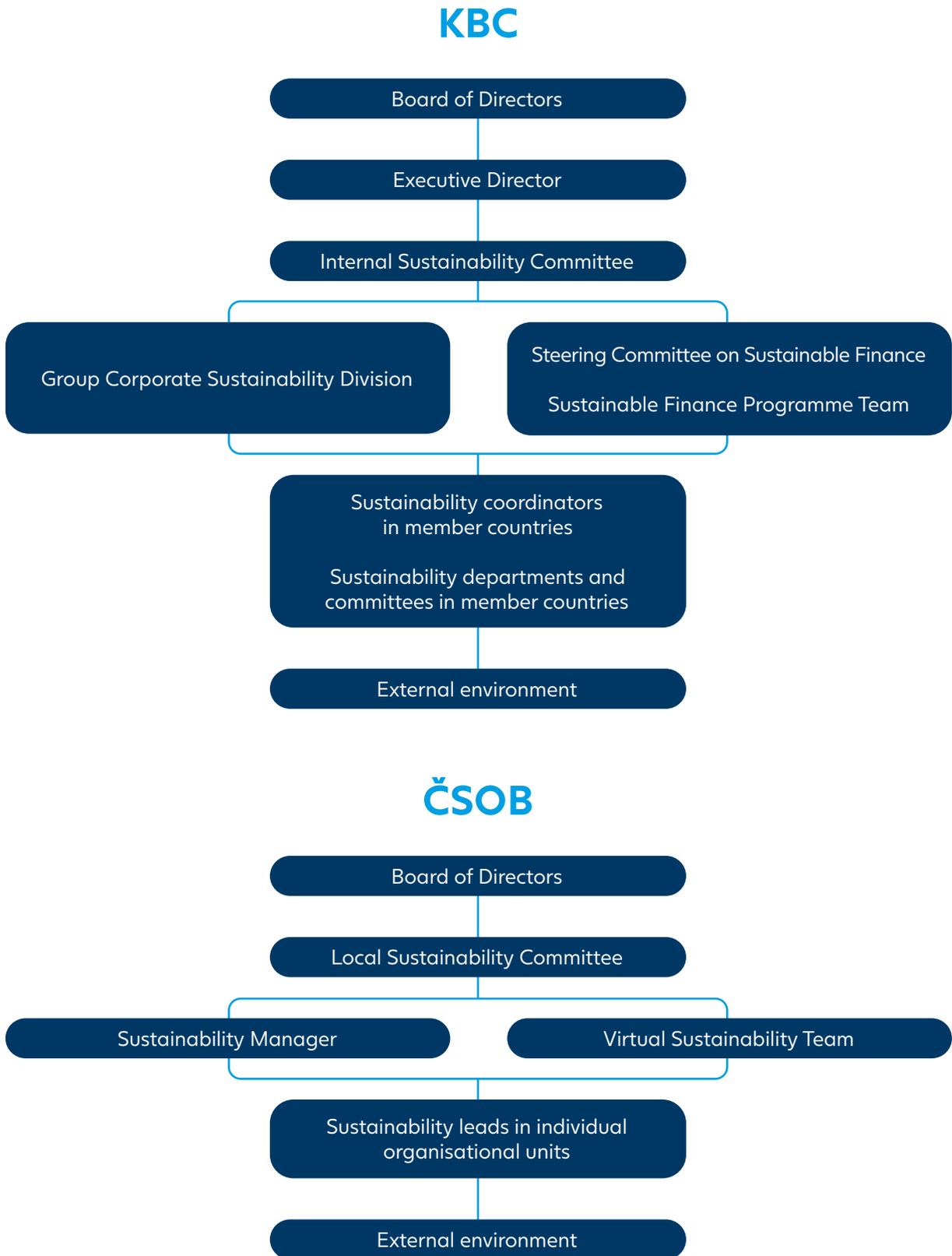


CLIMATE PROTECTION

The parent company, KBC Group, has become a signatory to the Collective Commitment to Climate Action, and we are integrating the resulting initiatives into our management KPIs.

3.

Sustainability governance structure



Zero tolerance for corruption

We have implemented a system of regular training sessions, which are mandatory for all employees across the financial group. These sessions cover a wide range of topics, including anti-corruption measures and adherence to the Code of Ethics. Specific areas addressed include the protection of personal data and banking secrecy, prevention of money laundering and terrorist financing, compliance with competition law, and strategies for preventing corruption, bribery, fraud, and unethical behaviour.

We actively encourage individuals who suspect unethical or wasteful conduct, or serious non-compliance with internal rules, to report potentially illegal behaviour without fear of reprisal. ČSOB ensures the protection of data subjects through its comprehensive policies and practices.

Employees can make reports through various channels:

- Using the intranet application "Report an Unusual Operation or Unethical Behaviour";
- Sending written reports marked "Do Not Open – Report/WB" (anonymous reports are accepted);
- E-mailing whistleblowing@csob.sk;
- KBC Group has set up a dedicated whistleblowing email account reporting@kbc.be

The internal reporting system is consistently communicated to employees through internal campaigns and mandatory training sessions. In 2023, the company reviewed four cases of notifications, all related to instances of workplace bullying (bossing).



Client care

We provide personalised solutions to our clients, empowering them to enhance their lives, and tailor our communication approach accordingly. When disseminating pertinent information or offers, we engage directly with them. We carefully select our contacts, ensuring that our communications are tailored based on specific criteria and in adherence to our contact history policy to prevent information overload.

DATA ON CLIENTS OF ČSOB FINANCIAL GROUP:

Number of clients:

778,170

Number of mobile clients:

308,870

Loans provided to clients:

€11.594
billion

Deposits received from clients:

€8.897
billion

Net profit:

€97.5
million

Newsletter for clients

We regularly distribute newsletters to a diverse range of client groups, delivering the latest updates from ČSOB, along with insights into market trends and legislative changes. Our recipients encompass students, entrepreneurs, banking and insurance clients, as well as individuals interested in investment opportunities.

Security for online payments

In addition to providing financial insights, we actively educate our clients about online payment security and the growing threat of sophisticated phishing scams. ČSOB's direct communication endeavours to be relevant, easily understandable, and non-intrusive, all while delivering added value to our clients.

3.



Referral rate

The NPS & Reputation study for 2023, conducted by IPSOS, reveals that the rate of recommendation for ČSOB Banka among our customers exceeds the industry average. This year-on-year increase can be primarily attributed to overall customer satisfaction, which has been bolstered by enhancements in our product portfolio and brand image.

The client in the spotlight

At ČSOB, we value our customers' opinions and actively seek and monitor their feedback. New colleagues joining our branches undergo training focused on enhancing customer experience (CX). We are dedicated to fostering a strong internal CX culture, exemplified by the formation of a group of ambassadors. To further incentivise our employees, we organise various internal competitions. Ensuring a positive user experience (UX) is paramount to us, which is why every new product and service undergoes rigorous testing during the design stage.



Virtual Assistant Kate

In the ČSOB SmartBanking app, the combination of Virtual Assistant Kate and SmartServices+ creates a distinctive lifestyle concept. Kate's proactive approach enables us to maintain continuous communication with clients, ensuring their needs are met around the clock.





Supplier relations

We maintain clear and equitable communication with our suppliers, adhering to principles of objectivity, transparency, and ethical compliance throughout our selection process. Our approach emphasises achieving maximum economy, efficiency, and quality, with a focus on optimising the purchasing process and nurturing long-term contractual relationships with chosen suppliers.

Suppliers with a volume exceeding €10,000 excluding VAT undergo a meticulous selection process overseen by a committee to ensure equitable conditions for all competitors.

We maintain open communication with candidates, ensuring simultaneous and uniform dissemination of information. Throughout the tender processing, all inquiries from tenderers receive responses without disclosing the source of the inquiry, ensuring fairness and confidentiality.

Terms of cooperation are pre-established, facilitating feedback when necessary. Upon entering a contractual relationship, suppliers are briefed on the required rules of responsible conduct, which are confirmed by the supplier through the signing of a declaration of acceptance. We conduct regular checks against sanction lists to ensure compliance with regulations.

Selected suppliers undergo Due Diligence evaluations, considering various parameters. Our portfolio predominantly consists of domestic suppliers, reflecting our commitment to supporting the local market and facilitating efficient communication.

4.

People at ČSOB





At ČSOB, we recognise that our greatest innovation lies within our people. We provide our employees with a range of benefits, discounted products, and additional days off. Understanding the significance of workplace well-being and maintaining a healthy work-life balance, we prioritise the welfare of our team members.



Detoxifying the heads

Introducing the DETOX programme, we offer our colleagues a series of inspiring lectures and exercises centred around fostering a healthy mind and body. Topics covered include tackling procrastination, exploring travel, and nurturing mental health, among other engaging subjects.

SOMETIMES YOU NEED TO SLOW DOWN

Employee well-being in the workplace is paramount. Beyond traditional office work, employees can utilise their time at work in various ways. For instance, colleagues in Košice have access to the fitness centre located within the ČSOB building. In Bratislava, employees can enjoy massages at the headquarters building, and during the summer months, they can participate in rooftop yoga sessions, which are among the most popular activities during the summer holidays.





Engagement survey

Twice a year, we conduct an engagement survey known as the "Pulse Check", which serves to continuously monitor the company's mood. Across the entire financial group, we track various parameters, including employee satisfaction, motivation, and engagement levels.

Earn rewards by referring friends

Only satisfied employees can recommend ČSOB as an employer to their friends. If they do and the referred applicant successfully passes the selection process, the recommending employee may receive a reward of €800.

Blood donation

Once or twice a year, our employees have the opportunity to participate in blood donation drives directly held in the headquarters building.

Diversity charter



Since 2022, we have proudly been a signatory of the Diversity Charter, an initiative where companies volunteer to promote inclusion in the workplace. Our commitment revolves around creating and maintaining a safe working environment where employees feel valued regardless of their gender, age, religion, or sexual orientation.

In 2023, we placed a special focus on generational diversity, acknowledging the emergence of Generation Z into the labour market. To address this, we organised workshops and lectures exploring generational diversity, delving into the various working habits and communication styles across different generations.

Furthermore, 2023 marked the inaugural international Group Diversity Day, featuring two KBC speakers per country. Representing our nation were Petra Kotuliaková, founder of the NGO Aj Ty v IT (You Too in IT), advocating for women's education in the IT field, and Andrej Juriga, who delivered a talk on cultural diversity and inclusion.

As part of our diversity initiatives, we continued the Authentic Leadership – Advanced programme for women managers and organised lectures to promote principles for women's happiness and success in both life and business.

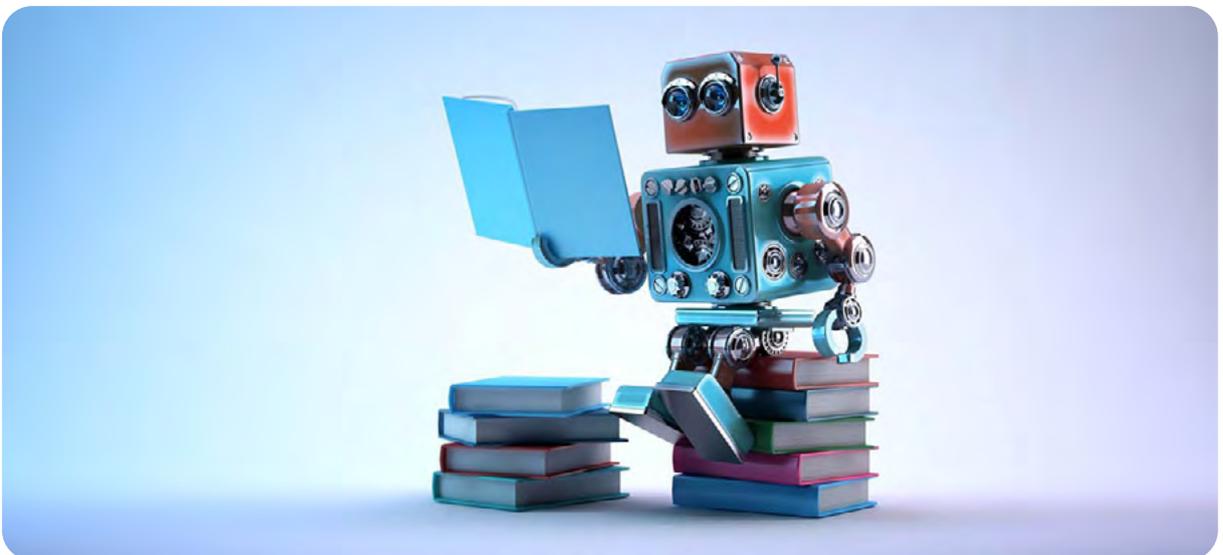


Career growth

Employees with high potential have the opportunity to further their education through the Talent Programme, which focuses on developing managerial and soft skills. We also prioritise the development of managers, whether they are just starting out or have been with us for a longer period. For new managers, we offer the Management Academy, designed to enhance skills, communication, and personal effectiveness. Additionally, our Management Talent Programme is tailored for existing managers, preparing them for senior managerial roles or international career rotations.

IT University

The Digi Ambassador and DIGI DNA programmes are designed to keep colleagues informed about developments in the digital world and banking. Through the IT University programme, we provide employees with opportunities to pursue their career aspirations in the IT field. Colleagues can participate in various trainings to advance towards a career in IT, including professional sessions on specific IT applications or programming languages, training on essential software areas, and internships in IT departments.



Mentoring

Mentoring at ČSOB operates across various levels. Experienced managers provide mentorship to colleagues, particularly within the Talent Programme. Additionally, our employees actively participate in The Duke of Edinburgh's Award Slovakia. Sixteen colleagues serve as mentors for high school and college students at different stages of the programme.



(Ne)poučitel'ni

Panel discussions titled “(Ne)poučitel'ni” ((Un)teachable) also received support. This platform provides a space for managers to openly discuss their failures, which have propelled them forward. The objective is to foster an open culture where there is no fear of experimentation. In 2023, notable participants included Juraj Ebringer, Member of the Board of Directors of ČSOB responsible for retail banking, Martin Dobiaš, Director of the Human Resources Department, and Andrea Jakubócyová, Executive Director for Customer Relationship Management at ČSOB Leasing.



Family Programme

Parents can participate in the Family Programme while fulfilling maternity and parental duties. For instance, the programme offers contract work, allowing colleagues to stay in touch with their co-workers. Additionally, we regularly communicate with employees on maternity or parental leave through a monthly newsletter, providing updates on company events and highlighting the benefits available to them.



Surf Studio

The Innovative Surf Studio hosted online discussions on various topics:

A strategic view of ESG

Dominika Hranická and Martin Gazárek from the customer division presented colleagues with an overview of the current situation and long-term strategy regarding ESG at ČSOB, as well as at KBC.

Shedding light on ESG and greenwashing

Gabriela Bizoňová and Anna Balaj Václavová, specialists in environmental finance from the section of specialised funding and corporate banking support, led a discussion on ESG and greenwashing. They shed light on the meaning behind the ESG abbreviation and offered insights on how to identify greenwashing.

How to keep your family business alive

A discussion with colleagues from ČSOB Advisory focused on sustainability in family businesses, exploring topics beyond generational renewal.

Greenfluencer Natália Pažická

The former model has achieved numerous successes in ecology and aiding others. She is one of the main founders of both the movement and the petition called "Klíma ťa potrebuje" (Climate needs you), and has long been in charge of the #EveryIndividualMatters project. Alongside Natália Pažická, we initiated discussions on greenwashing campaigns and the importance of small changes that can lead to significant impacts.





Who will help corporate companies with sustainability

How can sustainability be ensured in large companies and corporations? Who provides advice and assistance to them? Koloman Buzgó, Director of the division of corporate client solutions, elaborated on the specific steps we are taking in this area.

Inspirers

As part of the Inspirers series, where we explore other businesses for potential connections or inspiration for our own, Surf Studio initiated a discussion and conducted research on the topic of applications for sustainable living.

ECOLleagues

ECOLleagues is a virtual community of colleagues passionate about the environment and sustainability. They engage in discussions on various topics, including volunteering, packaging-free households, and ethical wardrobes, while simultaneously proposing and advocating for solutions to lead a greener life within ČSOB.





Plant swap

The biannual plant swap, held at our headquarters, has garnered significant interest. Colleagues have the opportunity to exchange their plants and adopt new ones to take home.



Solidarity Fund

Employees facing challenging life circumstances can apply for financial aid from the Solidarity Fund, overseen by the ČSOB Foundation. They have two options available:



- A one-time contribution of €2,000;
- Organising a fundraiser among colleagues, where the ČSOB Foundation will match employees' contributions, doubling the total amount up to €5,000.



Volunteering

Colleagues at ČSOB are dedicated volunteers. Each employee has the opportunity to dedicate one working day to assist others, either by participating in centrally organised events or choosing their own activities throughout the year. We have a longstanding commitment to the "Naše Mesto" (Our city) event, where we collaborate with the Tatra National Park to clean up nature. Additionally, under the guidance of the civic association Save Nature by Čivas, we contribute to the preservation of the Ružín water reservoir.

Moreover, colleagues engage in activities with our partners. Annually, they volunteer over the weekend to assist in organising the ČSOB Bratislava Marathon.





Giving Tuesday

#Giving Tuesday

Once again, we enthusiastically participated in the Giving Tuesday initiative organised by the Pontis Foundation. Embracing the spirit of generosity and goodwill, we engaged in several activities with the support of both our clients and employees. Through the ČSOB Smartbanking application, clients contributed to our efforts during the Advent weeks, enabling us to donate over €12,000 to the "Cesta von" (A way out) organisation in support of the "Omama" programme.

Additionally, our colleagues from across Slovakia distributed gifts to children from marginalised communities in the form of Montessori educational aids, assisting them on their educational journey.

Furthermore, we hosted Christmas markets for sheltered workshops at our headquarters and partnered with the popular Urban Market for the first time. The event, held in December at our premises in Bratislava's Old Town, featured three organisations showcasing the work of local artisans, with ČSOB's support.



5.

Social responsibility

Environmental policy

ČSOB's Environmental Policy outlines our values and behaviours regarding environmental protection. Through various initiatives, we have successfully reduced CO₂ emissions by 40% compared to 2015, even after merging with OTP.

A crucial aspect of our emission reduction strategy is the implementation of ISO standards, including 14001:2015 for environmental protection and 50001:2018 for energy management. Since 2012, we have been steadily decreasing emissions,

and we continuously upgrade key building technologies to enhance energy efficiency while adhering to hygiene standards at workstations. In addition, our first photovoltaic power plant is operational on the roof of one of our branches in Nitra.

The primary environmental impacts of ČSOB stem from building operations, employee commuting, and business travel. To mitigate these impacts, we are enhancing our IT infrastructure and transitioning to flexible work arrangements, allowing more employees to work from home.

We continuously strive to optimise our building management system, and our headquarters is situated in an energy-efficient building that has achieved a BREEAM EXCELLENT rating.

Additionally, our employees are required to complete e-learning courses on the Integrated Environmental Protection System, Sustainability and Climate Change, and Responsible Behaviour. These courses elucidate our company's strategy regarding social responsibility and sustainability.



Climate risks

The evolving impact of climate change within the framework of ESG (Environmental, Social, Governance) considerations is increasingly apparent. In this context, the expectations of all stakeholders are shifting. It is anticipated that climate change will lead to adverse consequences such as extreme storms, floods, migration, and economic challenges. In addition to these physical risks, the transition to a more sustainable economy entails other risks that may affect clients and financial institutions.

As a result, in 2023, KBC Group identified climate risks as the most significant. For further details on how KBC Group addresses these risks, please refer to the [Risk Report](#).

Protecting birds



We have taken measures to prevent bird impacts, particularly on one of our headquarters buildings, by affixing stickers to the glass walls. These stickers help reduce bird collisions, which can often result in fatal consequences. As a result of this initiative, we have been awarded the "Company that protects birds" certificate.

Green Building Week

As a member of the Slovak Green Building Council and a partner of the Green Building Week, we are committed to raising awareness among both professionals and the general public about sustainable construction practices.

Green Certificate

In 2023, ČSOB Leasing was awarded a Green Certificate by SEWA for its environmentally friendly collection and recycling of electrical waste and batteries.



Green mobility

We closely monitor which mode of transport employees choose for their commute to work. In addition to the headquarters and the building on SNP Square in Bratislava, covered bicycle stands are also available at a branch in Trenčín. At the headquarters, we provide ČSOB bicycles for employees to use when travelling to meetings outside the building. Furthermore, our virtual Cycling Community is thriving, where members actively share tips and experiences, extending beyond commuting to work.

ČSOB Leasing serves as an active ambassador of green mobility. It is a member of the Slovak Electric Vehicle Association (SEVA) and the Association of Leasing Companies of the Slovak Republic. In cooperation with these associations, it engages in dialogue with government representatives. ČSOB Leasing also serves as the general partner of the Electric Car of the Year poll.

In 2023, the company expanded its fleet by adding additional fully electric and plug-in hybrid vehicles. As of December, our fleet comprised 14 battery-electric cars and 12 plug-in hybrids, all powered exclusively by renewable electricity. This initiative reflects our ongoing commitment to electrifying our fleet, with the aim of significantly reducing our carbon footprint from transportation by 2030.



Bees on the roof

Three beehives are located on the roof of one of our headquarters buildings in Bratislava. These bee colonies receive expert care from professionals at CEEV Živica. Extracting honey, which has consistently earned a gold medal from the Honey Laboratory of the Slovak Academy of Sciences three times in a row, is a highly anticipated event at ČSOB. Colleagues have the opportunity to participate in bottling and observe the beekeeper at work.



Collections for people and animals in need

Our colleagues in Trenčín recently organised a material collection for the civic association Pro Autis. This association operates a day care centre for children and provides professional therapeutic assistance for adults with autism spectrum disorder.

During the pre-Christmas period, we actively participated in collecting upcycling materials for the ROSA Social Services Facility in Bratislava, as well as gathering donations for dogs and cats in shelters.



ČSOB Bratislava Marathon

We take pride in being the general partner of the largest sports event in the capital, the ČSOB Bratislava Marathon. We are dedicated to providing opportunities for people of all ages and abilities to participate in sports, from the youngest beginners to active seniors.

The ČSOB Bratislava Marathon holds a special place in our hearts. In addition to participating in various categories, ČSOB colleagues also volunteer behind the scenes or directly on the track. This sporting event has a longstanding tradition of supporting those in need. Prior to the start of the main race, ČSOB CEO Daniel Kollár presented a donation of €30,000 to the Ľudia ľuďom (People to people) organisation. This donation supports the organisation itself, as well as five specific individuals in need.



ČSOB Foundation

We also contribute to public benefit initiatives through the ČSOB Foundation, which strategically focuses on three main areas:



Established in 2010, the ČSOB Foundation aims to support and execute activities of public benefit that reinforce the core values of companies within ČSOB Financial Group. Its primary objective is to effect positive change through the implementation of various projects in the areas of digital education, environment, children's health, and promoting an active lifestyle.

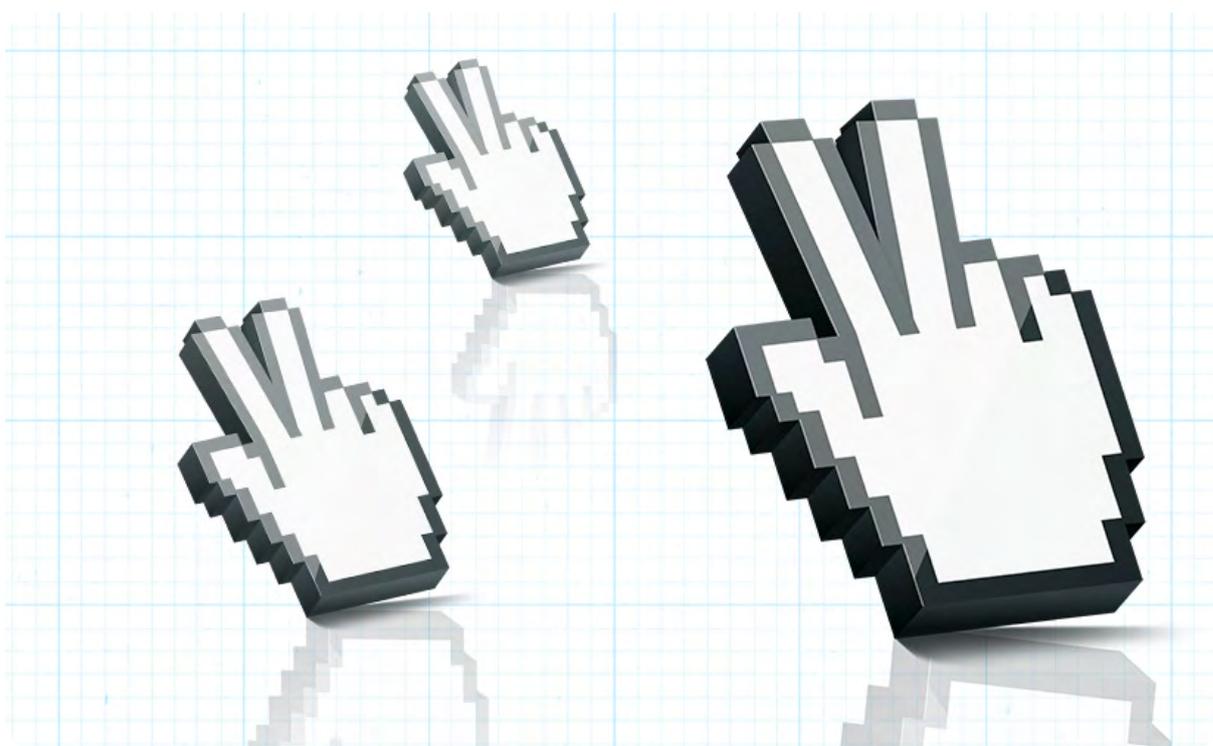


In 2023, the ČSOB Foundation became a member of the Association of Corporate Foundations and Endowment Funds. In the autumn, we received the Certificate of Transparent Corporate Foundation following an audit conducted by KPMG.

Digital education

DIGITAL SMART GRANT

An expert jury, comprised of Branislav Straka, Member of the Board of Directors of ČSOB responsible for innovation; Zuzana Kosová, leader of the ČSOB Mobile Banking team; Mária Tóthová Šimčáková, an expert on child safety on the internet; Jakub Šimko, a researcher at the Kempelen Institute of Intelligent Technologies; and Martin Spano, a populariser of artificial intelligence, evaluated over 230 applications. From these applications, they selected 13 projects to receive support from the ČSOB Foundation, amounting to €155,000.



EXPERT JURY



BRANISLAV STRAKA



ZUZANA KOSOVÁ



MARTIN SPANO



MÁRIA TÓTHOVÁ ŠIMČÁKOVÁ



JAKUB ŠIMKO

5.



Among the successful applicants is the official national hotline Ochráň ma (Protect me), with the project focused on combating inappropriate and illegal content on the internet, particularly concerning child pornography and paedophilia. Ochráň ma is also a member of the international network of INHOPE lines, providing a platform for reporting inappropriate online content or behaviour to combat online predators.

In addition, we supported the organisation Aj Ty v IT (You Too in IT) with a technology library project, facilitated the digitisation of James Mountaineering Society's membership base, and contributed to the further development of the National Institute of Children's Diseases app. The project of the online club for young people led by the civic association IPčko, the initiative of connecting people and opportunities through artificial intelligence on the GROWNi.sk portal by Leaf, and the endeavour of the non-profit organisation Jeden rodič (One parent) were also successful. For more information on all supported projects, please visit the [Digital Smart Grant website](#).



■ Thanks to the Digital Smart Grant, the civic association Aj Ty v IT (You Too in IT) is advancing its TECHLIB project, focused on establishing a technical library.



■ The non-profit organisation Jeden rodič (One parent) is dedicated to educating family managers, who provide support to disadvantaged individuals living on the poverty line.



■ James Mountaineering Association has successfully digitised its membership records.

5.

List of supported projects:

Žiadateľ	Názov projektu	Suma
JAMES Slovak Mountaineering Association	Membership digitisation	€13,170.00
JEDEN RODIČ, n. o.	DigiRodič (DigiParent)	€20,000.00
Technical Secondary Vocational School	Digital classroom with artificial intelligence	€16,830.00
IPčko o.z.	Online club for young people on Discord	€10,000.00
LEAF	GROWNi will leverage AI to connect individuals with opportunities that hold the greatest potential to generate positive impacts.	€10,000.00
Viliam Pauliny-Tóth Grammar School in Martin	We're digitising physics educational materials	€7,800.00
United School, Novohradská 3, Bratislava	DINO at school – Digitisation and innovation in 21st century school	€11,845.00
Slovak Scouting, 19th Amphibians Corps Šaľa	Protection against harm	€5,700.00
PROTECT ME	Addressing inappropriate and illegal online content, with a particular focus on combating child pornography and paedophilia.	€15,000.00
Anton Habovštiak Orava Library in Dolný Kubín	Digital reader's card	€10,000.00
National Institute of Children's Diseases (NÚDCH)	Unique NÚDCH mobile app for quick child diagnosis at home – expanded functionality	€20,000.00
Secondary Vocational School of Information Technologies	SMARFE	€5,035.00
Aj Ty v IT (You Too in IT)	TECHLIB – digital skills at hand	€10,000.00
Total amount:		€155,380.00



KEMPELEN INSTITUTE OF INTELLIGENT TECHNOLOGIES

Since its inception, we have been steadfastly supporting this independent non-profit institute dedicated to research in artificial intelligence and various scientific disciplines. Our keen interest lies particularly in the field of natural language processing.

Children's health and active lifestyles

We have been a longstanding supporter of the "Žijem naplno" (I live to the fullest) project of the Children's Cardio Centre Foundation, which extends care to children with heart disease even after they return home from the hospital. Special educators and therapists visit the children at home to assist them not only in catching up on what they have missed academically but also in supporting their overall well-being.

Through our partnership with the civic association Svetielko nádeje (Light of hope), based at the Children's University Hospital with Polyclinic in Banská Bystrica, we contribute to the operation of a children's hospice. This collaboration ensures that children with oncological diseases in the Banská Bystrica and Žilina regions can receive treatment and care within their family circle. Health workers visit them at home, ensuring they do not have to endure difficult moments in a sterile hospital environment, separated from their loved ones.



- The "Žijem naplno" (I live to the fullest) project by the Children's Cardio Centre Foundation assists children with heart disease by providing educational support at home.

Environment

As part of a five-year collaboration with the Tatra National Park Administration, we have pledged to plant 150,000 trees by the end of 2024. In 2023, we furthered our support by aiding the installation of insect houses in the High Tatras and the revitalisation of a well within the Slovak Paradise National Park.

This builds upon previous years' activities, during which the ČSOB Foundation financially supported the revitalisation of wells in the High Tatras, Great Fatra, and Poloniny National Parks.



■ Revitalisation of one of the mountain wells in the Poloniny National Park.

6.

Responsible products and financing



6.



Unique ESG advisory services

We are the only bank in Slovakia providing ESG consulting to corporate clients. This service is facilitated by environmental finance specialists holding the international certification CESGA (Certified ESG Analyst), accredited by the organisation EFFAS (European Federation of Financial Analysts Societies). Our specialists assist clients in analysing their current situation, setting goals, and outlining steps to meet requirements across all ESG areas, aiming for the highest possible score. In our consulting approach, we place the utmost emphasis on environmental considerations, particularly focusing on reducing carbon footprint and mitigating environmental pollution.

Solutions for the third sector

We also cater to clients from the non-profit sector. To facilitate fundraising for charitable organisations, we provide an mPOS terminal with push-button functionality, which enables them to accept cashless donations easily. Our terminal offers predefined donation amounts, as well as the option for donors to input their own desired contribution. This allows interested parties to make cashless donations via credit card, mobile phone, or smartwatch. In 2023, we supported the public collection of the Slovak Blind and Partially Sighted Union, known as "Biela pastelka" (White crayon), by providing mPOS terminals free of charge.



6.



Responsible products

RESPONSIBLE MORTGAGE

Clients who own a property with an energy certificate class A or higher are eligible for a benefit in the form of one monthly instalment. Moreover, clients can activate property and home insurance with an ECO bonus. In the event of damage to the house due to a natural disaster, ČSOB Poistovňa will provide an additional amount of up to €10,000 for its ecological reconstruction.



6.



ECO CARD

Clients who open a Smart Account can choose an ECO card from VISA as their payment card. The card has undergone an environmentally friendly production process and is made from industrial corn.



INSURANCE FOR ELECTRIC VEHICLES

ČSOB Poistovňa was the first in Slovakia to introduce collision insurance for electric vehicles to the market. The insurance covers damage or destruction of the battery, as well as damage related to the charging station. Moreover, it is more advantageous than regular collision insurance. Drivers of electric vehicles, who contribute to reducing carbon emissions, do not have to pay a co-payment for damages caused by floods, whirlwinds, and hail.



6.



GENERATION Z = GENERATION EARTH

The message of the Student Account campaign aimed to draw young people's attention to collecting experiences and memories, rather than acquiring numerous consumerist possessions. The current generation can also play a role in contributing to a better planet and addressing environmental issues to ensure a brighter future. Aligned with our business objectives and sustainability strategy, we encourage our clients to behave responsibly, not only in their everyday financial activities but also in their daily lives.



SUSTAINABLE TRAVEL FOR YOUNG PEOPLE

Throughout 2023, we actively promoted the use of sustainable forms of travel among young people, such as trams or buses, particularly in larger cities. We offered young clients a financial contribution that they could utilise to purchase electronic tram tickets in Bratislava or Košice through SmartServices+, available directly in the ČSOB SmartBanking app. The decrease in paper ticket usage signifies that digitisation is becoming an integral part of our daily lives. It is our commitment to make our clients' everyday lives easier and to serve as their partner in terms of mobility as well.

7.

Facts and figures



Facts and figures

In this section, you will discover non-financial details concerning employees, our carbon footprint, and community support, including our volunteering efforts.

Employees

In the period from 1 October 2022 to 30 September 2023:

Number of employees (both full-time and part-time employees)

ČSOB Banka	2,388
ČSOB Poistovňa	412
ČSOB Leasing	314
ČSOB Stavebná sporiteľňa	73
KBC Asset Management NV	12

Total number of employees: 3,199 Number of employees by type of employment

Permanent employees	2,801
of which men	1,025
of which women	1,776
Fixed-term employees	398
of which men	113
of which women	285
Full-time employees	2,996
of which men	1,068
of which women	1,928
Part-time employees	203
of which men	70
of which women	133

Carbon footprint

Direct power consumption (Scope 1)

Primary energy source	kWh
Coal	0
Natural gas	5,785,884
Fuel oil	0
Diesel, backup generators	5,510

Indirect power consumption (Scope 2)

Power source	kWh
Total purchased energy (electricity and heat)	7,313,864
Of which purchased electricity	6,041,924
Share of electricity from renewable energy sources	5,114,522
Self-generated electricity	17,156
Heat consumption	1,271,940

Transportation: commuting and business travel (Scope 1 + Scope 3)

Commuting (Scope 3)	km
Commuting with own fleet of non-electric vehicles	710,547
Non-electric vehicles	710,547
Electric vehicles	N/A
Commuting with external fleet	6,668,360
Non-electric vehicles	6,524,547
Electric vehicles	143,813
Commuting by train or tram	4,184,755
Commuting by bus	1,802,387
Commuting by bicycle	81,368

Business travel

	km
Business travel by car – own fleet	5,933,402
Non-electric vehicles	5,885,276
Electric vehicles	48,126
Business travel by car – external fleet	177,134
Non-electric vehicles	177,134
Electric vehicles	N/A
Business travel by train	457,407
Business travel by bus	190,208
Short-distance business air travel	176,195
Medium-distance business air travel	21,336

Paper consumption

Paper consumption by type	t
Recycled paper consumption	0.00
Consumption of other types of paper	57

Water consumption

Water consumption by type	m ³
Rainwater	0.00
Groundwater	503
Drinking water	20,338

Waste management

Waste generated	t
Recycled waste	185
Incinerated waste	116
Landfill waste	73

Community engagement

Support for philanthropic activities

Financial contribution to philanthropic activities (EUR)	821,375
Financially expressed contribution of volunteers – employees of ČSOB – during working hours (EUR)	78,947
Number of working hours devoted by ČSOB employees to volunteering	4,224
Number of hours that ČSOB employees devoted to volunteering outside working hours	296

Philanthropic activities

Contribution to philanthropic activities	57%
Community support contribution	38%
Support for commercial activities	5%



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