

**ČSOB
CORPORATE
SOCIAL
RESPONSIBILITY
REPORT 2025**



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About the Report

This report reflects the sustainability strategy of the **ČSOB Financial Group**, and the activities intended to positively impact society and the communities in which it operates. It is intended for anyone interested in this topic: investors, colleagues, clients, sustainability experts, business partners, and non-profit organisations.

For 2025, in addition to the **Corporate Social Responsibility Report**, ČSOB also issued a **Sustainability Statement in the ČSOB Annual Report** based on the Corporate Sustainability Reporting Directive and in accordance with the European Sustainability Reporting Standards. The Corporate Social Responsibility Report focuses primarily on providing more detailed information than stated in the Sustainability Statement and covers additional topics that were not identified as material on the basis of the double materiality approach.

For a comprehensive understanding of the implementation of sustainability in the ČSOB Financial Group, we recommend reading this report together with the Sustainability Statement.

Most of the data referenced in the report was collected between the 1st of October 2024 and the 30th of September 2025. Further information on the activities of the ČSOB Financial Group can be found in the annual reports of the individual entities, as well as in the KBC Group Sustainability Report, of which ČSOB is a member, and in the Sustainability Statement included in KBC Group's annual report.



OTHER ČSOB FINANCIAL GROUP REPORTS:

[Annual Reports of Individual Entities](#)

[KBC Sustainability Report](#)

Foreword by Daniel Kollár



DANIEL KOLLÁR

CEO
of the ČSOB Financial Group

Dear colleagues,

For all of us, 2025 was a challenging year. It was one that demonstrated how we could cope with the changes facing not only our country in terms of values, but the whole of Central Europe as well. In the years following the pandemic and the subsequent recovery, the global economy has once again seen a slowdown in demand and imports, as well as the impact of new customs regulations and growing tensions, which are leading to conflicts in several places, whilst our eastern neighbour continues to face attacks from the Russian aggressor.

Even in this context, I consider it extremely important to uphold the importance of democratic principles and international agreements within a community of countries that are not stagnating but growing. After all, it does matter to us what kind of country we wake up to each morning, and what state we leave it in for future generations.

Last year, ČSOB once again kept its place among the companies that view corporate social responsibility as one of the key pillars of their operations. We have long supported innovation and education, and the rapid development of AI reinforces our belief day by day that these investments are becoming increasingly important. Last year, too, we enabled a further twenty projects to bring innovative ideas to life and supported talented individuals, helping them to stay in the country, develop their skills and help the nation make progress in digitalisation, education and critical thinking. I am also extremely proud that we have helped the country to remember the importance of the legacy of the 17th of November and, through our foundation, we have supported a key pillar of democracy, free journalism, through the noYESVEMBER project. Because at ČSOB, we say YES to the 17th of November.

As a society, we are currently facing a number of changes, and from year to year the one that is more real and requires our full attention is climate change. We are facing the consequences of it, but also need to make difficult long-term decisions that could slow it down. And the banking sector is no exception. I am proud that we are one of the first banks to have stopped direct financing of the coal industry and that we assess every credit application in terms of its impact on the climate too.

Dear colleagues, I can boldly say that our commitment and ambition to support good causes are our greatest strengths. Apart from the decisions taken at the group level, your participation – and there were more than a thousand of you – in ČSOB's voluntary activities clearly demonstrates that a sense of responsibility towards the environment, people with disabilities, communities and cities is deeply rooted in the hearts of the people of our group, and I would like to thank all of you for that. You can find everything we achieved and did to support corporate social responsibility over the past year in the following pages.

Through the Eyes of Koloman Buzgó



KOLOMAN BUZGÓ

Head of the Sustainability and Corporate Customer Solutions Division

Dear readers,

For us, 2025 was a year in which sustainability finally moved from ambition to systematic action. ESG is not a separate agenda for us, but a natural part of the way we run the bank, co-operate with our clients and view our responsibility towards society and the environment.

In terms of our social objectives, over the past year we focused on strengthening the quality of our relationships – with our employees, our clients and the communities in which we operate. We always emphasise fairness, equal opportunities, skills development and fostering an inclusive working environment. We view the social dimension of ESG as a foundation of trust, without which neither long-term sustainable business nor a stable financial sector is possible.

We also significantly strengthened our ESG Advisory offer in 2025. We carried out our first detailed analyses for clients, focusing primarily on assessing ESG risks, identifying regulatory obligations and seeking opportunities for sustainable business transformation. These initial experiences have confirmed that, increasingly, clients don't just expect financing, but expert partnership as well as they move forward to more sustainable operating models. In this way, ESG advisory services become a natural part of our role as a responsible financial partner.

In addition to climate issues, the topics of biodiversity and deforestation are increasingly coming to the fore. We consider them as key environmental risks and opportunities that directly impact our clients' value chains. This is one of the reasons we began to systematically incorporate these aspects into our approach to ESG in 2025 – not only to meet regulatory requirements, but also to achieve long-term stability of ecosystems and the economy as a whole.

We have set ambitious goals for ourselves and we are succeeding in achieving them. We continue to successfully reduce our carbon footprint, both our own and that of our funded portfolio. I am pleased to see that as of the beginning of 2025, ČSOB became one of the main partners of the production of zero-emission energy by Slovenské elektrárne.

Our vision for the coming year is to continue supporting our clients on their journey towards sustainable development, to actively contribute to positive social change and to respond flexibly to current environmental challenges. I firmly believe that it is of the utmost importance to build on the successful programmes already in place, which our clients greatly value in the context of climate change and the need for sustainability, whether this involves support of solar solutions, credit for projects with energy performance certificates, or, for example, investing through responsible investment funds. ČSOB continues to grow, so developing responsible banking will be our on-going goal following the merger with 365.bank.

A Brief Look at 2025



JOINING FORCES IS SMART

ČSOB passed a significant milestone in 2025, in particular thanks to the successful acquisition of **365.bank**. KBC, the parent company of ČSOB, signed an agreement to acquire the bank from the J & T Group, which held a 98.45% stake in 365.bank. This move is clear evidence of KBC's strategy to further strengthen its position on the Slovak market and expand the possibilities of modern, innovation-driven banking.

"I firmly believe that joining forces is smart, as it allows us to use the best of both companies and create even greater added value for our customers and teams alike. Therefore, I would like to welcome our clients and colleagues to our new, even stronger company. This integration is not just about increasing market share, which is essential in such a strictly regulat-

ed environment. It is about creating culture, collaboration and excellence across all teams, so that we can provide our clients with innovative and relevant solutions in the digital age. This step smoothly builds on the transformation that ČSOB began several years ago with the aim of combining digital excellence with human expertise. By integrating 365.bank, including Poštová banka, we will further strengthen our bancassurance model and expand access to our third-party SmartSlužby+ solutions, which are unique on the market. This acquisition is a positive step for Slovakia," said Daniel Kollár, CEO of the ČSOB Financial Group.

This is the third bank acquisition now for ČSOB after the former OTP Banka Slovensko and Istrobanka.



ČSOB in 2025

Consolidated net profit of

€107.3
million,

including
ČSOB Poistovňa

An increase of 6,1%

Operating revenue:

€405 million

An increase of 6,6%

Deposit volume:

€9.6 billion

An increase of 4,8%

Credit portfolio:

€13.0 billion

An increase of 9,3%

We Are Growing

More than

60,000 new Smart accounts



Every Day Smart

ČSOB SmartBanking
more than 360,000

active app users (per month)

The first
AI Fund

The first fund managed
by AI in Slovakia

SmartSlužby+

41 %

year-on-year increase in users

Awards

Global Finance

Best Trade Finance Provider and Sub-Custodian Bank

TOP 3
**ČSOB
SmartBanking
2025**

TOP
**Smart Insurance
Company
2025**

Responsibility

Digital Smart Grant:

€250,000

Support for 20 innovative projects with a total of €250,000

Volunteering

1,200 volunteers involved

Mastercard Awards

At the Mastercard Awards 2025, ČSOB received the following awards:

- **Issuer Growth** – an award for the highest year-on-year increase in transaction volume among payment card issuers
- **Commercial Card Issuer** – award for the highest total number of transactions made using Mastercard corporate cards
- **Responsible Innovation** – an award for the 'Click Smart' campaign, which focused on preventing cyber fraud



TOP FUND Slovakia

In an assessment carried out by the Slovak Association of Asset Management Companies, KBC Asset Management's funds were recognised for the consistent quality and strength of our range of investments.

IN THE CATEGORY OF FUNDS WITH THE BEST RETURNS AND RISK PROFILE 2025 – EQUITY FUNDS

1st place

KBC Equity Fund We Digitize Responsible Investing

IN THE CATEGORY OF FUNDS WITH THE BEST RETURNS AND RISK PROFILE 2025 – BOND FUNDS

3rd place

KBC Multi Interest Cash USD

Best Trade Finance Provider

From the expert jury of Global Finance magazine, ČSOB won Best Trade Finance Provider, making it the leading bank in trade finance in Slovakia. The Global Finance jury assesses a range of criteria, from transaction volume, global reach and the quality of customer service to price competitiveness and use of innovative technologies.

Best Sub-Custody Bank Award

For the eleventh time, ČSOB won the award for custody services, presented annually by the renowned Global Finance magazine.

People





Our approach to our colleagues is rooted in our group values, particularly in our "PEARL+" culture:

- **Performance:** We strive for excellence and live up to our promises.
- **Empowerment:** We encourage the development of the creativity and talent of our employees.
- **Accountability:** Everyone is responsible for themselves.
- **Responsiveness:** Respect the diversity of your colleagues and customers.
- **Local embeddedness:** We consider the diversity of our teams and clients on our key markets as a strength.

"+" means our focus on collaboration, joint development and smart sharing of solutions, initiatives and ideas within the group. We also encourage our employees to be helpful, respectful and focused on results.

People are and always will be the greatest innovation of ČSOB. We offer our employees a range of benefits, discounted products and extra days off. We know how important a positive working environment and a good work-life balance are. We offer a DETOX programme to our colleagues featuring a series of inspiring lectures, and during the summer, employees at the HQ can do morning yoga on the green roof.

CAREER GROWTH

Employees with high potential can further their training in the Talent Programme, which focuses on management and soft skills. We also

Number of employees: **3,110**



support the development of our managers, whether they are just starting out or have been with us for a while. For new managers, there is the Management Academy to promote skills, communication and personal effectiveness. The Talent Programme for managers prepares existing managers for senior management positions or international career rotations.

IT UNIVERSITY

The Digi Ambassador and DIGI DNA programmes are designed to bring colleagues up to date with the latest news in banking and the digital world. Through the IT University programme, we enable employees to fulfil their career ambitions in information technology. Colleagues can take various training courses to transition into a career in IT. The programme includes training courses focused on specific IT applications or programming languages, training courses focused on software areas required in IT, and also organises internships in IT departments.

MENTORING

Mentoring at ČSOB operates on several levels. For instance, experienced managers mentor colleagues through the Talent Programme. Our employees are also active in the Duke of Edinburgh's International Award Slovakia programme.

FAMILY PROGRAMME

Parents can participate in the Family Programme while fulfilling their maternity and parental obligations. The programme offers, for instance, contract work, so that people can stay in touch with their coworkers. We communicate with employees on maternity or parental leave on a monthly basis in the form of a newsletter, which shares updates about what's happening in the company, particularly regarding employee benefits, which, of course, remain fully accessible to them.

DIVERSITY CHARTER

Since 2022, we have been one of the signatories to the Diversity Charter, a voluntary initiative by businesses to promote inclusion in the workplace. We are committed to creating and maintaining a work environment where employees feel safe regardless of their gender, age, religion or sexual orientation.



ENGAGEMENT SURVEY

Twice a year, we conduct an engagement survey, called the Pulse Check, which continuously monitors the mood in the company. We monitor a number of metrics across the entire financial group, such as satisfaction, motivation and engagement of employees.

VOLUNTEERING

More and more colleagues at ČSOB are taking up volunteering. We have long been part of the largest corporate volunteering event, Naše Mesto (Our City). In addition, we also go to the High Tatras to plant trees and clean up our forests. Colleagues from eastern Slovakia regularly clean the Ružin reservoir under the leadership of the Save Nature by Čivas civic association. In 2025, we continued the KBC Group initiative which aims to encourage colleagues to volunteer, as well as to motivate them to give blood and take first-aid courses. Our coworkers who decided to spend their weekend helping the organisers of the ČSOB Bratislava Marathon enjoyed our gratitude over the traditional complimentary breakfast.

ECOLLEAGUES

This is a virtual community of colleagues who care deeply about the environment and sustainability. The ECOlleagues discuss various topics such as volunteering, a packaging-free household and an ethical wardrobe. At the same time, they propose and promote solutions for greener living at ČSOB.



DETOX

As part of the DETOX programme, which focuses on promoting the health, well-being and work-life balance of our employees, we explored the topic of biodiversity. We organised four workshops on food waste and plant care:

- 1 Store them properly! – an interactive workshop offering tips and tricks on how to store food so that it stays fresh for as long as possible;
- 2 ZERO Waste – an introduction to vegetable fermentation;
- 3 Seedlings! – planting flowers and fruiting plants;
- 4 Stories of the Lost City – a guided walk through the Zuckerman del and Vydricka districts.



Power Zone

A space has been created in the headquarters building where employees can work out on professional equipment. The Power Zone offers a new way to refresh the mind and reduce stress during the workday.



Sustainability

Sustainability Strategy

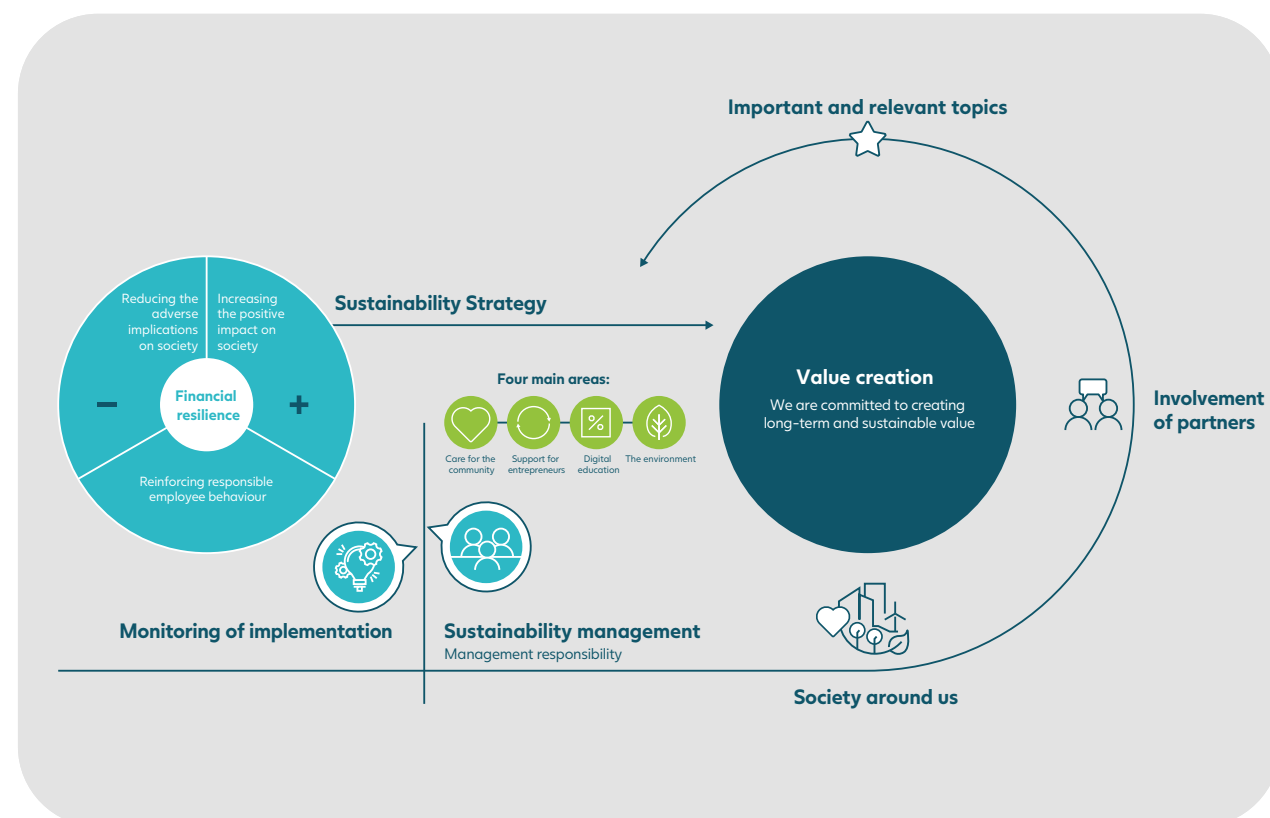
The ČSOB Financial Group is aware of the societal importance of sustainability. That's why it is our goal to contribute to long-term value creation for the benefit of society, the Slovak economy, and all stakeholders.

Supporting the transition to a more sustainable and resilient society is therefore a key part of our corporate strategy and day-to-day operations. Our sustainability strategy defines our role in society both now and in the future. We want to work with our clients and other stakeholders not only in the short term, but especially in the long term, as changes always take time.

As a financial institution, we can create value through the financial services we provide. We support economic growth and job creation. To our employees, we offer fair remuneration, training, career development opportunities, and a safe, healthy and inclusive work environment. Achieving sustainable profits allows us to maintain stability and reinvest in our business.

At the same time, we recognise that our activities can also have a negative impact, both directly and indirectly. We aim to limit the negative implications and in turn increase the positive impacts by providing more sustainable financing and supporting our clients in their sustainable transition.

The Sustainability Strategy outlines the role we want to play in society, our key pillars and objectives. Sustainability management has been implemented across the entire financial group to support the implementation of the strategy.



The ČSOB Financial Group has implemented a Sustainability Strategy that focuses on our role in society and on creating value for society.

At the heart of our Sustainability Strategy is the responsibility to secure financial resilience and operate a rigorous risk management system. This ensures that we can continue to do business sustainably in the future.

OUR STRATEGY CONSISTS OF THREE MAIN PILLARS:

- **maximise the positive impact** of our products and services on society and the environment;
- **minimise or completely prevent any potential negative impacts;**
- ensure that all employees **behave responsibly.**

THESE PRINCIPLES ARE EMBEDDED IN THE CORE ELEMENTS OF OUR STRATEGY:

- **local communities and economy:** we respect the unique context of each key market and strive to support local communities and the local economy.
- **people:** our sustainability strategy is driven by our colleagues, which is why we are investing heavily in developing our employees' sustainability skills.



Memorandum of the Slovak Banking Association



ČSOB joined the SBA Memorandum on Sustainable Business (the Memorandum) in 2021. As a signatory to the Memorandum, we have committed:

- **in relation to the environment:** to actively cooperate with the relevant authorities in the design, preparation, implementation and enforcement of standards and procedures aimed at achieving energy efficiency targets for buildings in line with the European Green Deal, and to seek new ways of minimising the environmental impact of operational activities, to continue with digitalisation and activities leading to a reduction in carbon footprint in line with the low-carbon economy of the future;
- **in relation to society as a whole and our employees:** to continue to increase transparency regarding the impact of our business through sustainability reports and disclosure of financial information, to continue to assess and evaluate our assets and the relationship between our credit portfolio and contribution of projects to investment sustainability and social responsibility, and also to actively embrace the principles of social responsibility, to support public sector projects, civic initiatives and voluntary activities;
- **in relation to business partners:** to apply sustainability principles in our own business activities, as well as in our dealings with suppliers and partners, and to initiate the creation of a sector-specific ESG certification standard for corporate clients, suppliers and partners;
- **in relation to our clients:** to continue developing and providing modern and easily accessible financial services, whilst offering sustainable solutions for our clients, thereby encouraging and motivating them to behave in a socially responsible manner; we will offer services, advice and green financial products, investment products, credit and loans that contribute to sustainability, so that people living in Slovakia have access to sustainable financing;
- **in relation to authorities and institutions:** in relation to authorities and institutions: to review and assess our activities and align our operations with Agenda 2050 and the related Sustainable Development Goals (SDGs), the Paris Agreement and the European Green Deal; to cooperate with international and national organisations, representatives of the Slovak government, representatives of the public administration and regulators, particularly with regard to the rational consideration of sustainable finance issues in European and domestic financial and banking regulations.

The Slovak Banking Association monitors and evaluates the fulfilment of our commitments under the SBA Memorandum on Sustainable Business and Development at least once a year.

Sustainability Management Structure

To ensure that our sustainability strategy is integrated across the entire ČSOB Financial Group and in all key activities, our management structure is in place across all entities. This places responsibility for the Sustainability Strategy, which encompasses all environmental, social and governance (ESG) issues, onto the highest level. Decisions on our Sustainability Strategy are made at a groupwide level, and are then implemented by dedicated teams in each entity:

- **board of directors/local sustainability committee:** sets the sustainability strategy and oversees its implementation and development; this includes all ESG-related issues;
- **sustainability manager:** communicates, implements and is responsible for the Sustainability Strategy across the entire group;
- **virtual team:** a group of senior managers and sustainability experts with the aim of making information available;
- **sustainability officers in individual organisational units:** decentralised implementation and coordination of sustainability; each department has a designated employee who is responsible for sustainability and acts as the contact person for that department.

UN Global Compact

ČSOB has been a member of the UN Global Compact network since 2010 and we are one of 11 active participants from Slovakia. Our strategy focuses on 5 of the 17 global Sustainable Development Goals (SDGs):



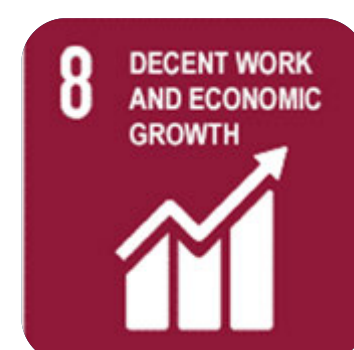
SDG 3 – GOOD HEALTH AND WELL-BEING

We care about the work-life balance of our employees and design our products to improve healthcare, quality of life and safety.



SDG 7 – AFFORDABLE AND CLEAN ENERGY

We support local renewable energy generation and its effective usage. ČSOB has discontinued financing, insuring and investing in the direct combustion of thermal coal. We also have clear restrictions in our energy policy on other unsustainable energy solutions such as oil and gas.



SDG 8 – DECENT WORK AND ECONOMIC GROWTH

We support entrepreneurs and invest in innovative solutions.



SDG 12 – RESPONSIBLE CONSUMPTION AND PRODUCTION

We offer banking and insurance products tailored to low-carbon and circular economy businesses while promoting responsible investing as the first and preferred investment solution.



SDG 13 – CLIMATE ACTION

We implement strict sustainability policies in key activities and, on a KBC Group level, we have set climate targets in line with the Paris Agreement across our lending and investment portfolio. We work with our clients as well as our investors to reduce their climate impact while striving to minimise our own environmental footprint.

Sustainability Targets

AS A MEMBER OF KBC GROUP, ČSOB FINANCIAL GROUP IS COMMITTED TO:

REDUCING THE DIRECT CARBON
FOOTPRINT OF KBC GROUP BY 80%
FROM 2015 TO 2030

**KBC Group aims to achieve carbon
neutrality by 2040**

100% USE OF ELECTRICITY
FROM RENEWABLE SOURCES
BY 2030

ZERO DIRECT COAL FINANCING BY
2030

**We achieved this target in 2021
and have had
no new exposure since**

Environmental Policy

The ČSOB Environmental Policy defines our values and behaviour in the field of environmental protection. We have adopted several measures and managed to reduce our CO2 emissions by 40% compared to 2015.

A key tool in reducing the amount of emissions produced has been the implementation of the ISO Management System Standards 14001:2015 and 50001:2018 for environmental protection and energy management. As a result, we have been steadily reducing our emissions since 2012.

We are continuously upgrading key building technologies to use energy as efficiently as possible, while maintaining all health and safety requirements in our workplaces. Our first set of solar panels is now operating on the roof of one of our Nitra branches.

The main environmental impacts of ČSOB constitute building operations, commuting and business travel. By improving IT infrastructure and transforming workplaces into flexible operations, more and more employees have been able to work from home.

We are continuously optimising our building management system. The headquarters is housed in an energy-efficient building that has been awarded the **BREEAM EXCELLENT** rating.

All colleagues are required to complete the e-learning courses on the Integrated Environmental Management System, Sustainability and Climate Change, and Responsible Conduct, which explain the company's strategy regarding corporate social responsibility and sustainability.

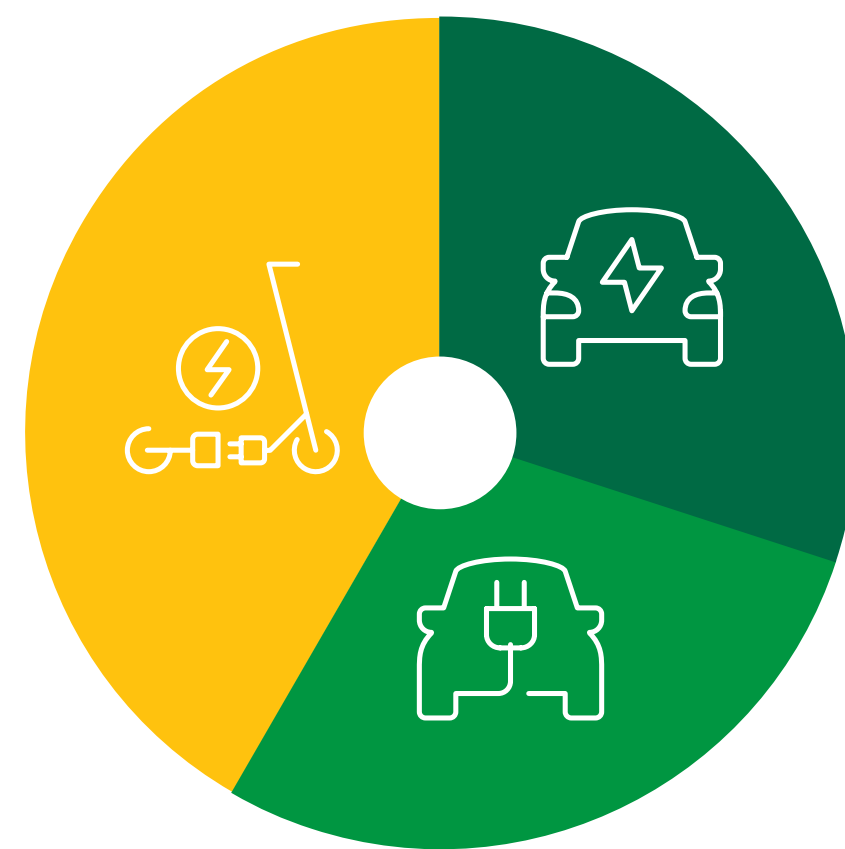


Solar panels on the roof of the headquarters

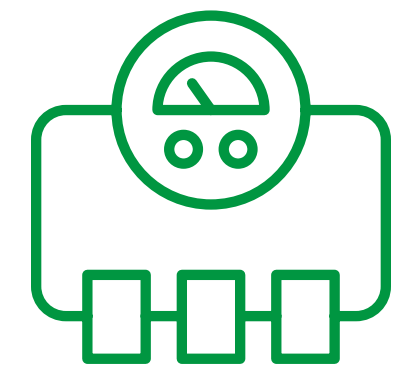
We have successfully completed a project to install another renewable energy source. A solar power installation of 184 panels has been installed on the roof of the Žižkova Street building. These panels will generate almost 80 MWh of clean electricity from the sun each year.

The energy is used to power the building entirely and is also a significant step towards reducing our carbon footprint. Thanks to this investment, we will be using solar energy from now on for at least 25 years, thereby reducing the energy consumption of our operations in the long term and contributing to a more sustainable future.

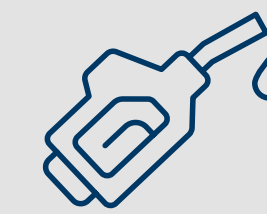
This is the second solar power installation on a ČSOB building. The first was implemented in Nitra.



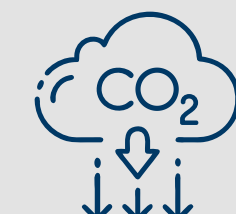
● 18 electric cars ● 17 plug-in hybrids ● e-bikes and e-scooters



By using an electric vehicle, we can save



28,000
litres of fuel



70 tonnes
of CO₂

which would otherwise be produced by burning fossil fuels.



GREEN MOBILITY

In 2025, we continued with the electrification of the car park at our Bratislava headquarters. Twelve new charging points have been added on each floor, bringing the total number in the building to 32 (including two fast chargers). In addition, there are two charging points in Nitra and one in Trenčín. A charging station for 30 electric bikes has also been installed at ČSOB's headquarters.



CYCLING COMMUNITY

We closely monitor what mode of transport our employees choose to commute to work. Covered bicycle racks have been installed at the headquarters and the building at Námestie SNP in Bratislava, as well as at our Trenčín branch. At our headquarters, we provide ČSOB bicycles for employees to use when travelling to meetings outside the building. We also have an active virtual Cycling Community, where members share their tips and experiences that extend beyond their ride to work.



BEES ON THE ROOF

Three hives are located on the roof of one of the twin HQ buildings in Bratislava. The beehives are tended by experts from the Centre for Environmental and Ethical Education Živica. The harvest of honey, which has already won a gold medal from the Honey Laboratory of the Slovak Academy of Sciences three times, is a popular event at ČSOB. Colleagues are welcome to take part in the honey harvest and watch the beekeeper at work.

BIRD PROTECTION

On one of the two buildings at our headquarters, stickers have been applied to the glass wall to prevent birds from colliding with it, which often has fatal consequences. By installing the stickers, we have earned the bird-protecting company certification.



DIRECT CARBON FOOTPRINT OFFSET

Starting in 2021, we have begun to offset our direct emissions that cannot yet be eliminated. In this way, we aim to achieve climate neutrality in relation to our own carbon footprint. We have achieved climate neutrality by investing in high-quality climate projects while recognising that there may be gaps in the way we measure carbon credits. However, we believe it is still important to support high-quality projects that aim to protect carbon storage or increase carbon sequestration.

To this end, at a KBC Group level, we have selected high-quality projects that are certified to internationally recognised standards. In addition, we have also chosen to invest in projects that address climate change while providing additional benefits to local communities and biodiversity protection.

Please note that our due diligence process is designed to select projects with a proven impact on real-world problems, but that this process ultimately depends on the information provided by third parties and on the availability of credit within these projects. The selected projects aim to expand the range of ecosystems by investing in the conservation of tropical rainforests as well as mangroves and peatland forests.

REVITALISATION OF WELLSPRINGS

In 2025, we continued with the initiative aimed at revitalising wells and mountain springs. The municipalities of Silica, Lúčky and Rudno nad Hronom have been awarded a grant that will breathe new life into neglected water sources and attract both walkers and cyclists. The wells in the Rajec Valley have also been restored.



Solutions for the Third Sector

We also focus on clients from the non-profit sector. In order to facilitate fundraising for helping organisations, we offer an mPOS terminal with push-button mode, which means they can accept cashless donations. This terminal offers preset amount options, including custom ones, allowing interested parties to leave a non-cash donation to the organisation using a bank card, mobile phone or smartwatch.

In 2025, for example, we supported the "Biela Pastelka" public fundraising campaign organised by the Slovak Blind and Partially Sighted Union, as well as the activities of the Animal Ombudsman organisation, by lending them mPOS terminals free of charge.



Solutions for Clients



Responsible Investing

In line with both our business objectives and our corporate social responsibility strategy, we motivate clients to invest responsibly. We emphasise that, when investing in funds, profitability is not the only consideration; how the investment was accrued is also important to us.

We do not offer funds that invest in companies that extract, sell or distribute fossil fuels, manufacture weapons, exploit child labour or fail to uphold basic human rights. For ČSOB, it is natural to guide our clients to support businesses that respect the values of sustainability.

We were the first in Slovakia to offer our clients an AI-managed fund. The wide range of options includes socially responsible funds, which allow investors to invest in companies and countries that meet strict ESG criteria.

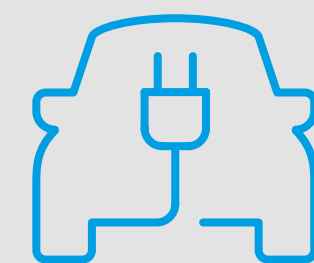
Responsible Mortgage

For clients who own a property with a class A or higher energy certificate, we offer a bonus in the form of one monthly instalment. In addition, clients can take out property and home insurance with an ECO bonus. In the event of damage to the home resulting from a natural event, ČSOB Poistovňa will pay extra for the property's eco-friendly renovation, up to €10,000.



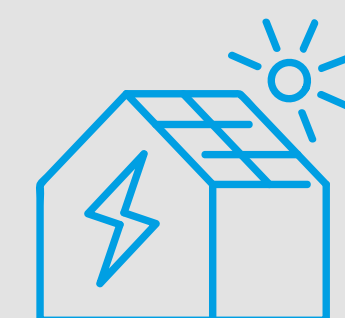
Cards for Clients with Visual Impairment

Since 2024, we have been issuing selected payment cards with a cut-out notch. Thanks to the notch, customers with a visual impairment, and others, can easily recognise the card by touch. Like the other cards in our portfolio, this card is also made from corn-based plastics.



ELECTRIC VEHICLE INSURANCE

ČSOB Poistovňa was the first in Slovakia to introduce collision insurance for electric vehicles. The insurance covers damage to or destruction of the battery as well as damage related to the charging station. Drivers of electric vehicles, which contribute to the reduction of carbon emissions, do not pay excess for damage caused by floods, windstorms, and hailstorms.



ROOFTOP SOLAR PANEL INSURANCE

This type of insurance responds to the current needs of many entrepreneurs. It covers the usual risks, insurance against natural disasters as well as the cost of electricity supply from an alternative source in the event of an interruption to operations. A new type of insurance covers beehives as part of household insurance in the event of a natural disaster, theft or vandalism.



CONSUMER LOAN FOR ENVIRONMENTAL PURPOSES

This is designed for retail clients who are considering renovating their home. If they choose more sustainable solutions, they can get a lower interest rate. The purpose of the loan can extend to reducing energy consumption (new windows, doors, heating systems, insulation, etc.), investing in renewable energy technologies (solar panels, heat pumps) and green bicycles and scooters.

Responsibility



Risk Management

The impacts of climate change and other developments in the ESG context are becoming increasingly apparent. Current projections state that environmental change will cause extreme storms, flooding, pandemics, mass migration and economic crises. In addition to the physical risks, the transition to a more sustainable economy also brings other risks that could affect both clients and financial institutions. For these reasons, climate and other environmental risks are regarded as one of the main risks facing ČSOB.

WE DISTINGUISH BETWEEN TWO TYPES OF ENVIRONMENTAL RISKS:

- **The risks associated with the transition** stem from the changes involved in moving towards a low-carbon, climate-resilient or environmentally sustainable economy. Examples include policy changes (e.g. the introduction of carbon price setting mechanisms, energy efficiency requirements and promotion of sustainable use of environmental resources), technological changes (e.g. the replacement of old technologies with new, cleaner technologies), behavioural changes (e.g. consumers or investors switching to more sustainable products and services) and increased litigation risk.
- **Physical risks** refer to the potential financial consequences of physical phenomena linked to climate or environmental trends, such as changing weather patterns, rising sea levels, increasing temperatures, loss of biodiversity, fewer resources, reduced water availability, as well as extreme weather events such as storms, floods, fires or heatwaves, which may disrupt operations or damage property.



Zero Corruption Tolerance

We have established a system of regular trainings, which are mandatory for all employees of the financial group. These include anti-corruption measures and a Code of Ethics. The topics covered include the protection of personal data and banking secrecy, the prevention of money laundering and terrorist financing, competition law, the prevention of corruption and bribery, the prevention of fraud and unethical conduct, and similar matters.

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 retribution. ČSOB guarantees the protection of the individuals concerned.

Our colleagues have several options for submitting a complaint:

- via the "Reporting Unusual Transactions or Unethical Conduct" intranet application;
- in writing, marked "Do not open – reporting/WB". Anonymous complaints may also be submitted in this way;
- by e-mail to whistleblowing@csob.sk;
- KBC Group has set up a dedicated e-mail address, reporting@kbc.be, for whistleblowing purposes.

The internal whistleblowing system is regularly communicated to employees through internal campaigns and mandatory training.



Credibility of AI

We use AI tools in particular to work with large volumes of data on our clients. This poses ethical concerns such as the potential for bias in decision making, the privacy and security of personal data, transparency in AI operations, and ensuring accountability for the results produced using AI. The AI Act aims to address these ethical concerns by setting strict guidelines and standards for the development and deployment of AI. The Act promotes innovation while protecting fundamental rights and confidence in AI systems. In accordance with the AI Act, KBC has adopted a trusted AI framework to ensure that the output of our AI models is consistent with the values and principles of responsible corporate behaviour.



Information Security and Cyber Risks

The digitalisation of processes and the adoption of new technologies are key factors that enable us to provide our clients with new smart solutions for their everyday lives. However, with the increasing use of digital solutions and advances in artificial intelligence, the number of cyberattacks and various forms of online fraud are also rising year by year. To protect our IT systems against these threats, we use a range of proactive security measures designed to prevent any damage. We also focus on educating our clients and employees. We provide the latest information via our safety webpage at <https://www.csob.sk/bezpecnost> and through social media campaigns. At the same time, we successfully provide training in cybersecurity to students and teachers through workshops held at our headquarters.



Community Support

We enthusiastically support a number of community events that aim to connect and inspire.

TRANSPARENT CORPORATE FOUNDATION

In 2025, the **ČSOB Foundation** once again successfully retained its **Transparent Corporate Foundation Certificate from the Association of Corporate Foundations and Funds (ASFIN)**. This is an informal platform that aims to connect corporate foundation entities and thus contribute to the development of philanthropy. The ČSOB Foundation was awarded a certificate for its open approach to disclosing information about its activities in accordance with the Transparent Corporate Foundation Code.



ČSOB Bratislava Marathon

We are the main sponsor of the capital's largest amateur sporting event. The ČSOB Bratislava Marathon is for everyone – from the youngest crawlers to active seniors.

In 2025, thousands of runners gathered at the starting line to celebrate the 20th anniversary of this event, which is not just about running. Charity has long been an integral part of the Bratislava Marathon. This time, we supported people with visual impairments, drawing attention to their cause through a unique audio campaign. Its aim was to highlight the importance of accessibility and understanding the world of people with visual impairments. The campaign used authentic sounds and voices to draw listeners into the situations that blind people experience every day. At the same time, it highlighted how important it is to be aware of the barriers we usually overlook. On this occasion, we donated €10,000 to the Slovak Blind and Partially Sighted Union, which they used to break down digital barriers.

Seventy ČSOB employees took part in the event as volunteers.



Support for people with visual impairments

PSI NA ŽIVOT (DOGS FOR LIFE)

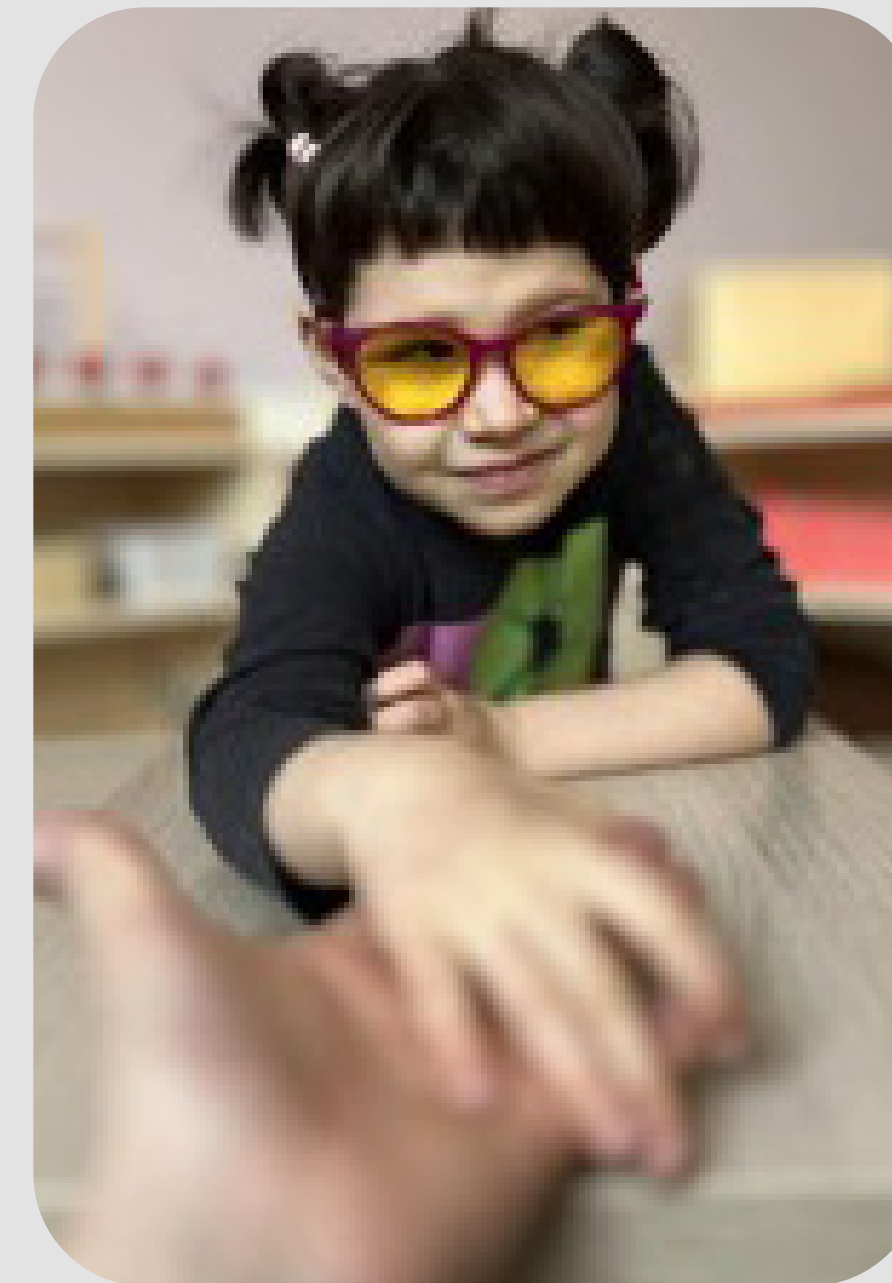
We didn't just focus our attention on people with visual impairments during the ČSOB Bratislava Marathon, but throughout the year. During an in-house event designed to motivate and support employees as they prepared for the running event, we offered a series of activities focused on exercise, recovery and a healthy lifestyle. We encouraged our colleagues to take part in a symbolic carrying of the marathon torch from eastern Slovakia to Bratislava. The ČSOB Foundation converted the kilometres they ran into a donation of €3,000, which we presented to the Psi Na Život organisation. This organisation focuses on training guide dogs, which significantly improve the lives of their owners.



Maríne Kukadlá (Marinka's Eyes)

Over the summer, we organised an event led by marathon runner Karin Machová, with the aim of supporting the Maríne Kukadlá organisation. Marinka was struck with meningitis at a very young age, which left her with impaired vision, as well as with other serious conditions. The shared aim was to help Marinka with her costly therapies and rehabilitation.

Employees of the ČSOB Financial Group, running enthusiasts and members of Karin Machová's community joined forces. The ČSOB Foundation rounded up the funds raised, and we presented Marinka's parents with €15,000.

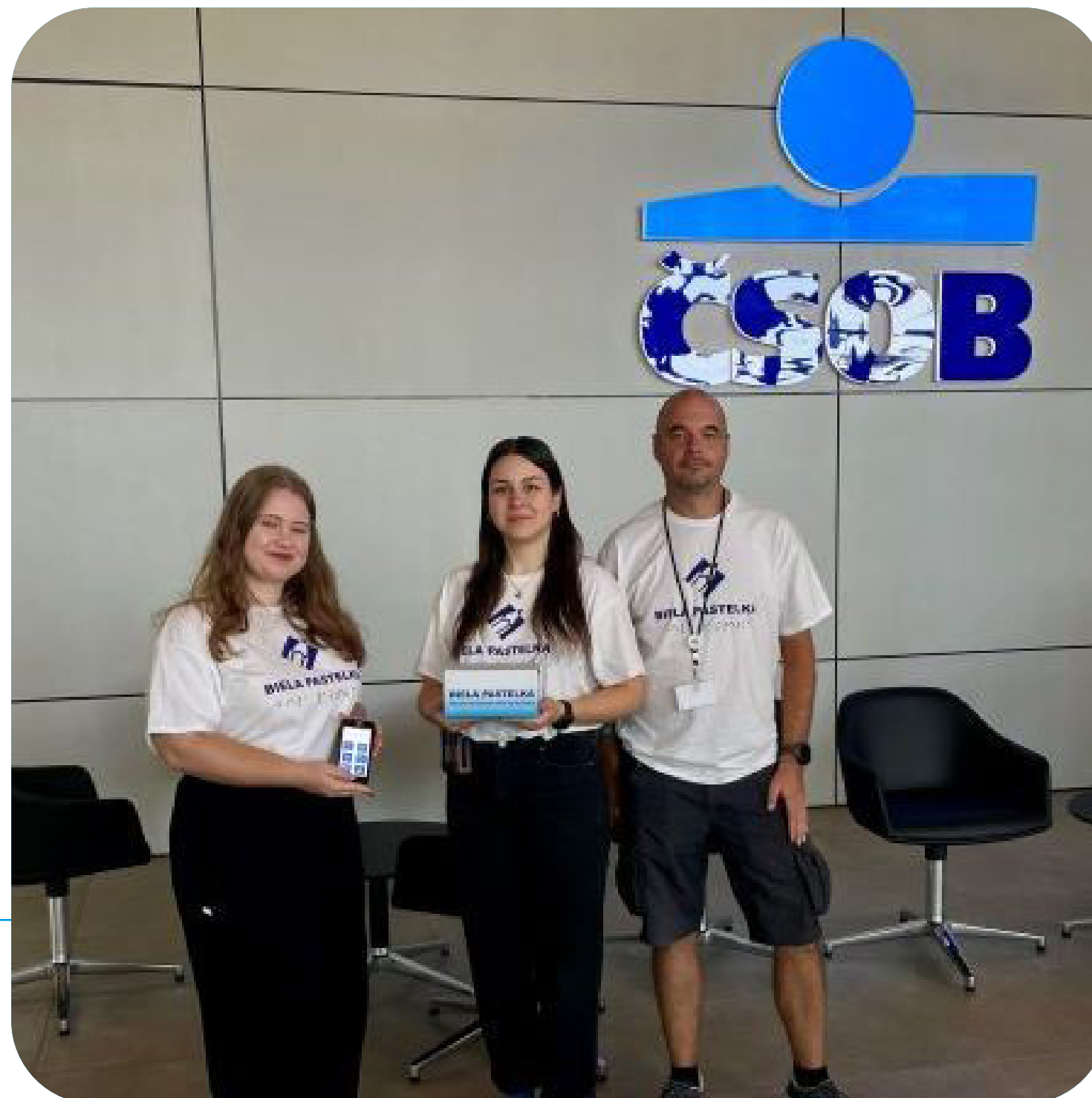


Slovak Blind and Partially Sighted Union

In the run-up to Christmas, we organised a nationwide collection of practical aids and smart toys that clients and members of the Slovak Blind and Partially Sighted Union had hoped to find under the Christmas tree. Dozens of employees took part in the initiative by buying the requested gifts. Along with the parcels, we also made a donation of €10,000, which will help in making information accessible to people with visual impairments.

We also took part in the "Biela Pastelka" public fundraising campaign. In addition to lending out terminals, which enabled volunteer teams across Slovakia to collect cashless donations, we set up our own team. Colleagues in the building donated over €1,100 to help blind and visually impaired people.

The ČSOB volunteer team.



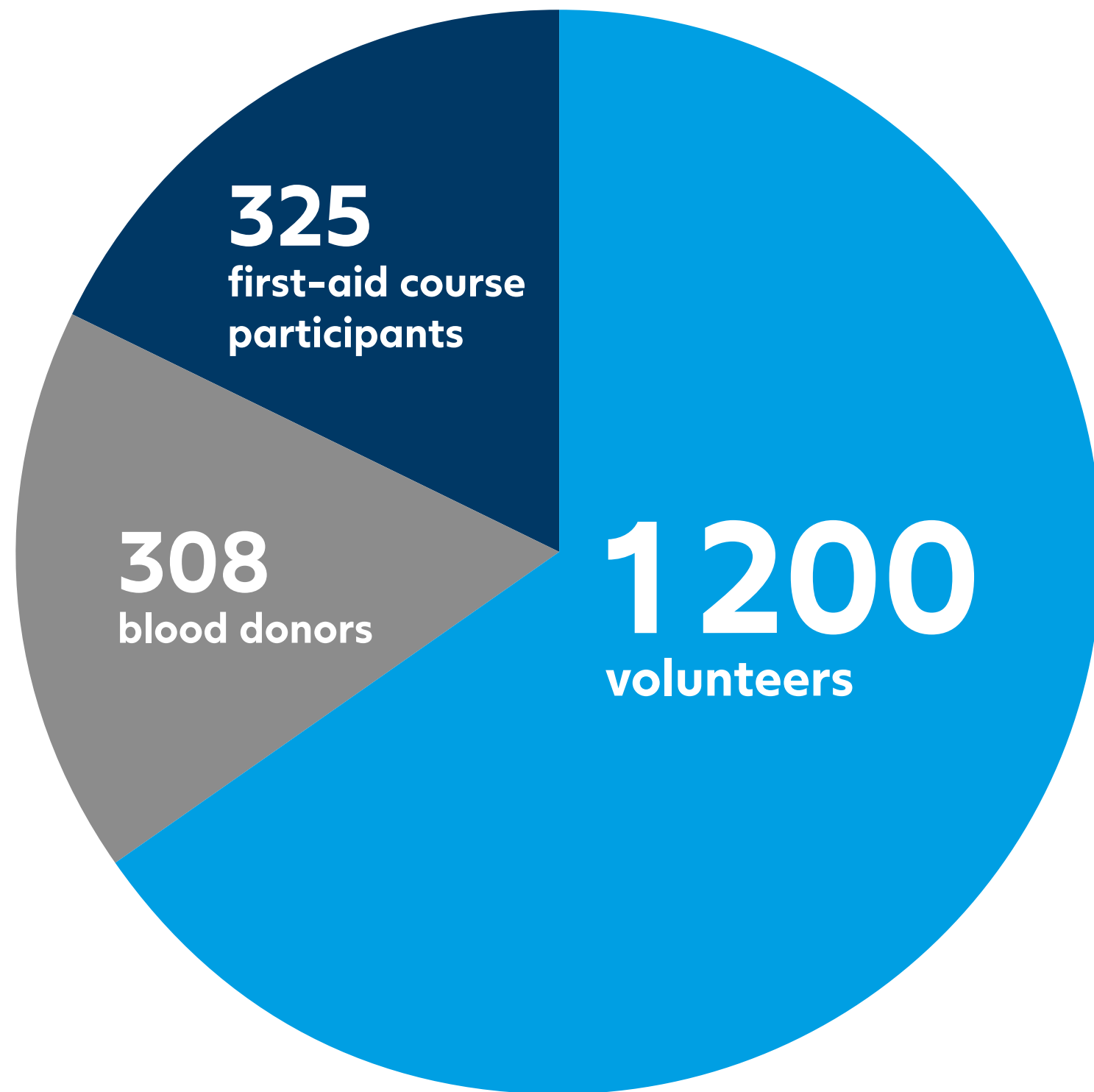
A client of the Slovak Blind and Partially Sighted Union unwrapping gifts from ČSOB employees.



Únia nevidiacich a slabozrakých Slovenska

Volunteering

It was all about volunteering in 2025. We continued with the Team Blue challenge, which aimed to encourage colleagues across KBC Group to do good deeds. In addition to our voluntary work, we expanded our first-aid courses and encouraged people to donate blood and bone marrow.



Community events

EASTER MARKET

As is our tradition, we welcomed local artisans and sheltered workshops to our headquarters for the Easter market. At the event, we also served cakes from our own bakery. Under the guidance of our colleague Martin Jančovič, a contestant on the TV baking show "Pečie celé Slovensko", we baked and decorated biscuits. We sold them at the market at the headquarters in exchange for a voluntary donation. Thanks to the generosity of our employees, we donated €800 to the Psi Na Život organisation to support the rearing and training of guide dogs for people with visual impairments.



CHRISTMAS MARKET

In the run-up to Christmas, we welcomed external vendors to our headquarters, as well as our colleagues, who got the opportunity to showcase their talents. Christmas decorations, gingerbread houses, Christmas wafers and homemade sauces complemented the range of products on offer from sheltered workshops, jewellers and designers. During the event, our colleagues cooked cabbage soup and made punch. We donated €1,000 from voluntary contributions made by our employees to Adaptive Adventures, an organisation that provides experiences for people with disabilities.



SWAP

For the first time, we organised a clothes and plant swap right on F. X. Messerschmidt Square in Zuckermanel. The KOLO Reuse Centre in Bratislava also joined the event. The event drew hundreds of people interested in sharing and upcycling to the square adjacent to the ČSOB headquarters. The event also included a workshop with influencer Ivana Štanclová, and its participants took home floral wreaths.



COLLECTIONS

Every year, we organise various collections. In 2025, we focused on food for animal shelters.



WOMEN'S HEALTH

To mark International Women's Day, we supported the Eastern Slovakia Cancer Institute in upgrading its equipment for the early detection of cervical cancer.

CTZN AKADÉMIA

As a partner in the development of smart communities, we supported the inaugural year of the CTZN Akadémia run by the non-profit organisation Punkt. This is a 9-month training programme for young leaders, community officials and representatives of the public sector. Twenty-four participants from various regions of Slovakia will complete three training modules in three cities during the training CTZN Akadémia:

Trenčín, Banská Bystrica and Brno. The aim is to bring about positive change for local communities and draw inspiration from people who have found the courage to change their surroundings. The training programme includes workshops, mentoring, online webinars and face-to-face meetings with experts and local politicians. Of course, we provide support for those organising their own community event or project.



Photo: Marek Jančúch



Digital Smart grant



The ČSOB Foundation's grant programme was established with the aim of supporting innovative smart ideas that bring about real change.

Digital skills are an absolute necessity today. Topics including cybersecurity and, of course, phishing are very important in our field of business. We believe that even a small change in process can have a significant impact and help bridge the digital gap.

In the third year of the Digital Smart grant, we received 401 applications for funding, of which 20 were successful. We have provided over €250,000 to support innovations in the environmental sector, cultural and educational institutions, organisations working with children with disabilities and to support community development.

The successful applicants were chosen by an expert jury composed of:



- **Branislav Straka**, a member of the Board of Directors of the ČSOB Financial Group responsible for banking products, processes and innovation;
- **Zuzana Fraňová**, an expert at ČSOB's Innovation Studio;
- **Mária Tóthová Šimčáková**, an expert on online children safety;
- **Jakub Šimko**, researcher at the Kempelen Institute of Intelligent Technologies;
- **Samuel Kováčik**, also known as **Vedátor**, a science communicator.

CHILDREN'S COMENIUS UNIVERSITY

During the summer holidays, we welcomed students from Children's Comenius University to our headquarters and we organised a seminar for them on financial responsibility and a media workshop. Led by experienced brand managers, groups of children learnt how to create social media campaigns.

In 2025, ČSOB was the main partner of Children's Comenius University.



17 NOVEMBER

To mark the Day of the Struggle for Freedom and Democracy, ČSOB actively embraced the legacy of the 17th of November and championed the values of a free society. On this day, we made the news websites of Denník SME, Denník N, Hospodárske noviny and StartitUp freely accessible for 24 hours. The aim was to make high-quality, independent journalism available to as wide an audience as possible and to highlight the importance of access to objective information for democracy.

We organised a panel discussion for our colleagues featuring well-known public figures, who spoke about the legacy of November '89 and the importance of democracy for today's society. The presenter was Zuzana Kovačič Hanzelová, and the guests were Juraj Ebringer from ČSOB, journalist Marián Leško, scriptwriter and comedian Tomáš Hudák, and Ladislav Špaček, former spokesperson for president Václav Havel.

Through these activities, ČSOB has reaffirmed its long-standing values and its commitment to promoting transparency, critical thinking and democratic principles, which form the basis of responsible business practices and the healthy functioning of society.



YES NOVEMBER '89



