

ČSOB SOCIAL RESPONSIBILITY REPORT 2012



Skupina ČSOB
Přátelská a odpovědná





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WHO WE ARE

ČSOB Group

ČSOB Group is a leading provider of financial services in the Czech Republic, serving individuals, small and medium-sized enterprises, large corporations and institutional clients. In addition to standard banking, a wide range of services is offered: insurance, asset management, leasing, factoring, pension funds and, since January 2013, pension savings. The ČSOB Group is number one on the market in home financing and investment funds.

ČSOB has been on the market for nearly 50 years. Its sole shareholder is KBC Bank of Belgium, a 100% subsidiary of KBC Group, an international banking and insurance group active in Belgium and Central and Eastern Europe.

ČSOB Group in 2012 included ČSOB, Hypoteční banka, Českomoravská stavební spořitelna, ČSOB Asset Management, ČSOB Penzijní fond Stabilita (ČSOB Penzijní společnost from January, 2013), ČSOB Leasing, ČSOB Factoring and ČSOB Pojišťovna. Multi-branding and multi-canal distribution enables ČSOB to better react to the needs of its clients.

As of the end of 2012, the 7,800 employees of ČSOB served roughly 4 million clients (as of 31 December 2012).

As of 1 January 2013, KBC Group implemented a new organizational structure that included the creation of an independent division in the Czech Republic.



Asset
Management



Penzijní fond
Stabilita



Pojišťovna



Leasing



Factoring



Hypoteční banka
ZKRAŤTE SI CESTU DOMŮ



Českomoravská
stavební spořitelna
Na těchto základech můžete stavět



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ČSOB GROUP: FINANCIAL INDICATORS

Indicator		2012	2011	Y/Y
Assets	CZK billion	937.2	936.6	0 %
Profit	CZK billion	15.3	11.2	+37 %
Loan portfolio	CZK billion	476.1	441.1	+8 %
Deposits	CZK billion	629.6	611.6	+3 %
Consolidated Adequacy Capital	%	15.2	15.5	---

In 2012, ČSOB Group's net profit reached **CZK 15.3 billion (+37 %** year on year), influenced by the sale of a stake in ČSOB Pojišťovna and a low comparative base in 2011 due to the write-off of Greek bonds.

The loan portfolio has continued to grow and reached **CZK 476.1 billion (+8 % Y/Y)**, mainly due to mortgages and SME and corporate loans.

Deposit volume at mid-year comparison grew further and reached **CZK 629.6 billion**. The **3% Y/Y** growth rate was aided by growth in the number of current and savings accounts.

Complete financial information can be found in the 2012 ČSOB Annual Report.

Main innovations and changes in ČSOB Group

In 2012, ČSOB reacted to client needs by introducing innovations, foremost among them the following:

- Clients have been able to take advantage of **ČSOB and Era smartbanking** applications since January 2012. Applications have been downloaded by over 100,000 users, with the total transaction value exceeding CZK 5 billion.
- One quite popular innovation was the **mortgage with a bonus** product. Under this, 5 % of the principal is remitted for ČSOB clients banking with ČSOB for the duration of the mortgage. Clients taking advantage of the product in 2012 are entitled to bonuses of CZK 120 million in total.
- In addition to the introduction of new products, ČSOB Group has improved conditions of service to clients. The **Era eScribe** service was introduced in all 73 Era financial centers across the Czech Republic in cooperation with Česká unie neslyšících (Czech Union of the Hearing Impaired). The service enables communication with the hearing impaired by means of transcription of all discussions, and eases communication between the hearing impaired and branch employees.



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ČSOB Group: Awards

The quality services provided by ČSOB Group regularly win awards in both domestic and international competitions:

- Global Finance magazine awarded ČSOB the title **Best Bank in the Czech Republic, 2012**.
- ČSOB Group also succeeded in the Hospodářské noviny newspaper's Best Bank of 2012 competition. Poštovní spořitelna was declared **Most Attractive Bank for Clients, 2012** and ČSOB was awarded second place in the Bank of the Year category.
- ČSOB won first place in the **Bank without Barriers category in 2012** in the Fincenter Bank of the Year, 2012 awards.



Acknowledgement of ČSOB as employer:

- ČSOB was awarded a bronze medal in the Employer of the Year competition, placing highest among banks in the category **The Most Desired Company**. Appreciation was based on voting by university students.



- **HR Excellence Award**: The Program for Moms and Dads, whose goal is to ease the return of employees to an active work life, was named best personnel initiative of the past year. For the first time ever, it was awarded top honors in the HR Excellence Award competition, organized each year by the People Management Forum.
- The TOP Responsible Company competition awarded ČSOB 3rd place in the categories **Largest Firm Donator** and **Workplace of the Future**, for its Program for Moms and Dads.
- ČSOB was awarded 5rd and 8th place in the 3rd year of the **Survey on Social Responsibility**, organized by Institut společenské odpovědnosti, o.p.s. (Institute of Social Responsibility).



Specialized ČSOB Group awards include:

- Smartbanking was declared the **Mobile Application of the Year, 2012** in the category Money and Purchasing.
- The Virtual Branch of Hypoteční banka was awarded a silver medal in the category Banking, Insurance and Finance in the **Internet Effectiveness Awards, 2012** competition.





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SOCIAL RESPONSIBILITY

Social responsibility

In ČSOB, social responsibility is a foundation stone of the firm's philosophy and essential to how business is done.

We approach corporate social responsibility (CSR) as an intrinsic element of the daily life of our firm and employees. CSR at ČSOB has been built not only on the principles of diversity, freedom of choice, and responsibility, but also on voluntarism and the development of the environs in which the bank operates. Such principles are the basis of CSR priorities: community support, individual engagement and volunteerism among both ČSOB Group employees and the greater public.

Our long-term key areas are:

**responsible business,
education and development,
diversity and
the environment.**

ČSOB AND ERA PROVIDED CZK 31,566,666 FOR SOCIALLY RESPONSIBLE ACTIVITIES IN 2012.
OTHER ČSOB GROUP ENTITIES WERE NOT LEFT BEHIND:

CZK 450,000

Hypoteční banka

CZK 195,000

ČSOB Factoring

CZK 350,000

ČSOB Pojišťovna

CZK 987,400

Českomoravská stavební spořitelna



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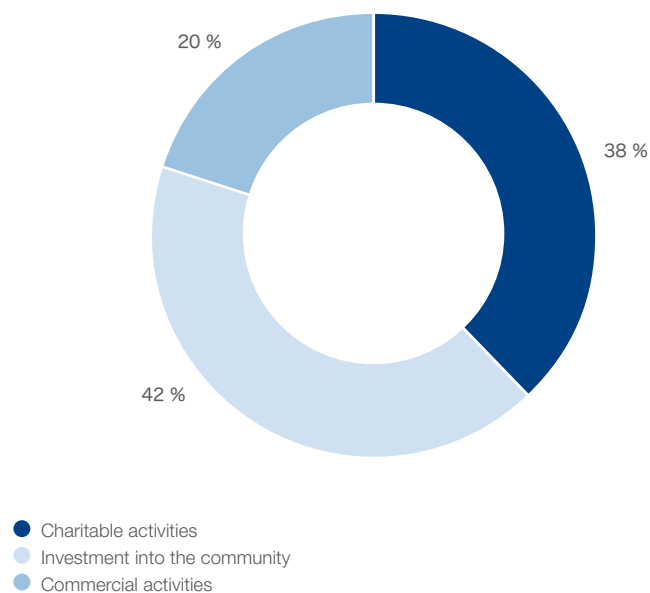
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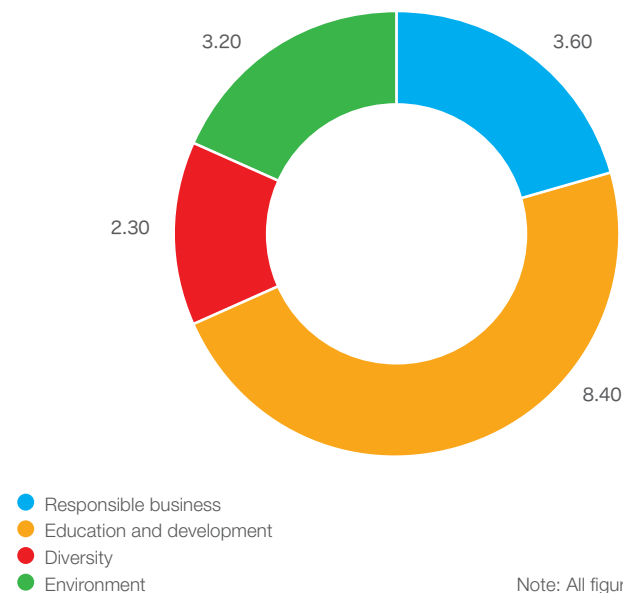
SOCIAL RESPONSIBILITY

It is clear from the graph below that we donate to charitable activities to nearly the same extent as we make social investments into local development. Both are further mentioned in this report, in which noteworthy projects are described in greater detail. By commercial activities, we mean support via sponsoring, advertising and promotion, as with the Dejvice Theatre (supported by a donation of CZK 1.5 million); the East Bohemian Theatre in Pardubice; or the Dvůr Králové ZOO (a gift of more than CZK 1 million).

CSR ACTIVITIES ACCORDING TO CATEGORY



ČSOB GROUP CSR AREAS: FINANCIAL RESOURCES



Note: All figures in CZK million



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In addition to the financial support, which in principle is universal, ČSOB donates written-off but functional technology and furniture to non-profit organizations. Last year, **241 organizations** received desk-top computers, laptops, monitors and furniture with a value of **CZK 1.9 million**.

Another means of non-financial support is volunteering among our employees. 2012 was the fifth year of our employee volunteer work program, and **962 of us got involved**. As of last year, employees may use one day off at any time of the year to volunteer at non-profit organizations.

We have systematically reported our socially responsible activities since 2006, using the Responsible Firm Standard method (based on the methodology of LBG, the London Benchmarking Group). The method enables precise determination of the cost of donor activity, its impact and effectiveness. The overall figure is comprised of actual sums donated to charity, employee volunteer work, leverage costs (we contribute, whereas others give as gifts), and managerial costs of employees performing charitable activities.

GRI reporting has been used throughout KBC Group since 2005. GRI is a methodology and reporting framework defined by the non-profit organization Global Reporting Initiative, that is broader in concept than that of LBG. It focuses not only on philanthropy but also on sustainable development in economics and environment. From 2013, ČSOB will also report using GRI.





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Partner organizations

Our CSR strategy is realized via long-term partnerships with non-profit organizations and relationships with inspiring individuals and entities. We believe that it is community engagement, linking the business sector with non-profit organizations and recipients of assistance, which systematically improves quality of life.

We are glad to be partners with the following:

Since 1995

- **Výbor dobré vůle – Nadace Olgy Havlové** (Committee of Good Will – the Olga Havel Foundation): Fond vzdělání (Education fund)



Since 2002

- **Nadační fond Rozum a Cit** (Sense and Sensibility Endowment Fund): A nation-wide drive benefitting Sluníčkový den (Sunny day) for abandoned children and foster families



Since 2007

- **Asociace občanských poraden** (Association of Citizens' Advisory): Poradenství proti dluhové pasti (Advice Against Indebtedness)



- **Nadace VIA** (VIA Foundation): A ČSOB and Era grant program for regional support; Průvodce po nástrahách neziskového sektoru (Non-profit sector traps guide); Charitable wine auctions



- **Centrum Paraple** (Paraple Center): Social integration of persons with spinal cord damage



- **Svaz paraplegiků** (Czech Paraplegic Union): Protection of rights and interests of persons confined to wheelchairs as a result of spine and spinal cord injury



- **VŠE** (University of Economics, Prague): University of Economics Gold Fund; Biblioteca Economica



- **Umění bez bariér** (Art without Barriers): Mene Tekel festival



- **Společnost Libri prohibiti** (Libri Prohibiti Society): Libri Prohibiti Society library



- **Neziskovky.cz**: Competition for the best socially beneficial advertisement





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SOCIAL RESPONSIBILITY

- **Klub nemocných cystickou fibrózou** Cystic Fibrosis Club): Support of Salty Children



Since 2008

- **Poradna při finanční tísni** (Advisory for Financial Distress): Free advisory for persons in financial distress
- **Nadační fond pro podporu zaměstnávání OZP** (Endowment Fund for the Support of Employment of Disabled People): Support of employment of the disabled; Cooperation on the creation of a practical guide for firms as to employment of the disabled



- **Nadace ARTEVIDE** (ARTEVIDE foundation): Support of young and vision-impaired artists and exhibitors



- **Nadace Charty 77 – Konto Bariéry** (The Charta 77 Foundation – The Barriers Account): Stipends for work placement of disabled graduates and also a grant program for employees of ČSOB a Era Fond pomoci (ČSOB and Era Help Fund) since 2011



- **Byznys pro společnost** (Business for Society): A platform for related firms realizing principles of long-term sustainable development and social responsibility



- **Domov Sue Ryder**: Benefit events, drives for Domov Sue Ryder volunteer businesses, participation at Sue Ryder Charity Cup football tournament



Since 2009

- **Bezpečně-online** (Safe Internet): Educational portal providing information on safe use of the Internet
- **Kontakt bB**: Swimming lessons for the disabled
- **Fórum dárců** (Givers forum): Darujspravně.cz payment portal



Since 2010

- **Česká centra** – Noc literatury (Czech center – Literature Nights)
- **boNGO**: Happy classrooms in Malawi





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- **Sdružení Linka bezpečí** (Safety Line Association): Pomněnkový den (Forget-Me-Not day)



Since 2011

- **Kladruby Physiotherapy**: Kladoruby games; Respekt (Respect)



- **Nadační fond Mathilda** (Mathilda Endowment Fund): Training of guide dogs for the blind



- **Sdružení Neratov** (Neratov Association): Kopeček workshop



Od roku 2012

- **Sportovní klub vozíčkářů** (Wheelchair Sports Club): Benefit floorball tournament in support of SKV (WSC)



- **Rozmarýna**: Financial literacy for youth in orphanages



- **Business Leaders forum**: CSR Ambassadors





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Ethics, transparency, and partnership with our clients and suppliers – these are the underlying principles embodying ČSOB values. Our approach to responsibility is likewise reflected in our socially responsible products, our employee volunteer activities and, most recently, in our support of social business.

Interesting data

1. Responsibility

For the tenth year, we are offering [Konto pro neziskové organizace](#), an account for non-profit organizations. Such accounts total [24,500](#) in number. Since 2000, we have offered socially responsible investment fulfilling strict economic, environmental and social criteria. ČSOB Group finances projects aimed at generating electric power and heating from renewable resources.

2. Barrier-free

[63% of our ATMs](#) are equipped with voice navigation for the vision impaired. [81% of our 316 ČSOB branches are barrier free.](#) All 73 Era financial centers are equipped with eScribe, a service facilitating communication between our personnel and hearing-impaired clients.

3. Support

[38 projects](#) were assisted in 2012 under the ČSOB and Era Helping Together grant fund, with more than CZK 1 million in total donated. [32 projects](#) were supported by the ČSOB and Era CSR Regional Fund.

4. Volunteering

[457 volunteers from ČSOB, ČSOB Asset Management and Poštovní spořitelna](#) participated in our fifth yearly volunteer program. [250 Hypoteční banka employees](#) helped to revitalize the Chomutov Zoological Park. [255 ČSOB Leasing employees](#) participated in making toys. [94 ČSOB Pojišťovna employees](#) helped in the Krajina association as well as in non-profit organizations such as Prostor Pro, Tyflocenter, the Alžbeta Hospice in Brno and the Veská center for children.



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Ethics in business

ČSOB Group knows the value of preserving its reputation for professionalism, and observe the rules of business competition and fosters dignified work conditions. Honorable and equitable negotiation and ČSOB ethical values are integral to our internal policies:

- The [ČSOB employee code of ethics](#) sets rules of behavior and helps us do our jobs while honoring the values we esteem.
- The [ČSOB anti-corruption program](#) presents rules and policies aimed at preventing corruption and conflicts of interest.

Our agreements with suppliers include an annex guaranteeing that their internal processes are in accordance with ČSOB principles in anti-corruption policy, social responsibility and ecology. ČSOB will not cooperate with entities associated with corruption, verified both via domestic public sources and accessible international databases.

- The [Gift policy](#) sets conditions for gift-giving and receiving and defines the quality and transparency of relationships between ČSOB Group employees and our clients and suppliers, with the goal of preventing conflicts of interest.
- [Whistle-blowing](#) facilitates a transparent environment and protects the anonymity of any employee who reporting suspicious activities.
- [KBC Group rules of compliance on conflicts of interest](#) set precepts for their identification and management during the provision of investment services, with the goal of ensuring greater protection for investors.

- As part of our [loan policy](#), we do not finance firms that fail to honor environmental legal requirements. Our commitment in this regard is underscored by our adherence to international Equator Principles.
- [KBC Group compliance regulations concerning mandates](#) set principles for the nomination and output of mandates in other firms.



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A company without barriers

One of the pillars of CSR at ČSOB is our relationship with our environs and the environment. We therefore consider it fundamental to provide accessible services to all.

ATMS WITH APPLICATIONS FOR THE VISION IMPAIRED

63 % of our 915 ATMs are equipped with voice navigation for the vision impaired.

BARRIER-FREE BRANCHES

81% of the 316 ČSOB branches and one-third of Czech Post business centers, serving as product sales points for the Poštovní spořitelna and Era brands, are barrier free. Other Czech Post business centers are equipped with signaling devices enabling the disabled to ring for service.

Region	Number of branches		Total	Barrier-free		%
	Retail	Poštovní spořitelna		YES	NO	
Brno	30	10	40	34	6	85.00
České Budějovice	33	7	40	33	7	82.50
Hradec Králové	30	9	39	29	10	74.36
Ostrava	39	11	50	39	11	78.00
Plzeň	26	12	38	32	6	84.21
Ústí nad Labem	27	12	39	32	7	82.05
Prague	60	10	70	57	13	81.43
Average						81.08

Barrier-free access is defined as direct access to the branch from the street without any constraint; access by means of elevator or wheelchair ramp; and access with the assistance of persons responding to calls from signaling devices. All new branches will be barrier free; existing branches are also gradually being converted.

SERVICES FOR THE HEARING IMPAIRED

At all 73 Era financial centers, the hearing impaired may communicate with client workers, thanks to the eScribe service, which lets our clients view transcriptions of all communication via computer. This service eases both orientation in offers for the hearing impaired and the processing of client requests by our personnel. Six months of testing validated the benefits of eScribe for both clients and personnel before the service was implemented.

BEACONS FOR THE VISION IMPAIRED

In November 2012, we began installing digital beacons to make Era financial centers accessible to the vision impaired. By the end of 2013, all centers will be equipped with beacons.

HEAD OFFICE IN PRAGUE 5

The ČSOB head office in Prague is in a highly accessible locality. A guiding strip for the vision impaired was installed in the Radlická B line subway station last year with CZK 151,000 in financial support from Era. Trams on the number 7 line, equipped with low-entrance and therefore barrier-free carriages, terminate in front of the main entrance to the building.



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Responsible products

The responsibility of a firm doing business in an international and highly competitive environment must be reflected in products offered to a range of individuals and organizations. This is also the case for us.

ERA ACCOUNTS FOR SENIORS, THE DISABLED AND NON-PROFIT ORGANIZATIONS

In 2012, annual growth of more than 5.5 % resulted from the opening of more than 25,000 new accounts for seniors and almost 2,000 accounts for the disabled. Era accounts for non-profit organizations grew to 24,500.

3P PROGRAM: BRIDGING ASSISTANCE

For the fourth year in a row, the Civil Society Development Foundation (NROS) and Poštovní spořitelna have provided non-commercial loans to non-profit organizations. Contributions assisted organizations in overcoming funding gaps during the period prior to receiving dotations from public budgets and the European Union.

INVESTMENT INTO SOCIALLY RESPONSIBLE FUNDS

Since 2000, ČSOB has offered socially responsible investment (SRI) in specially selected societies evaluated by independent advisory organs. It is possible to invest in two types of organizations:

- SUSTAINABLES: Including firms whose marketing, technological and HR issues are in stride with the principles of sustainable development;
- ECO: Including firms focusing on solutions eliminating environmental crises and strain.

In 2002, KBC Asset Management became the first trusteeship in Belgium to establish an independent SRI department. Immediately thereafter, ČSOB Asset Management began to prepare and offer a Czech version of notable SRI products.

FINANCING RENEWABLE RESOURCES

ČSOB continues to finance projects generating electric power and heat from sustainable resources.



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RESPONSIBLE BUSINESS

Volunteering

Helping with our own hands or with knowledge, we provide non-profit organizations volunteer assistance in all regions. Employees throughout the ČSOB Group participate.

ČSOB AND ERA HELPING TOGETHER

457 volunteers – 53 % women and 47 % men – participated in the fifth year of the volunteer program to help out in 41 non-profit organizations. Starting in 2012, employees were allowed to volunteer one work day at any time of year. Volunteers worked in several zoological gardens, performed forest clean-up, repaired the protected heritage site residence in the Kokořín area, worked in the gardens of orphanages or at facilities for the mentally disabled, and accompanied the disabled on trips.

Jaroslava Rudolfová

Manager, Regional Marketing department

Four years ago, our friendship with Center Services clients in Hvozdy started. We were in the center for the first time in September 2009, as part of Helping Together. Since then, we go to Hvozdy regularly every year to help out, and also just to visit ... for example, at Christmas time. The whole team goes, and we all look forward to seeing our friends and to hearing what's new in their lives. It makes us feel great that we are able to be useful – not only in that we clean up the house, but also that we sit down for something to eat and have a visit with our friends and listen to what is going on and what has been going well for them.

VOLUNTEERING OF HYPOTEČNÍ BANKA EMPLOYEES

250 employees helped in a two-day shared event to repair and revitalize the extensive Chomutov zoological park. Thanks to their help, the campus was revitalized, and a brand new information system was prepared for visitors.

ČSOB POJIŠTOVNA FOR VARIOUS ORGANIZATIONS

ČSOB Pojišťovna cooperated in its volunteer program with six entities: two ecological organizations, a youth drop-in center, a non-profit organization assisting the vision impaired, a hospice and an orphanage.

Not one ČSOB Pojišťovna division stayed on the sidelines of volunteer activities. Even insurance intermediaries from the ČSOB Pojišťovna internal insurance network contributed.



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ČSOB LEASING FOR ORPHANAGES
AND THE TOPAS SANITORIUM

ČSOB Leasing extended existing assistance to orphanages with support for Topas sanatorium patients. Two drives took place among employees, making it possible to acquire for patients educational and rehabilitation aids worth more than CZK 40,000. As part of the Helping Orphanages program, 255 ČSOB Leasing employees made toys for children in orphanages, special pre-schools or school facilities in Prague, České Budějovice, Hradec Králové, Pardubice, Brno, Olomouc and Liberec.



Toy trains bring smiles



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RESPONSIBLE BUSINESS

Philanthropy

Non-profit organizations, with which we have long-term cooperation, value the financial support, as well as the specialized and physical help, of our employees.

ČSOB AND ERA GRANT FUND HELPING TOGETHER

In 2012, employees could have again applied for grants aiding the non-profit organizations to which they provided assistance. Last year, the grant fund registered 64 applications, the highest number in its history. 38 projects were assisted with the sum of CZK 940 101. Assistance was provided to promote the financial literacy of seniors and the disabled; education and development of both healthy and disabled children; a first-aid course; repairs to school yards; and the construction of shelters for abandoned or disabled animals.

Kateřina Jechová

Specialist for Bad Debts, Corporate Bad Debts

The Academy of Social Arts appealed to me so much in its seminars that, in 2011, I decided to start a correspondence course in healing education and social arts and therapy. As a volunteer worker, I get involved in various activities organized by the Academy, such as seminars, theater, choir and the operation of the organization. I signed up for the grant management of the Academy's camp project because it's an organization I believe in. I have personally seen the positive impact of their activities on real people, in real life. Thanks to ČSOB support, the educational cycle An Aware Grasp of the Power of Money in Human Fate

came to be. It develops new ways to develop financial literacy. These experiences are put to use even when educating students at Palacký University in Olomouc, and are used in courses such as Ethical Economics and Solution of Difficult Situations in Tales. The education cycle has managed to start business cooperation between the Academy and Sdružení Zdravý životní styl (Healthy Lifestyle Society), which among other activities supports adaptation of seniors to new economic conditions.

ČSOB AND ERA CSR REGIONAL FUND

Employees were again offered the CSR Regional Fund in 2012. Branch employees may submit regional projects in the fund. Last year, CZK 627,300 was used to support 32 projects aimed at promoting financial literacy, education of disabled and socially disadvantaged children and youth, and care for natural and cultural heritage.

RUN FOR A GOOD CAUSE

For the third time, ČSOB employees participated in a charity run in support of Committee of Good Will – the Olga Havel Foundation (VDV). We covered their starting fees and contributed CZK 100 to VDV for every kilometer run. 301 employees participated in the half marathon or marathon, raising CZK 447,300. Moreover, all could participate in a drive for the Nadační Fond Klíček (Key Endowment Fund) and show support for the ČSOB marathon team of Martin Kosobud, Martin Pejřar, Luboš Kušnřr and Petr Bureř, who succeeded in their goal to win the team category. The drive raised CZK 123,165.



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SUNNY DAY

For the eleventh time we supported the Sunny Day drive for abandoned children and foster families, organized by the Sense and Sensibility Endowment Fund, by providing bank services free of charge. CZK 568,000 was raised and cash was processed for free at 47 branches in the Cash Operations Processing unit. Suns and other articles were sold at a stand at the ČSOB head office, raising a further CZK 9,941. Funds were used to support English courses for children in foster families.

GIFTS YOU CANNOT BUY

We approached our branch network Christmas campaign charitably. Elementary school children made 300 original gifts for a ČSOB and Sense and Sensibility Endowment Fund project. The gifts were given to donors who made contributions to children from selected foster families. DMS or gift contributions from clients and employees to the account totaled CZK 19,260. ČSOB added further resources and



helped three more foster families, together with clients and employees. Total support amounted to CZK 60,000.

CHRISTMAS EVENT WITH DEJVICE THEATRE

Thanks to a theater performance, an autograph signing at the ČSOB head office in Prague, and the sale of theater photo albums, we divided CZK 72,000 between the non-governmental organization Rozmarýna and the Sense and Sensibility Endowment Fund. Children from the Unhošť orphanage sang at the autograph signing.



FULFILLING CHILDREN'S WISHES

Again in 2012, ČSOB employees made children happy, giving Christmas gifts to 211 of them from seven orphanages (based in Dlažkovice, Korkyně, Maštov, Planá u Mariánských Lázní, Potštejn, Unhošť and Vrbno pod Pradědem). ČMSS employees helped children from four shelters with the Tree of Wishes Fulfilled: the Christmas dreams of 65 children were realized.



We never forget the children who grow up in orphanages, and 2012 was no exception



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GIVE BLOOD, THE GIFT OF HEALTH!

2012 was the third annual campaign for the donation of blood, blood products and bone marrow, with the goal of supporting regular and inspiring new such donations. 127 donors participated, several of whom were Jánův memorial plaque holders.

DOMOV SUE RYDER

We continued to help the Domov Sue Ryder charity. In January and September, we organized a drive. Articles donated were given to six Sue Ryder charity shops in Prague, thanks to which care for seniors is financed. The ČSOB team participated in the fourth annual Sue Ryder Charity Cup and helped to raise money for the operation of the organization. The tournament raised CZK 1,012,959, which was used to pay the wages of care providers.



Sue Ryder Charity Cup 2012 – ČSOB team

DONATION OF IT TECHNOLOGY AND FURNITURE

Over the course of the year, we gave 241 non-profit organizations more than 2,000 computers and laptops, monitors and furniture, with a value of CZK 1,889,870.

SOS CHILDREN'S VILLAGES

Hypoteční banka chose to support SOS Children's Villages, which help abandoned children to find a new home. For every mortgage loan contract closed, the bank contributed CZK 20 to the SOS Children's Villages Association account. Since cooperation began in 2001, Hypoteční banka has donated more than CZK 3,400,000. Employees have also helped children by sending cash contributions – in 2012, money gifts amounted to more than CZK 450,000.

PRE-CHRISTMAS DRIVES

ČSOB Pojišťovna employees organized several volunteer drives and managed to raise more than CZK 36,150 for disabled children and their families. Employees purchased 147 useful items – diapers, wet wipes, underclothes, cutlery for children and snacks – as part of the collection for the Veská center for children. 24 employees participated in the collection of gifts for children and mothers in shelters for mothers with children. Thanks to employee involvement in the distribution of the ROŠTenky for Justyna charity calendar and the involvement of the ROŠTenka girls' hockey ball team from Přebouč, CZK 77,500 was raised for Justyna's family.



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We have long cooperated with the ERGOTEP cooperative for the disabled. Since 2004, our association has been based on strong and mutually positive supplier-client relationships. Ergotep creates and distributes marketing materials; processes part of back-office operations at the administrative center; and works with us on on-line projects.

ČSOB Group supports the Endowment Fund for Support of Employment of Disabled People (NFOZP). We offer social firms funding of a financial audit whose completion enables successful subjects to use the Work of the Disabled stamp (www.pracepostizenych.cz). It makes visible the quality work of the disabled who, despite handicaps, are able to produce the same quality work as healthy persons.



In 2012, we organized a media campaign presenting the stories of three women we helped, along with assistance from our long-term partners from the non-profit sector: Pavlína, in personal bankruptcy, took advantage of free advice from the Association of Citizen's Advisory; Sabina, a student from a socially disadvantaged family, received a stipend from the Education Fund managed by Committee of Good Will – the Olga Havel Foundation, and Stáňa, who is growing up in the Senožaty orphanage, completed the Život nanečisto (Life in Draft) program of the NGO Múzy dětem (Muses to Kids).



From 2013, we plan to create a grant in support of social businesses.



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EDUCATION AND DEVELOPMENT

ČSOB respects education and values people interested in further development, community assistance and helping persons from various social groups, especially the disadvantaged.

Interesting data

25,000

For the sixth year we are supporting free **debt advisory** provided by Asociace občanských poraden (Citizens' Advisory Committee). More than **25,000 clients** across the Czech Republic have taken advantage of services offered.

50,000

We support the **Advisory for Financial Distress** and after four years of co-operation, more than **50,000 clients** have received its advice.

3,000,000

Since 2010, we have announced grant proceedings for the **ČSOB Education Program**. We have issued grants of more than **CZK 3 million**.

742

ČSOB and Committee of Good Will – the Olga Havel Foundation have cooperated for 17 years with the **Education Fund**. In 2012, stipends were granted to 28 students who were disabled or disadvantaged, as well as to children from orphanages. Since 1995 we have helped **742 students**.

1,000,000

In 2012, we supported the **Czech Banking Association Endowment Fund for the Support of Education** with a contribution of **CZK 1 million**. This fund focuses on educating children.



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EDUCATION AND DEVELOPMENT

Financial literacy

We are aware of our responsibility for the positive development of society. The ability of all people –children, the youth and seniors – to make money-related decisions is part of that positive growth.

ČSOB EDUCATION PROGRAM

The grant program, originating in 2010, is focused on increasing the financial literacy of the Czech public. Over the course of three years, we have evaluated 309 applications and, from among these, have supported 20 projects with grants totaling more than CZK 3 million. Projects were oriented towards financial literacy and education in schools, as well as the education of the disabled, families and seniors.

SUPPORT OF FREE ADVISORY

The independent and specialized Asociace občanských poraden (Citizens' Advisory Committee) has provided advice in personal finance, indebtedness and finance basics in a project running since 2008. The public may seek information about any interesting element of finance, free of charge.

Along with other noteworthy firms in the Czech finance sector, we finance the operation and development of Poradna při finanční tísni (Advisory for Financial Distress), whose specialists provide advice regarding responsible indebtedness and help solving debt-related problems.



The Learning financial literacy interactively project was supported by the CSOB Education Fund (applicant: EUFORALL, o.s.)



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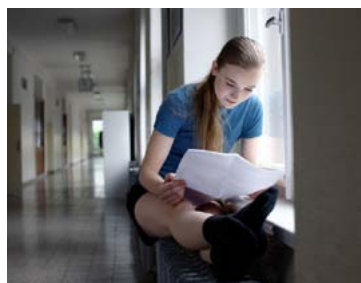
EDUCATION AND DEVELOPMENT

Education

Education and the level of knowledge of Czech society are themes that have long been of interest to ČSOB – not only in its relationship with the public and youth in particular, but also to ČSOB employees.

EDUCATION FUND

With the fund, an initiative of ČSOB and Committee of Good Will – the Olga Havel Foundation, we support talented children with disabilities and children from socially disadvantaged families and orphanages during their studies at secondary and specialized schools, as well as at universities, in the Czech Republic. Support has been provided in the form of a stipend since the establishment of the fund in 1995, and resources are drawn over a period ranging from one to six years. 404 students have been supported and a further 338 received a one-time contribution to studies. ČSOB has expended CZK 21,257,496 thus far. In 2012, nearly 30 students with disabilities and socially disadvantaged children from orphanages were awarded regular stipends.



Sabina, a student of the dance conservatory, obtained a stipend from the Education Fund

A SAFER INTERNET

Era supports the www.bezpecne-online.cz project, whose goal is to increase awareness of safer Internet use among young people. The project was created in cooperation with Národní centrum bezpečnějšího internetu (National Center for a Safer Internet) and is not only for children, but also for their families and teachers. The webpage provides information about the possible pitfalls of the Internet and modern communication technology and is, at the same time, a popular and fun form of learning.



EDUCATION AND DEVELOPMENT OF EMPLOYEES

Education is one of the pillars on which we base our relationship with our employees. We are aware that in a knowledge-based economy – wherein knowledge, experience and skills ensure the potential of long-term success on the market and from the perspective of the public – it is investment into the education of people, which ČSOB and its know-how creates, that is a key factor.



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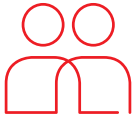
Individual donation

The total amount of money donated by Czechs to the activities of non-profit organizations, volunteer initiatives or collections for good causes, is growing from year to year – both in the form of single and regular donations. ČSOB supported the trend in the past with philanthropic campaigns and cooperation with post-secondary schools such as the University of Economics in Prague, the Faculty of Economics of the Technical University of Liberec, and the Faculty of Mathematics and Physics, Charles University.

We are now focusing on support of the activities of young people who have, on their own initiative, joined in activities beneficial to their environment, as well as on systematic financial patronage from the side of employees and clients. Such steps will be taken in 2013.



In 2013, we launched the grant program Help, which focuses on fostering philanthropy among children and young people.



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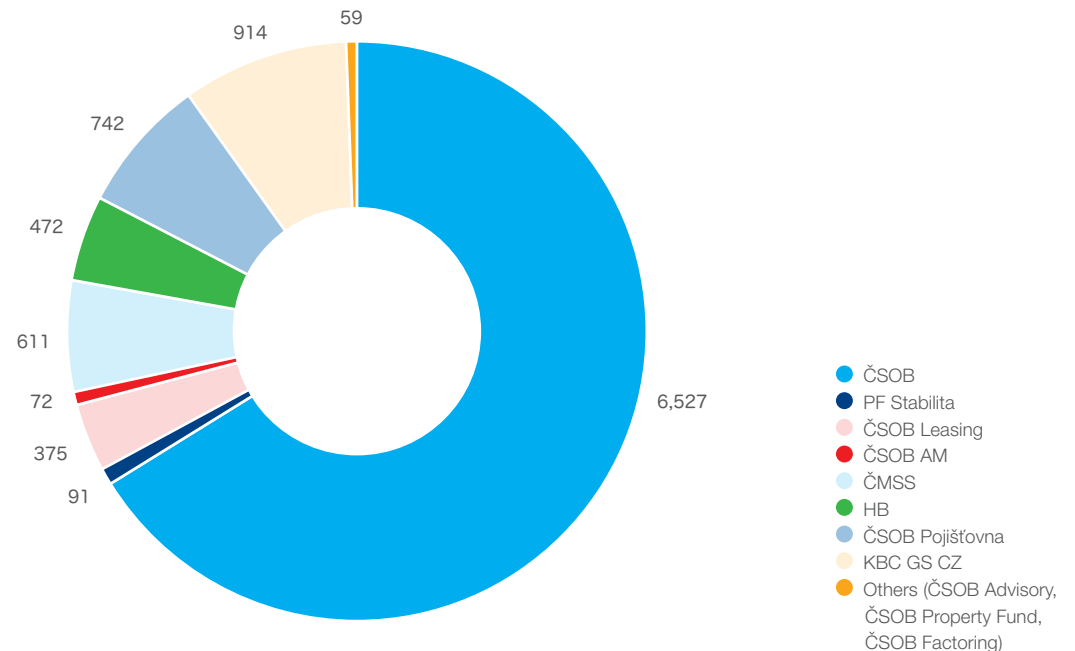
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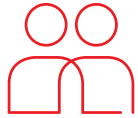
ČSOB supports equal employment opportunities, seeks out and develops the talent of ČSOB employees, and supports the employment of the disabled. We care about the health and well-being of our employees and therefore sanction flexibility via part-time jobs, home-office or shared workplaces.

Interesting data

9,863

ČSOB Group is ranked among noteworthy financial businesses even thanks to its number of employees. As of 31 December, 2012, **9,863 people** were employed by ČSOB Group in eight subsidiaries:





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630

In the bank alone, approximately **630 people** – representing 11.5 % of the total number of ČSOB employees – take advantage of the opportunity to work from home.

10

A pilot project for the **sharing of workplaces**, called share desk policy, took place in KBC ICT in 2012. The project confirmed that approximately **10% of workplaces** may be shared. We currently share workplaces among project managers and external workers.

282

282 employees taking or having just finished parental leave are now involved in the **Program for Moms and Dads** – 3% of all employees.

795,274

The **ČSOB and Era Help Fund** supported the purchase of rehabilitation and compensation aids, as well as personal assistance for **46 disabled persons** nominated by ČSOB employees, with a sum of **CZK 795,274** in 2012.

Era was the main sponsor of a specialized group for the employment of the disabled.

We won the **Bank without Barriers** award from Fincentrum in the Bank of the Year 2012 poll thanks to the votes of the disabled.



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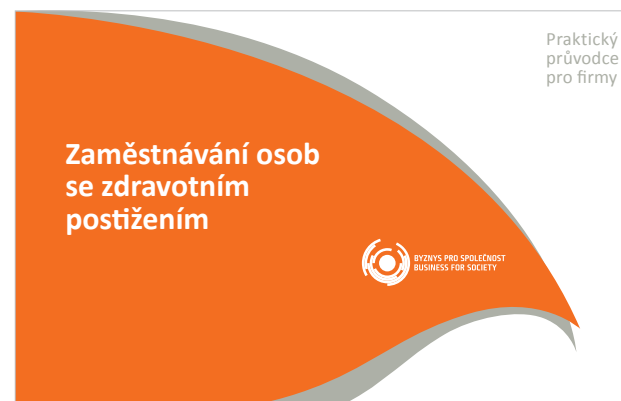
Employment of the disabled

We support the employment of the disabled because only a diverse team – comprised of people of different age categories, genders and with divergent professional and life experiences – is effective, creative and responsible.

GUIDE FOR HR EMPLOYEES

In 2012, Era sponsored a group of specialists helping the disabled secure employment. The result of the year's work was a practical guide for HR managers and managers of medium-sized and large enterprises called: Employment of the Disabled. The document is accessible on-line at the Business for Society website, where the project was initiated (see <http://www.byznysprospolecnost.cz/workplace/jak-zamestnavat-ozp-prirucka.html>). The document focuses on current legal regulations concerning employment of the disabled and practical examples thereof, and on preparations for employment of disabled people. It also outlines how to conduct an interview, and how to treat disabled employees after their recruitment. It also includes interesting interviews with HR managers and representatives of employers.

We aim to devote further attention to this area in the future. Therefore, in 2013 ČSOB is supporting a large project of NFOZP and will also launch an internal campaign targeting employment of disabled people in the company.



Praktický
průvodce
pro firmy

Zaměstnávání osob se zdravotním postižením





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Equal opportunity

While raising awareness of our employees and the public in relation to employment of disabled people, we also respect equal opportunities for all.

EQUAL OPPORTUNITY FOR PARENTS

In the autumn of 2012, we were awarded a grant from the European Social Fund (ESF) for the Work and Family: Equal Chance for Working Parents project. The grant is for CZK 3 million and is designated for a two-year period.

The main goals of the project are promoting a balance of professional and personal life of our employees; strengthening cooperation between managers and employees caring for children; and overall improvement of the return to work of employees who have been on parental leave.

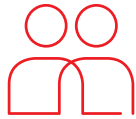
Bestowal of the grant is for us both validation and acknowledgement of the activities carried out at ČSOB, namely the Program for Moms and Dads. This internal initiative has received awards such as the HR Excellence Award 2011, announced in March 2012 by the People Management Forum. We won it for having the most successful project in the area of HR management. We placed third in the category Workplace of the Future at the TOP Responsible Company competition, organized by Business for Society.

NON-STANDARD WORK FORMATS

For several years, ČSOB has allowed its employees to work in a non-standard régime: to take advantage of part-time jobs; to work from home; and to share a job and/ or workplace with another person. We consider such a work setting a tool for ensuring the success of equal opportunity in our firm.



The Program for Moms and Dads is considered a success not only by parents employed at ČSOB, but also by experts. It is developed further on in the two-year-long Work and Family project.



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Work-life balance

Part of the principle of equal opportunity that we advocate is ensuring an environment in which employees are able to balance work obligations and the demands of employment with personal and family life. The environment where we spend our working time and the time we devote to work, as well as team management and the possibility to manage one's time and space, all influence this balance. We reduce stress among employees by ensuring quality conditions. In doing so, we improve the quality of health and performance.

FREEDOM TO CHOOSE THE TIME AND PLACE FOR WORK

Employees and managers are trained in mobility. The course develops responsibility in several areas: workplace safety and information systems; first aid; principles of responsible communication and cooperation; and effective habits for home-office. Work-life balance was the subject of five workshops for employees and further workshops for managers, with the goal of fostering management's trust in non-standard employee work regimes.

As a responsible employer, ČSOB seeks savings while sharing job responsibilities among employees working part-time and from home. Emphasis is also placed on ergonomics in the workplace.

SUPPORT OF PERSONAL LIFE

During their work hours, employees have the opportunity to participate in educational and developmental activities and club and community events, as well as in lectures and seminars related to work obligations. 20 lectures about the support of health and the prevention of psychosomatic illness and stress were offered in 2012.

Management of one's time, as well as joining personal and professional life, is made easier by technology. For this reason, ČSOB supports the Bring Your Own Device program (BYOD), which allows for linking private and professional calendars and contacts.

Our employee benefit program offers employees extra means for individual, free-time activities: Cafeteria-style favors services for free time, health care and sports.



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THE PROGRAM FOR MOMS AND DADS

For the fourth year now, we are working with employees via a specialized maternity and parental leave program. One of the goals is to maintain contact with employees not currently active in the workplace. Thanks to the www.rodicecsob.cz portal initiated in March 2012, such contact is now far more intense. A further improvement in mutual communication stems from our regular newsletter, with news found on the portal. Traditionally, we organize informal meetings in addition to specialized workshops.

In 2012, 350 out of 825 parents on maternity and/or parental leave joined the program. Thanks to its specific work conditions enabling flexible workloads, 282 employees-parents were able to work while on, and/or immediately after, parental leave. The program is also focused on assisting the integration of parents back into the workplace. In 2012, 282 parents were engaged in work; 156 worked while on parental leave and 126 after the end of parental leave.

OUR PRE-SCHOOL

Since 2010, Českomoravská stavební spořitelna (ČMSS) has offered employees the opportunity to enroll children in the Pampeliška kindergarten. 35 children attend the school at present. ČMSS also organizes a summer camp for the children of employees, as part of the Program for Moms and Dads. At the pre-school, ČMSS also supports inter-generational contact between children from the kindergarten and the elderly: children perform Christmas concerts in the Malešice Retirement Home and participate in shared creative workshops.





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ENVIRONMENT

As part of its sustainable development strategy, ČSOB strives to fulfill legal obligations and further voluntarily is committed to diminishing any negative impact of our business activities on the environment. We focus primarily on natural and cultural heritage, the economical use of energy and resources, lowering emissions, environmental protection, and supporting considerate behavior among employees.

Interesting data

16001

In accordance with ČSN EN 16001, ČSOB committed itself to **lowering the energy** demands of its activities in the Czech Republic.

17,000,000

The ČSOB and Era Support Regions **program** have given more than CZK **17 million** over its six years of existence.

22,084

64 employees participated in our **Cycle to Work** event in May 2012. They cycled a total of **22,084 kilometers**.

31. 3. 2012

We regularly participate in the worldwide **Earth Hour event**. On **31 March 2012**, we again turned off the power in most of our large buildings.



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ENVIRONMENT

Firm activities

ČSOB care for the environment is confirmed by our LEED certificate (Leadership in Energy and Design). Our head office at Radlice in Prague and further internal initiatives earned us LEED certification in 2008.

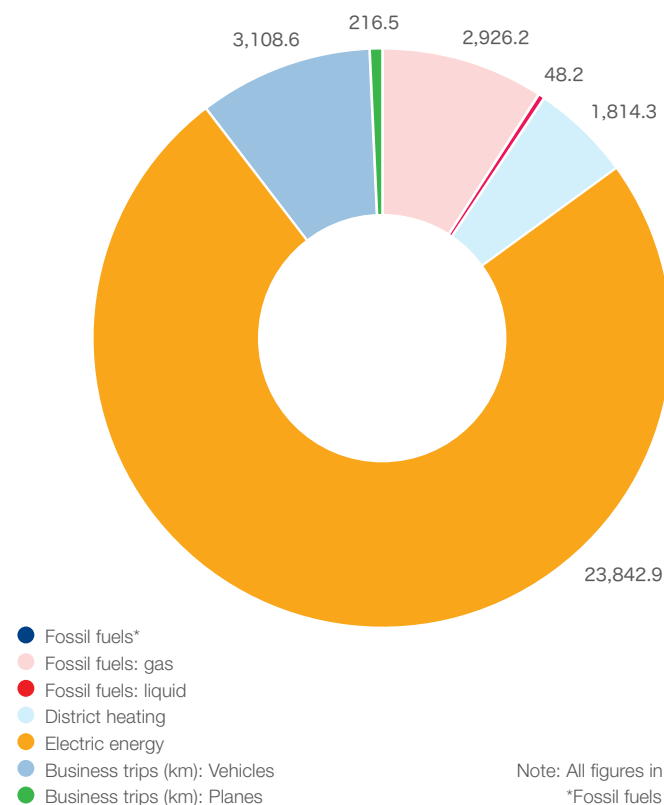
ENERGY POLICY

ČSOB is committed to lowering the energy demands of its activities in the Czech Republic. Our goal is to lower energy consumption from 2009 to 2015 by 12 %. Decline in consumption is positively manifested in energy costs and in a drop in carbon dioxide emissions harmful to the environment.

HOW DID WE DO IN 2012?

- We actively participate in lowering our carbon foot print

PRODUCTION OF CO₂ FROM ALL ACTIVITIES THAT CSOB NEEDS FOR ITS OPERATIONS.





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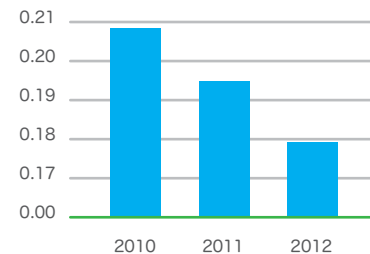
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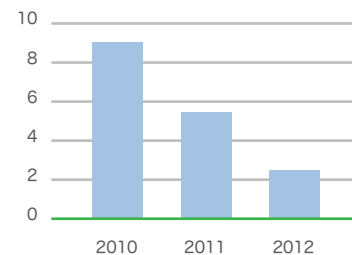
ENVIRONMENT

- We dispose of waste responsibly

WASTE PRODUCTION/FTE



HAZARDOUS WASTE PRODUCTION



Note: All figures in tonnes

ECOLOGICAL RESPONSIBILITY

The consideration of our firm and our employees is reflected in a wide range of activities that have become inseparable elements of the bank's daily life.

The following are among the main principles of our behavior:

- We use office paper of lower weight and office supplies whose production and elimination do not harm the environment.
- We lower waste production and we recycle.
- We prioritize business relationships with suppliers certified for observing environmental norms.
- We share company cars on business trips.
- An ecological car wash for company and personal cars is operated at the head office.
- We are gradually introducing a new means of communication. Employees may use technical equipment, such as computers, laptops and video cameras, to work together from a distance – allowing for the elimination of an estimated 40 % of company trips.
- We lower electric energy consumption by replacing existing lighting with LED technology.
- We introduced a sleep regime for computers. After one hour of inactivity, computers sleep and therefore consume a minimal amount of electric energy.
- We regularly participate in the worldwide Earth Hour event. On 31 March 2012, we turned off the power for one hour in most of those large buildings where power outage did not pose a risk of technical or cause safety issues.



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Engagement of employees

Commitment and decision-making sensitive to the environment and community is shared by ČSOB and its employees, who are actively involved in beneficial activities.

CYCLE TO WORK

64 employees participated in the nation-wide Cycle to Work campaign initiated by the Auto*Mat association. 19 teams in Prague and Brno cycled a total of 22,084 kilometers to work. ČSOB Pojišťovna employees also cycled to work.

SPECIALIZED CONSULTATIONS

We participate in the CSR Ambassadors project organized by the non-profit organization Business Leaders Forum. We cooperated with students from the Faculty of Science, Charles University in Prague, on the creation of environmental seminars by offering consultation and specialized advisory help. We strive to realize several ideas and topics from the seminar work in our practices.

Since October 2012, we have cooperated with the non-profit organization Týmová iniciativa pro místní udržitelný rozvoj (Team Initiative for Local Sustainable Development or TIMUR) on the development of a unified methodology for calculating direct and indirect CO2 emissions under conditions of administrative companies.



The Trees for Vyrovká project was supported via Small Community Grants in 2012 (applicant: MAS Podlipansko)



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Regions at the center of attention

As ČSOB does business in all regions of the Czech Republic, we strive to direct support towards the community and non-profit organizations contributing to the development of culture and the environment.

GRANT PROGRAM

The ČSOB and Era Support Regions program was begun in 2007 and has already distributed more than CZK 17 million to community projects.

46 projects were supported in 2012 by grants of more than a total of CZK 2,103,263 as part of Smaller Community Grants. All projects aimed at caring for natural and cultural heritage on the local level as well as the development of community life by common activity and local culture. The Second Chance initiative, wherein employees may choose projects for additional support from among all Smaller Community Grants projects supported in the previous year, awarded two grants of CZK 100,000 in total: a traditional bakery was built in Modletín, and a natural park created in Příbraz.

CZK 900,000 was distributed among three Large Community Grants designated for the renewal of natural localities in Třeboň, the Lipno artificial water tank nearby, and in Krásensko, a village in south Moravia.

MAYOR OF THE YEAR

For the fourth year we held the Era Mayor of the Year competition among mayors of localities with a maximum of 2,000 residents. Vlasta Mokrá of Násedlovice, south Moravia, was mayor of the year 2012. CZK 250,000 was given to the local budget, and Mokrá was knighted as a symbol of good community leadership.



View of the estuary at Vřesná





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CSR vision for 2013

Social responsibility at ČSOB is neither a one-time nor a short-term initiative. On the contrary, many programs, funds and initiatives are based on ongoing support as well as employee interest and the interest of the whole company. It is only in this way that CSR makes sense. We have more and more new ideas worthy of pursuing.

ČSOB CSR priorities in 2013 include:

- Development of **social business** engaging the local community, as part of responsible business
- **Individual donation** linking volunteering and personal engagement and aiming at employees and clients, as well as children and youth, by means of the new Help grant program, as part of the area of education and development
- **Employment of the disabled** by means of a year-long internal campaign and support of NFOZP project in the autumn of 2013, as part of the area of diversity
- **Further development of regions and quality of life**, as part of the area of environment



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Grant programs and activities: CSR 2013				
Month	ČSOB, CSR area	Focus	Grant title; Activity type	Detailed information
January	Education and development	Individual donation	Help Grant Fund	Announcement of new grant program for development of philanthropic activities for children and youth. Emphasis is on personal initiative, creativity and volunteer work. Results: May
February	Environment	Regions	ČSOB Large Community Grants	Announcement of the 5th year of ČSOB and Era Support Regions program. Theme: cultural countryside and environment. Results: June.
	Education and development	Education	Education Fund	Award of stipends to disabled and disadvantaged students as part of a project of ČSOB and Committee of Good Will – the Olga Havel Foundation (est. 1995). Stipend application deadline: 25 February.
March	Education and development	Financial literacy	ČSOB Education Program	Announcement of the 4th year of grant program focused on increasing financial literacy in the Czech public. Results: June.
	Responsible business	Responsible firm	Sunny Day for abandoned children and foster families	Republic-wide drive by Nadační fond Rozum a Cit (Sense and Sensibility Endowment Fund), 22–23 March. ČSOB has already supported the drive 11 times by providing fee-free bank services for processing cash collected.
	Environment	Firm activities	Earth Hour	Saturday, 23 March: Symbolic blackout of lights from 20:30 to 21:30. World-wide event organized by the World Fund for protection of nature and the Veronica Ecological Institute in the Czech Republic.
April	Responsible business	Responsible firm	ČSOB CSR Annual Report, 2012	



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Month	ČSOB, CSR area	Focus	Grant title; Activity type	Detailed information
May	Responsible business	Responsible firm	Olga Havel Award, 2013	Yearly award by Committee of Good Will – the Olga Havel Foundation, drawing attention to noteworthy personalities overcoming personal disabilities and using personal strength to the benefit of others. Candidates may propose organizations focused on the assistance and support of persons with disabilities, as well as citizens who encounter such persons in their surroundings.
	Responsible business	Responsible firm	Forget-me-not Week	During the week starting 27 May 2013, people can buy a blue flower for CZK 30 and thereby help find their way home to lost children. Blue flowers will be sold also in all Era Financial Centers. The drive is organized by Linka bezpečí (Safety Line Association).
	Responsible business	Responsible firm	Era Mayor of the Year 2013	National competition aims at highlighting work of mayors of small towns and localities who played important role in their development. Results: November.
	Environment	Engagement of employees	Cycle to Work	Employees of ČSOB regularly participate in a campaign organized by NGO Auto*Mat. The third annual event takes place in May (2–31 May 2013) in 11 cities: Prague, Brno, Olomouc, Ostrava, Plzeň, Liberec, Ústí nad Labem, Pardubice, Jihlava, Jablonec nad Nisou and Uherské Hradiště. Citizens of other towns can also participate but will not be included in any category of the competition.
August	Diversity	Employment of the disabled	Srdcerváči project	ČSOB is a project partner of Nadační fond pro podporu zaměstnávání OZP (Endowment Fund for Support of Employment of Disabled People) based on 5 disabled persons raising CZK 5 million in 5 weeks, in part by means of a reality show shown from September 2013 on Czech Television.
	Education	Education	Education Fund	Award of stipends to disabled and disadvantaged students as part of a project of ČSOB and Committee of Good Will – the Olga Havel Foundation. Stipend application deadline: 25 August.



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Month	ČSOB, CSR area	Focus	Grant title; Activity type	Detailed information
September	Environment	Regions	ČSOB and Era Smaller Community Grants	Announcement of 7th year of ČSOB and Era Support Regions program. Theme of the ČSOB grant fund: care for natural and cultural heritage on the local level. Theme of the Era grant fund: development of community life by means of common activities and local culture. Results: November
	Education	Individual donation	Modrý život (Blue Life)	New payment portal facilitating money donation online or by smartphone. Personal and private bankers will provide advice to clients.
November	Responsible business	Responsible firm	Žihadlo 2013	Announcement of results of competition for the best Czech and Slovak advertisement in benefit of society. Since 2007, ČSOB has been the main partner. It includes a Public Award based on Internet voting.



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We devote ourselves to social responsibility on several levels.
The Social Responsibility team, along with a specially created team of experts from various units and management levels, attends to the content and realization of the ČSOB CSR policy.

The Committee for Social Responsibility, whose representatives are drawn from top management throughout the ČSOB Group, designates CSR strategy.

DEPARTMENT OF CORPORATE SOCIAL RESPONSIBILITY

Managers

Eva Šišková (until 31 January 2013)

Alena Králíková (from 1 February 2013)

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