

ČSOB

is changing
the Czech Republic



We help the Czech economy and people to grow



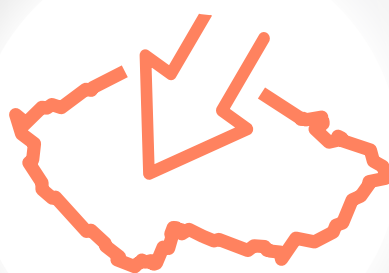
4.3 mil. clients

rely on our services



We employ more than

8,000 people



In 2024, ČSOB paid

CZK 12,1 bn. to the Treasury



In 2024, we paid

8,5 bn. in salaries



In 2024, we invested

2 bn. in IT research
& development



ČSOB FOR NATURE

**Sustainability
and environmental
responsibility are embedded
in all our activities.
We lead by example, inspiring
businesses and individuals
to adopt our green solutions**

OUR HEADQUARTERS ARE AMONG THE MOST ECO-FRIENDLY BUILDINGS IN EUROPE

ČSOB Campus in Prague and the headquarters in Hradec Kralove have received the **highest** possible LEED Platinum certification and the **Environmental Project of the Year award**

Our buildings are heated and cooled using **deep-well energy**. A smart system manages lighting based on occupancy and daylight intensity



WE SUPPORT SUSTAINABILITY

Green roofs help regulate building temperature, improve the surrounding microclimate, and retain rainwater. At the same time, they serve as **recreational gardens** and provide space for beehives and bumblebee nests

We also promote **biodiversity around our buildings** – preserving native Czech meadows, implementing mosaic mowing, restoring orchards, constructing natural composting areas and insect habitats, and installing birdhouses and insect hotels



WE HARNESS CLEAN ENERGY

In Prague, Hradec Králové, Ostrava, and Plzeň, we have established **charging stations** for electric cars and e-bikes at our buildings in České Budějovice and Pardubice. Expansion is planned for Liberec and Zlín

Our buildings in Břeclav, Blansko, Hradec Králové, Ostrava, Plzeň, Prague and Zlín are equipped with **photovoltaic power** plants with a total capacity of 108 kWp. Additional PV installations with similar capacity will be complemented in 2025



WE PRESERVE NATURE

Since 2015, we have reduced:

- waste production by **56%**
- electricity consumption by **38%**
- carbon footprint by **71%**
- water consumption by **38%**

We utilize **biometric signatures**
and digital client documentation

We have implemented a **corporate
car-sharing app**

In 2024, we handed over **7,954 kg**
of electronic waste for eco-friendly
recycling through REMA



GREEN CITY OF THE YEAR

We recognize municipalities and cities that actively engage in environmental initiatives, operate sustainably, and demonstrate a **responsible approach to the environment**

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

Winners of the second edition:

Kamýk nad Vltavou in the 'Up to 1,000 Inhabitants' category, **Černovice** in the 'Over 1,000 Inhabitants' category, and **Karviná** in the 'Social Achievement of the Year' category.

In 2024, we distributed prizes totaling **1,3 million CZK**, along with vouchers for advisory consultations from ČSOB Advisory or the EU Center.

More information available at
[**csob.cz/green-city-of-the-year**](https://csob.cz/green-city-of-the-year)



ČSOB FOR PEOPLE

We support public-benefit projects in local communities, promote financial education, and assist seniors and people with disabilities. Our goal is to drive real change and improve lives across the Czech Republic

ČSOB HELPS THE REGIONS

We are committed to **community development** and improving quality of life across the Czech Republic

We have supported over **1,615** public-benefit projects

We have distributed a total of **99 million CZK**

More information is available at [**csobpomaharegionum.cz**](https://csobpomaharegionum.cz)



WE ENHANCE FINANCIAL AND DIGITAL LITERACY

Through the ČSOB Financial, Digital, and Sustainable Education Program for Schools, we have:

- engaged **469 ambassadors** from our employees
- visited **1,247 schools**
- delivered **6,970 hours** of education
- educated **102,259 students**

In cooperation with the Czech Police and Mastercard, we developed the unique educational platform **Penězověda** (Moneylogy)



WE ENHANCE FINANCIAL AND DIGITAL LITERACY

We have developed the educational application **ČSOB Filip – Poznej svět peněz** (Explore the World of Money), now available in its latest version through the DoKapsy app

We organize the **Filipův Pohár** (Filip's Cup) school competition, promoting financial literacy among students

We have produced the animated series and podcast **Respekt, planeto!** (Respect the Planet!)

We hold **official accreditation** from the Ministry of Education, Youth and Sports for teacher training programs



SAFE IN THE DIGITAL WORLD

As the only Czech bank, we collaborate with the **Czech Police** on educational programs

We have a shared mission **to train 1 million people** in cybersecurity. We have already reached **800,000 participants**

In partnership with Mastercard, the Czech Police, and Czech Television, we have produced a 10-episode series **Tohle radši nezkoušejte!** (Better not try this!), which explores the tactics used by online fraudsters

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



PŘEHRÁT

WE SUPPORT TALENT

In collaboration with
Výbor dobré vůle – Nadace Olgy Havlové (Committee of Good Will – Olga Havlová Foundation), we support talented students with health or social disadvantages through the **Education Fund**

We have provided support for
725 bursary recipients

Another **644** students have received financial aid for tuition or study resources

To date, the Education Fund has distributed **CZK 42 million**



A BANK FOR EVERYONE

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

99% of our ATMs are equipped with **voice navigation** for visually impaired users

For clients **over the age of 70**, we offer a **dedicated telephone advisory service**

We have created an e-book **[Průvodce seniora světem financí](#)** (A Senior's Guide to the World of Finance)

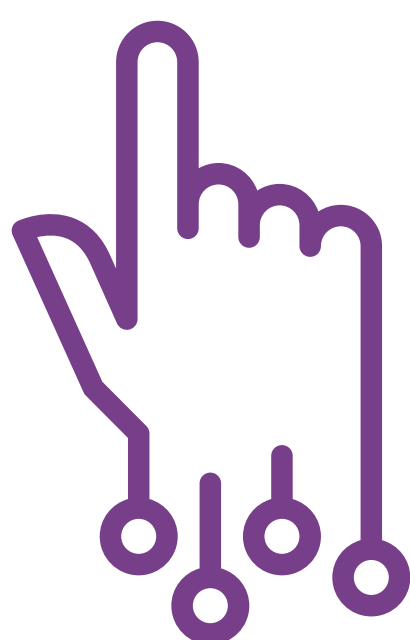
In collaboration with the Sue Ryder Home, we operate the **[neztratitsevestari.cz](#)** portal, providing guidance to seniors and their loved ones on social, legal, and health related issues

WE PARTNER WITH CLIENTS TO MAKE A DIFFERENCE

We empower people with disabilities and support children from orphanages through **unique client services**

With every transaction using the Good Will or Premium Card, a client-chosen portion goes to charity. Our investment certificates generate both client returns and **philanthropic contributions**

Together with clients of ČSOB Private Banking, ČSOB Premium, and Mastercard, we have donated **CZK 37 million** to charity



EQUAL OPPORTUNITIES AND DIVERSITY

We are committed to applying **principles of equality** in the workplace

38% of our managerial positions are held by women

We continue to reduce the **gender pay gap**, which currently stands at **2,65%**

We offer employees a **system of internal rotations** to support career growth and development



EQUAL OPPORTUNITIES AND DIVERSITY

In 2024, 145 employees participated in the **Parent Program**

A total of 1,237 colleagues joined the **55plus Program**

775 employees worked on **part-time contracts**

We have employed **119 people with disabilities**

The **substitute fulfillment** contributions for 2024 amounted to CZK 110.9 million



LGBTQ+ SUPPORT

We are the first bank in the Czech market to sign the **Pride Business Forum** Memorandum, affirming our commitment to supporting the LGBTQ+ community

We are the general partner of the advisory service **S barvou ven** (Colours out)

Our **LGBTQ+** employees and allies have established the **ČSOB PROUD interest group** to foster inclusivity and representation



OUR PEOPLE MAKE A DIFFERENCE

Through the **ČSOB Pomáháme společně** (ČSOB Helping together) volunteer program, employees can take an extra day off to support nonprofit organizations.

In its 17th year, the program engaged **2,024 volunteers**

Employees contribute throughout the year in various ways, including organizing material and financial collections, participating in charity events, donating blood, and joining sports benefit activities



FLOOD RELIEF SUPPORT

In collaboration with People in Need, we immediately launched the **SOS Povodně** (SOS Floods) charity fundraiser on the darujspravne.cz platform

To support people in the Czech Republic affected by devastating floods, our employees and clients, together with the public, contributed nearly **CZK 20 million**, with an additional **CZK 20 million** donated by ČSOB

Additionally, we expanded our ČSOB Helps Regions program with a special flood relief initiative, donating **CZK 5 million** to support nonprofit organizations, municipalities, and local action groups in assisting residents and restoring critical infrastructure in affected areas

FLOOD RELIEF SUPPORT

We have created a dedicated webpage to support clients affected by floods

ČSOB Insurance deployed **mobile teams** to the most severely impacted regions, providing on-site guidance and assisting clients with claim reporting, damage assessment, and immediate advance payments

We have expedited the claims process and payouts and provided the option to **defer mortgage and loan repayments**





ČSOB FOR THE FUTURE

**We are leaders
in decarbonization, helping
businesses transition to
a zero-emission economy.
We support innovative companies
and social enterprises, offering
smart solutions to our customers**

WE ARE LEADERS IN DECARBONISATION

The transition to a **low-emission economy** is a reality. In 2024, we supported this trend with the following key figures:

30% year-on-year growth, totaling 38 billion CZK in loans, primarily directed toward **energy-efficient real estate, renewable energy sources, and electromobility**

45% year-on-year growth, totaling 29 billion CZK in responsible investments, covering **mutual funds, ESG investment certificates, and green bonds**

60% year-on-year growth, totaling 111 million CZK in insurance for **low-emission homes, renewable energy sources, and electric vehicles**

WE COLLABORATE

We are one of the founding banks of **Platforma pro udržitelné finance při ČBA** (Sustainable Finance Platform under the Czech Banking Association)

We are a member of the **Climate Sustainability Leaders** and **Rada pro šetrné budovy** (Council for Green Buildings)

We are the general partner of the **CSRD.cz** communication platform

We partner with **Svaz moderní energetiky** (the Association for Modern Energy) and **Centrum pasivního domu** (the Passive House Center)

We collaborate with **Fakta o klimatu** (Facts on climate)

WE OFFER SUSTAINABLE SOLUTIONS FOR HOUSEHOLDS

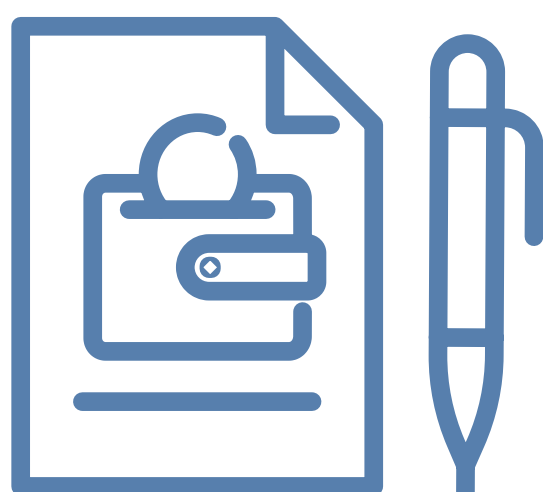
Mortgage for energy-efficient housing

Bridge loan for energy-efficient housing

Loan for energy-efficient housing

Loan for clean energy vehicles

Mutual funds investing in renewable energy and water sources



WE OFFER SUSTAINABLE SOLUTIONS FOR HOUSEHOLDS

Payment cards made from recycled plastic

Virtual payment card to reduce plastic consumption

Electronic guide **Úsporný rodinný dům** (Efficient Family Home) with tips on how to live both ecologically and economically

Carbon footprint calculator for households



WE OFFER SUSTAINABLE SOLUTIONS FOR BUSINESSES

Grants for energy audits

Preferential **loans** for sustainable or energy-efficient changes in business operations

ESG consulting for sustainable business from ČSOB Advisory

Subsidy consulting from the ČSOB EU Center

Farmers Program for supporting young and aspiring farmers

Preferential leasing for agricultural machinery

Preferential insurance for eco-friendly organic farms

DIGITALLY AND PERSONALLY

Log in to mobile banking **ČSOB Smart** using fingerprint or facial recognition

ČSOB Živě (ČSOB Live) connects customers with experts on housing and investments

We make investments more accessible through **Indigo** robo-investing, as well as **ČSOB Drobné** (ČSOB Change) and **NaMíru** (Tailored)

We are expanding our service offerings in the **Virtual Branch**

Through the **we.trade** platform, customers can trade electronically using blockchain technology



SMART SOLUTIONS FOR EVERY DAY LIFE

Our virtual voice assistant **Kate**:

- can handle **252 different situations**
- provides guidance in **670 areas**
- has conducted over **6 million conversations** with our clients

1,451 million people use our mobile banking app **ČSOB Smart**

The **DoKapsy** (Pocket) **by ČSOB** app offers convenient purchases of highway vignettes and tickets, parking and fuel payments, an overview of charging stations, and more

The unique product **ČSOB NaDobrouVěc** (ČSOB For a Good Cause) turns payments into charitable giving

Platba na kontakt (Contact payments) allows sending amounts up to 5,000 CZK using just the recipient's phone number

WE SUPPORT INNOVATIVE COMPANIES

The unique acceleration program [**Start it @ČSOB**](#) has been helping startups for six years, providing free support to help them avoid common pitfalls. This is achieved through consulting, practical workshops, mentoring, and a strong founder community

We are not limited to specific industries, meaning any innovative project can apply to our program

We have already helped **108 companies** launch their businesses



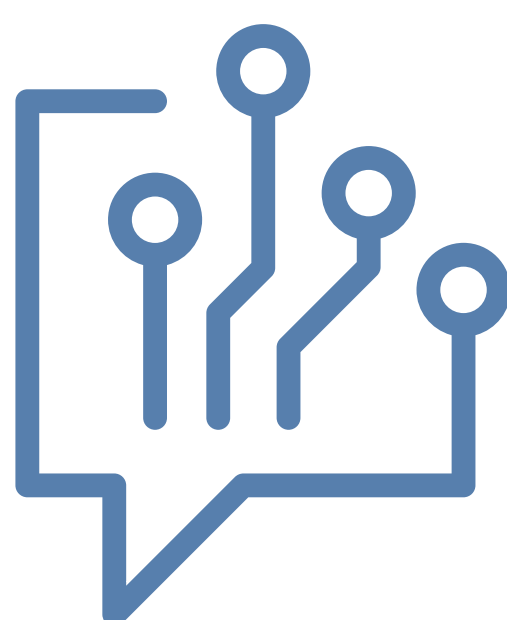
WE SUPPORT INNOVATIVE COMPANIES

The [Start it @UNI](#) program, aimed at university and high school students, has been running for two years, organizing three-day camps across the Czech Republic

Students participate in hands-on experiences to test market demand for their business ideas, increasing their chances of success.

We collaborate with 17 universities and numerous high schools

So far, more than **580 students** have participated in the program



WE RECOGNIZE SOCIAL ENTERPRISES

In collaboration with the **Responsible Business Declaration**, we present the national awards [**ZLATÁ VÁŽKA: Czech Social Business Awards**](#)

We seek **social enterprises and their employees** who deserve recognition for their exceptional contributions to society

At the same time, we provide **inspiration** for cooperation between social enterprises, corporate businesses, public administration, and local governments

