



Skupina ČSOB  
Přátelská a odpovědná



# ČSOB Group Social Responsibility Report 2013



# Introduction



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Dear Readers,

It is my pleasure to present ČSOB's Annual Corporate Social Responsibility Report for yet another year, in order to provide you with a comprehensive picture of our approach and activities in 2013.

We see corporate social responsibility as an integral part of our business and as a means to building mutual confidence with our clients, which is the only way we can achieve long-term sustainable success. That is why we strive to innovate our business, offer services primarily in line with our clients' needs, and deepen relations with our partners

from the non-profit sector. We pay attention to the development of our employees and to harmonising their family and work lives, to supporting local communities, and, last but not least, to environmental protection.

In this Report, we will try to present each strategic area to you in an engaging and comprehensive form by taking a look at specific projects. In particular, I would like to draw your attention to the two topics to which we paid the greatest attention last year: investments into **education**, as it is through education that we can shape the present such as to have a direct impact on the near future; and **responsible business**, the purpose and desired goal of which is no longer merely to generate a profit, but, if it is managed well and with forethought, to benefit both the business itself and society at large.

I would be greatly pleased if you find this report to be interesting and perhaps even inspiring, and I welcome you sharing your ideas and comments with us, as that would help us in our further development.

I wish you a pleasant read,

**Pavel Kavánek**

*CEO and Chairman of the Management Board*

# About the Report



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This Corporate Social Responsibility Report describes the impact and benefits of ČSOB's activities in the economic, social, and environmental spheres in 2013. It is a strategic document supplementing ČSOB's 2013 Annual Report.

The Report has been drawn up in compliance with the GRI methodology (GRI Sustainability Reporting Guidelines, version G4, including a sectoral amendment for Financial Services), on application level C. **An index of the contents of the GRI is provided on page 55.**





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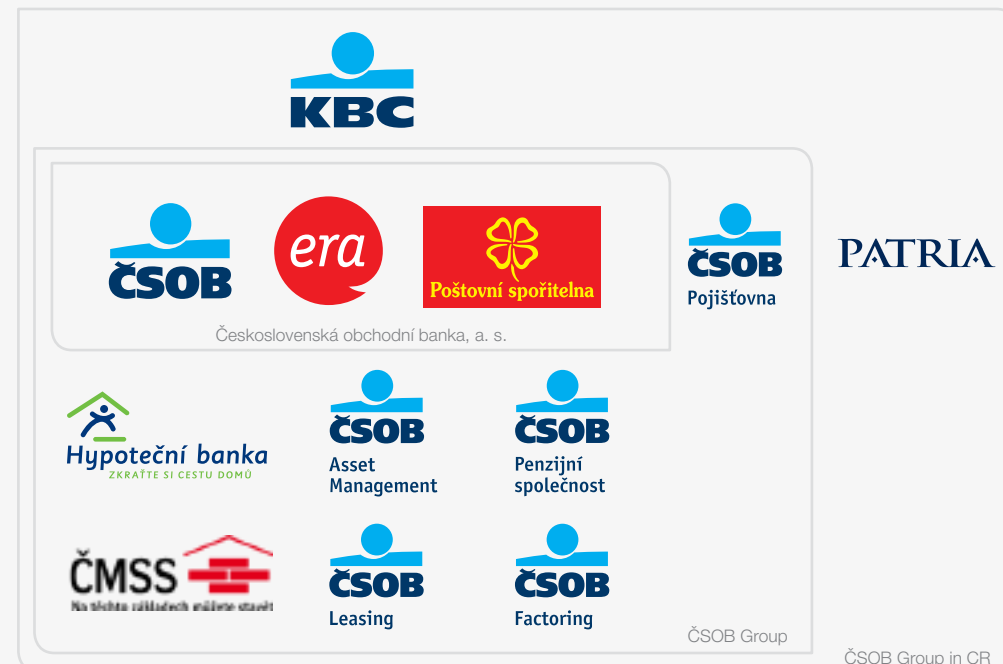
ČSOB Group is a leading provider of financial services in the Czech Republic, serving individuals, small and medium-sized enterprises, large corporations, and institutional clients. In addition to standard banking, it offers also insurance, collective investment products and asset management, pension funds, leasing, and factoring. ČSOB Group is number one on the market in home financing and investments.

ČSOB has been in the market for nearly 50 years. KBC Bank of Belgium has been a ČSOB shareholder since 1999 (and its sole shareholder since 2007). KBC Bank is a wholly owned subsidiary of KBC Group, an international banking and insurance group active primarily in Belgium and Central and Eastern Europe.

In 2013, the major companies in the ČSOB Group were ČSOB (including the Era and Poštovní spořitelna brands), Hypoteční banka, Českomoravská stavební spořitelna, ČSOB Penzijní

společnost, ČSOB Leasing, and ČSOB Factoring. As of 1 January 2013, all of the business activities of KBC in the Czech Republic were made part of a separate Czech Republic Division. In addition to the ČSOB Group, that division also includes ČSOB Pojišťovna, ČSOB Asset Management (collective financing and asset management) and Patria (services related to trading in stock on financial markets). The multi-brand concept and multi-channel distribution make ČSOB Group better able to respond to the needs of its clients.

At the end of 2013, ČSOB Group had **more than 7,500 employees** (recalculated as at 31 December 2013).





# Innovations and changes in the ČSOB Group

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**BASIC FINANCIAL INDICATORS OF ČSOB GROUP**

Our net profit amounted to CZK 13.7 bn (-11 % year on year); net of the impact of the sale of our share in ČSOB Pojišťovna in Q4 2012, our net profit was down by 3 % year on year.

Indicator		2013	2012	Y/Y
Total assets	CZK billion	1,034.8	937.2	+10 %
Net profit	CZK billion	13.7	15.3	-11 %
Loan portfolio	CZK billion	508.5	476.1	+ 7 %
Total deposits	CZK billion	660.3	629.6	+5 %
Consolidated capital adequacy	%	15.6	15.2	---

The loan portfolio continued to grow, amounting to **CZK 508.5 bn** as at the end of 2013. The 7% year-on-year growth was driven primarily by mortgages (+9 % year on year) and corporate/SME loans (+10 % year on year).

The volume of deposits grew to **CZK 660.3 bn** (+5 % year on year) thanks to increased deposits in the retail as well as in the corporate/SME segments.

The ČSOB Group's liquidity remains high: the loan to deposit ratio increased to **77.0 %** year on year as at 31 December 2013, as compared to 75.2 % as at 31 December 2012.

*Complete financial information can be found in the 2013 ČSOB Annual Report.*

**MAIN INNOVATIONS AND CHANGES IN THE ČSOB GROUP**

In 2013, ČSOB continued to respond to client needs by introducing innovations, foremost among which were the following:

- As of January, all ČSOB clients can use **contactless cards** to make payments at Czech Post outlets. As of October, all ČSOB Group clients can use their debit and credit cards at Czech Post branches.
- Our clients can newly pay their invoices by scanning the **QR code** in their **SmartBanking** application.
- As of March, **SmartBanking** was also made available for **Windows 8**, with ČSOB being the first Czech bank to offer the service.
- ČSOB established **Czech POINTs** at selected Era financial centres, allowing clients to access various public registries from its premises, which no other bank has done.
- Its successful launch of a **special money service for retailers** and logistical companies made it possible to deposit cash directly on their premises.
- ČSOB launched the **Era portal**, a new Internet banking service that facilitates such functions as personal finance administration and direct sales of products.
- ČSOB Pojišťovna was the first on the market to introduce new **injury insurance for drivers** (RENTO).
- In November, ČSOB and Era offered their clients the **Comfortable Data Box**, which can be accessed via electronic banking.
- ČSOB Pojišťovna launched an innovation on the Czech market in the form of "**ČSOB Pojišťovna Best Doctors**" insurance, which provides worldwide coverage of the treatment of serious diseases.



# Awards won by the ČSOB Group

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



### • The Banker Best Bank in the Czech Republic in 2012

According to The Banker magazine, ČSOB is the Best Bank in the Czech Republic. The magazine found that it was the most effective in dealing with the economic decline and low interest rate environment. The fourteenth annual award was bestowed in 2013 in recognition of the preceding year's performance.



### • Global Finance Best Bank for Exchange Transactions

For the eleventh time, the US magazine Global Finance declared ČSOB to be the best bank in the Czech Republic for foreign currency transactions, confirming ČSOB's sustained dominance in this market.



### • Euromoney Private Banking Survey 2013

ČSOB Private Banking was recognised in the prestigious Euromoney magazine survey as the Best Private Bank in the country, both in the overall ranking and in individual categories.



### • EMEA Finance Best Bank of the Czech Republic for 2012

The UK magazine EMEA Finance chose ČSOB as the Best Bank in the Czech Republic. The main criteria for the jury were market share, scope of portfolio, profitability, and corporate strategy.

Other awards for the ČSOB Group in 2013:



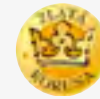
### • Euroweek Transaction of the Year 2012 in CEE

The specialised Euroweek magazine included two loans provided by ČSOB among the top three transactions of 2012 in the Central and Eastern Europe region.



### • ACQ Finance Bank of the Year in Acquisition Financing

ČSOB was declared the Bank of 2013 in Acquisition Financing, by the industry-based ACQ Finance Magazine. The bank earned the award six times.



### • Golden Crown 2013

Patria earned the Golden Crown in the Securities Trader category, ČSOB Leasing took home silver and bronze crowns, and Poštovní spořitelna a bronze crown.



### • Microsoft Awards 2013

Banking applications under the ČSOB and Era brands won the category Modern Applications for Windows 8 and Windows Phone 8.



Awards for ČSOB as a responsible bank and employer:

### • Top Employer of the Year with Over 5,000 Employees

ČSOB was declared the second-best large employer in the country (regardless of field of business), ČSOB Pojišťovna finished eighth in the overall ranking.



### • Czech PR Award, Internal Communication category

ČSOB was awarded for its internal campaign that took place in 2012 and focused on supporting the participation of its employees in the Run for a Good Cause, in the Prague Marathon and Half-marathon.



### • Bank of the Year 2013, Bank without Barriers category

ČSOB was selected as the most easily accessible bank for the disabled, in a vote taken among disabled people from all regions of the Czech Republic. ČSOB won this award from the third year in a row.



### • A Family-Friendly Company 2013

ČSOB underwent an audit of its measures and policies that concern the balancing of professional, personal, and family lives; and cooperation with employees during their maternity and parental leave, etc., whereby it earned a certificate from Síť mateřských center (Czech Network of Mother Centres), confirming that it is a family-friendly company.





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**Social responsibility is one of the pillars of ČSOB's corporate philosophy and an integral part of its business.**

Corporate Social Responsibility (CSR) is a natural part of everyday life at ČSOB. In doing business, it honours respect for diversity, freedom of choice, and accountability, and builds on volunteerism and developing the environment in which it operates. These principles are also the foundation of ČSOB's corporate social responsibility priorities: supporting community and the individual engagement and volunteerism of ČSOB employees and the general public.

ČSOB implements its corporate social responsibility strategy through **long-term partnerships with non-profit organisations and through relations it initiates with interesting people and entities**. ČSOB aspires to be an inspiring company whose values are shared by its employees, clients, and suppliers, and also one whose activities reflect an awareness of and adherence to trends in sustainable development.

**Our long-term key areas are:**

- Responsible Business
- Education
- Diversity
- Environment



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In 2013, ČSOB and its Era and Poštovní spořitelna brands provided **CZK 49,436,659** for corporate social responsibility activities.

In addition, other companies from the ČSOB Group engaged in philanthropic and corporate social responsibility activities.



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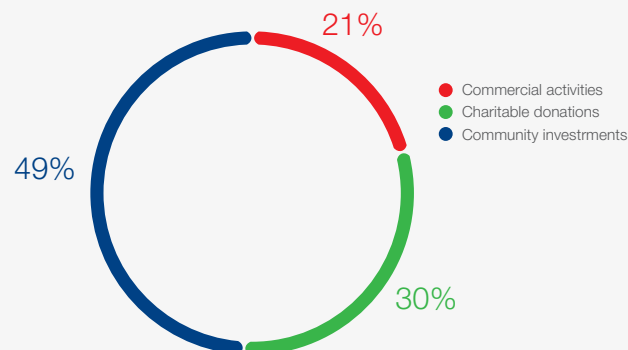
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## INVESTING INTO CSR

ČSOB donates substantial funds to philanthropic and charitable initiatives. It does so through transparent grant procedures concerning matters that are in line with its CSR strategy, and through long-term partnerships. The bank does not neglect social investments, meaning the development of local communities and projects that benefit the general public. This Report focuses on those key areas of ČSOB's interest from the CSR point of view.

### Share of CSR activities by category

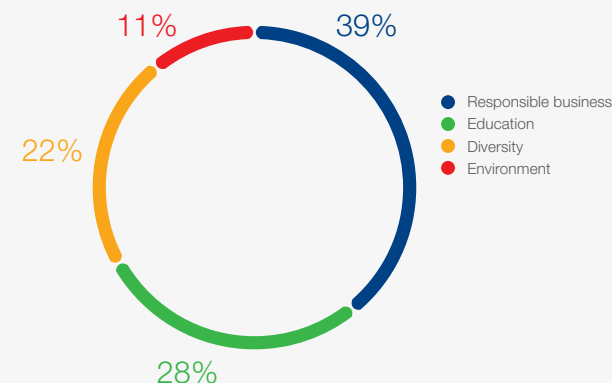


By commercial activities, we mean support via sponsoring, advertising and promotion, as is the case in our long-term cooperation with the Dejvice Theatre (supported by a donation of CZK 1.5 million);

the East Bohemian Theatre in Pardubice; or the Dvůr Králové ZOO (a gift of CZK 1 million), or Golf Hostivař in Prague (a gift of CZK 2.5 million).

In addition to providing financial support, ČSOB also donates written-off but reliably functional equipment and furniture to non-profit organisations. In 2013, we donated desktop computers, notebooks, monitors, and furniture worth **CZK 1.7 mil.**

### Share of funds in strategic CSR areas



Another means of non-financial support is the volunteer efforts of our employees. 2013 was the sixth year of our volunteer day programme. Last year, **621 of our colleagues** took a day off to provide physical labour or expertise to non-profit organisations.





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ČSOB values cooperation and long-term partnerships with non-profit organisations. Without their knowledge, openness to consultation, and feedback, ČSOB's CSR activities would not be sufficiently effective and would not respond to the current needs of society. And also thanks to its relations with inspiring people and entities, ČSOB is able to follow trends in CSR and philanthropy, thereby contributing to improving the quality of life.

We are pleased to be partners with the following:

#### Since 1995

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



#### Since 2002

- Nadační fond **Rozum a Cit** (Sense and Sensibility Endowment Fund) – A nationwide drive benefitting Sluníčkový den (Sunny Day) for abandoned children and foster families



#### Since 2007

- **Nadace VIA** (VIA Foundation) – A ČSOB and Era grant programme for regional support; the Mayor of the Year competition; Průvodce po nástrahách neziskového sektoru (Guide to Non-profit Sector Traps), charitable auction
- **Centrum Paraple** (Paraple Centre) – 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



- Vysoká škola ekonomická v Praze (University of Economics, Prague) – **University of Economics Gold Fund**; Biblioteca Economica



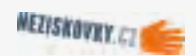
- **Umění bez bariér** (Art without Barriers) – Mene Tekel Festival



- **Společnost Libri prohibiti** (Libri Prohibiti Society) – Libri Prohibiti Society Library



- **Neziskovky.cz – Žihadlo**, competition for the best socially beneficial advertisement



- **Klub nemocných cystickou fibrózou** (Cystic Fibrosis Club) – Support of “Salty Children”



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Since 2008

• **Asociace občanských poraden**

(Association of Citizens' Advisory Centres): the Debt Advisory project



• **Poradna při finanční tísni** (Debt Advisory Centre) – free advisory service for persons in financial distress



• **Nadační fond pro podporu zaměstnávání OZP** (Endowment Fund for the Support of the Employment of Disabled People) – Supporting the employment of the disabled; cooperating in the creation of a practical guide for firms as to employing the disabled



• **Nadace Charty 77 – Konto Bariéry** (The Charta 77 Foundation – Barriers Account) – scholarships for disabled graduates taking employment internships; and also, since 2011, the Help Fund – a grant programme for employees



• **Byznys pro společnost** (Business for Society) – a platform associating companies that apply principles of long-term sustainable development and social responsibility (formerly known as the Donator Corporate Donors' Club, formed by the Donors' Forum)



• **Domov Sue Ryder** (Sue Ryder Home)

– benefit events, collections of items for charitable shops, participation in the Sue Ryder Charity Cup benefit football tournament



Since 2009

• **Bezpečně-online** (Safe Internet) – an educational portal providing information on how to use the Internet safely



• **Fórum dárců** (Donors' Forum) – the Darujsprávně.cz payment portal



Since 2010

• **Česká centra** (Czech Centres) – Noc literatury (Night with Literature)



• **boNGO** – Happy classrooms in Malawi



• **Sdružení Linka bezpečí** (Safety Line Association) – Forget-Me-Not Day collection



Since 2011

• **Kladruby Physiotherapy Institute** – Kladruby Games





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- **Nadační fond Mathilda** (Mathilda Endowment Fund) – training of guide dogs for the blind



- **Nadační fond AQUAPURA** (AQUAPURA Endowment Fund) – projects to help patients with blood coagulation disorders



- **Sdružení Neratov** (Neratov Association) – the Kopeček sheltered workshop

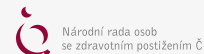


### Since 2012

- **Nadační fond České bankovní asociace** pro podporu vzdělávání (Czech Banking Association Endowment Fund for Supporting Education) – the Friends of Education project



- **Národní rada osob se zdravotním postižením ČR** (Czech National Council of the Handicapped) – legal and financial advice for disabled persons



- **ORBI PONTES** – A Week of Communication: Impaired Hearing Awareness Week



- **Wheelchair Users' Sports Club** – a benefit floorball tournament



- **Kampa Museum** – Jan and Meda Mládek Foundation – acquisition of works of art



### Since 2013

- **Nadační fond Českého rozhlasu** (Czech Radio Endowment Fund) – projekt Světluška (The Firefly Project)



- **Nadace rozvoje občanské společnosti** (Foundation for the Development of Civil Society) – the Non-profit Organisation of the Year competition, partnership of the Public Award category



- **Nadace Divoké husy** (Wild Geese Foundation) – a benefit event in support of the education of children and youth with social handicaps and disabilities



- **P3 – People, Planet, Profit** – cooperation on the ČSOB Social Enterprise Stabilisation grant programme



- **Ergotep, družstvo invalidů** (Ergotep, a cooperative of disabled people) – cooperation on the ČSOB Social Enterprise Stabilisation grant programme



- **Liga lidských práv** (Human Rights League) – the Fair School project, the Liga Cup benefit tournament



- **Lipnice Summer School** – a course for children from children's homes in Dlažkovice, Korkyně, Maštov, Planá u Mariánských Lázní, Potštejn, Unhošť, and Vrbno pod Pradědem



- **Richard Langer** – The "Ř" Award for moral partnership



- **Asociace integrovaných sportů** (Integrated Sports Association) – financial collections and sport tournament ČSOB Leasing Cup



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ČSOB and its employees respect values that reflect ethical behaviour and decision-making, transparency in business, and fair partnerships with clients and suppliers.

### 1. Responsible products

For eleven years, we have been offering **accounts for seniors, disabled persons, and non-profit organisations**. Since 2000, our clients have had the opportunity to invest into two types of socially responsible funds that comply with strict economic, environmental, and social criteria. At the end of 2013, a unique Goodwill Card for the clients of ČSOB Private Banking was introduced: 0.6% of each card payment will go to charitable causes. As concerns customer care, we received 66,643 client submissions (claims, complaints, suggestions for improvement) in 2013, which is 6% less than in 2012. Using this client feedback, we strive to reduce negative client experiences and increase satisfaction with our services.

### 2. Barrier-free

Nearly 3/4 of our ATMs are equipped with **voice navigation for the visually impaired**. 81% of ČSOB's 314 branches are **barrier-free**. All 75 Era financial centres are equipped with eScribe, a service facilitating communication between hearing-impaired clients and our client staff.

### 3. Donations

In the spring of 2013, the **Klikniadaruj.cz** on-line payment instrument for non-profit organisations was launched. It was first tested in the Safety Line campaign pertaining to the Forget-Me-Not Day. ČSOB supports the **Darujsprávně.cz** website operated by the Donors' Forum, which is focused on donations for non-profit organisations. In August 2013, we launched the **Blue Life** portal ([www.modryzivot.cz](http://www.modryzivot.cz)) that **supports individual donations** to projects of various non-profit organisations (NGOs).

### 4. Social Enterprise

In the first year of the **Stabilisation of Social Enterprises** grant programme, a committee comprised of grant programme partners (P3 – People, Planet, Profit, o.p.s. and Ergotep) and ČSOB employees chose four winners: 365, o.p.s., Semitam s.r.o., Zelená dílna s.r.o., and o.s. Náruč. They received financial assistance and expert advice worth CZK 320,000.



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Values of the ČSOB Group are based on its conviction that it is necessary to maintain professionalism, uphold the rules of competition, and ensure dignified work conditions. Only then can the company retain the most valuable assets it has – the loyalty of its employees and a good reputation with the public.

Honest and fair dealings and ČSOB's ethical values are embodied in its internal policies:

- **The ČSOB Employee Code of Ethics** sets out rules of behaviour and helps us determine the way we work, while drawing attention to the values we respect.
- **The ČSOB Anticorruption Programme** presents the sum of rules and policies whose main aim is to prevent corruption and conflicts of interest.

ČSOB's agreements with suppliers include a clause whereby they confirm that their internal measures are in line with ČSOB's procedures in the sphere of anticorruption policy and responsible behaviour. ČSOB distances itself from cooperating with entities associated with corruption that has been verified both via domestic public sources and accessible international databases.

- **The KBC Group Compliance Rules pertaining to conflicts of interests** set our principles for the identification and management of conflicts of interests in the provision of investment services, in order to ensure greater investor protection.

- In line with European Union legislation, ČSOB undertook to apply an **Antitrust Policy**, i.e., zero tolerance for arranging price and other anticompetitive agreements, exchanges of sensitive business information, etc., as of 2013, and introduced a set of control mechanisms.
- Pursuant to our **Loan Policy**, we do not finance companies that do not comply with environmental legislation. A confirmation of our commitment is adherence to the international Equator Principles framework.
- Our **Gift Policy** sets out conditions for receiving and providing gifts, and defines the quality and transparency of relations between ČSOB Group employees and our clients and suppliers, with the aim of preventing conflicts of interest.
- Our **Whistle-Blowing Policy** helps achieve a transparent environment and protects the anonymity of employees who report suspicious activities.
- **The KBC Compliance Rules concerning mandates** set principles for the nomination and exercise of mandates in other companies.

In the sphere of corporate and institutional banking, ČSOB has applied several policies whereby it translates socially responsible business into everyday practice:

- **We do not finance transactions that concern weapons** – whether involving their manufacturers or persons trading in or buying them. This applies, above all, to manufacturers producing particularly



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dangerous weapons who cannot receive financing at all, albeit for non-weapons related transactions.

- ČSOB supports environmental protection and applies what are known as Equator Principles in its operations, in accordance with which, it **monitors the environmental impact and social consequences of financed activities**. We thoroughly assess the level of environmental risk involved in the activities we finance and govern our loan approval process accordingly (we do not finance obsolete or dangerous energy-generation technologies, technologies that use crops intended for human consumption for non-food purposes, etc.).

- ČSOB **does not finance transactions involving countries that grossly violate human rights**.

## A BARRIER-FREE COMPANY

One of ČSOB's values is a philosophy of good neighbourliness and a relationship to the environment in which it does business. That is why we care about the accessibility of our services.

### ATMs with an application for the visually impaired

710 of our 953 ATMs (nearly 75%) have been adapted to the visually impaired, which means that they are equipped with voice navigation.

### Barrier-free branches

Our branch network is comprised of 314 branches and financial centres, of which 258 are fully or partially barrier-free. We are gradually converting our existing branches into barrier-free branches and building our

new branches as fully barrier-free. One-third of Czech Post outlets are barrier-free and others are equipped with signalling devices for calling assistance.

Barrier-free means that there is direct access to the branch from the street, free of any restriction, either with the use of an elevator or a mobile ramp, or with the assistance of staff that the customer can call using the signalling device.

### A service for the hearing-impaired

At all 75 Era financial centres, the hearing impaired may communicate with client staff thanks to the eScribe service. They can watch a transcription of all their communication on a computer monitor. This service makes orientation in our offer easier for the hearing-impaired and helps our branch staff process clients' requests more easily. Following a successful test, the service has been fully implemented into everyday operation.

### Acoustic orientation beacons for the visually impaired

In November 2012, we began installing digital beacons that make Era Financial Centres accessible to the visually impaired. By the end of 2014, all these centres will be equipped with this kind of signalling.

### Head Office in Prague 5

Our headquarters in Radlice, Prague, is in a locale that is marvellously accessible. A guiding strip for the visually impaired was installed in the Radlická B line subway station in 2012, with financial support from Era amounting to CZK 151,000. Trams on the number 7 line, which is partially serviced with low-entrance and therefore barrier-free carriages, terminate in front of the main entrance to the building.





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ČSOB's responsible approach to its operations on the Czech market is reflected in the products that it offers its clients, regardless of whether they are individuals or organisations. Related to this is also our openness to innovations in product development.

### Era accounts for seniors, disabled persons, and non-profit organisations

In 2013, we had 278,234 accounts for seniors; 22,307 accounts for the handicapped; and 26,035 accounts for non-profit organizations. For handicapped people and those older than 58 years, the Era personal account is maintained for a reduced fee of CZK 8 per month, and once a month they can make one free cash withdrawal at a Poštovní spořitelna outlet. The Era account for non-profits is free altogether and grants users unlimited access to their account, including the setting up of standing orders and direct debit consents. A contactless debit card can be issued with such an account free of charge.

### Investment into socially responsible funds

Since 2000, ČSOB has offered socially responsible investment (SRI) into carefully selected companies evaluated by independent advisory bodies. It is possible to invest in two types of organisations:

- **SUSTAINABLES** – includes companies whose marketing, technological and HR issues accord with the principles of sustainable development;
- **ECO** – includes companies that focus on solutions eliminating environmental crises and tension.

In 2002, KBC Asset Management was 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. Since 2007, when investment into these funds in Czech crowns was first possible, the volume of such investments in the Czech Republic has reached approximately CZK 500 mil. In 2013, the amount was CZK 150 mil.

### The PBA Card

At the end of 2013, a unique Goodwill Card was introduced for the clients of ČSOB Private Banking: 0.6% of each card payment goes towards a charitable cause. Throughout 2014, we will gather money in a collection account and distribute it among non-profit organizations. The ones that we identified for this year, due to their transparency and effective use of funds, include the Committee of Good Will – Olga Havel Foundation, Charter 77 Foundation – Barriers Account, Czech Radio Endowment Fund – Firefly Project, VIA Foundation, and People in Need. These organisations will present their projects and the approval committee comprised of representatives of ČSOB Private Banking, the Corporate Social Responsibility Department of ČSOB, and MasterCard will decide how the money from the collection will be used. We will inform the clients who use the special debit card about the aggregate amount collected and its final distribution among clients, and introduce to them the stories of the people who will be helped by the money they thus obtain.





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### The bank as a good neighbour

A project that was piloted at the ČSOB Prague – Holešovice Branch arose at the initiative of our employees. Every new client who opens an account at our branch can decide where the CZK 300 that ČSOB donates to organisations based in the immediate vicinity of the branch will go, with the aim of supporting the idea of good neighbourliness and support for the immediate vicinity of the bank's headquarters or branch.

pomozme  
společně



*Od srdce to jde lépe :-)*

#### Můžeme společně pomoci

ČSOB podporuje rozvoj prostředí, kde působí, a proto věnuje 300 Kč organizaci, kterou **zvolíte Vy**. Celkovou sumu každé organizaci poukáže prostřednictvím darovací smlouvy tak, aby ji nezisková organizace mohla využít na některou ze svých hlavních aktivit.

**Rozhodněte prostřednictvím šeku na 300 Kč, který obdržíte ke každému nově zřízenému účtu v této pobočce.**

#### Výběr organizací v Praze 7

- 1 **Armáda spásy** sociální služby pro osoby v nepříznivé životní situaci, [www.armadaspasy.cz](http://www.armadaspasy.cz)
- 2 **Nadace policistů a hasičů** vzájemná pomoc v tísni, [www.nadacepah.cz](http://www.nadacepah.cz)
- 3 **p.s. SALET** podpora lidí se zdravotním postižením a duševním onemocněním, [www.salet.cz](http://www.salet.cz)
- 4 **Farní charita Holešovice** pečovatelské a ošetrovatelské služby v domácím prostředí, [www.charitap7.cz](http://www.charitap7.cz)





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The [Klikniadaruje.cz](http://Klikniadaruje.cz) on-line payment tool for non-profit organisations was launched in the spring of 2013. The goal was to create a flexible solution for the Internet and tablets that makes it possible to donate an amount to a non-profit organisation and choose a payment method: by payment card or a one-time or standing order. This was first tested during the Safety Line campaign pertaining to the Forget-Me-Not Day (the portal Děťin.cz was set up), and in the summer it was used as the payment gateway of the [Darujspravne.cz](http://Darujspravne.cz) portal which is operated by the Donors' Forum with ČSOB's support. It is also used by [the Blue Life](http://theBlueLife.cz) portal ([www.modryzivot.cz](http://www.modryzivot.cz)) which was established with the aim of supporting the concept of individual donors.





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

### ČSOB and Era Helping Together

**621** employees, which is **164** more than in 2012, got involved in the sixth annual volunteer programme. Whereas previously, women and men were represented nearly evenly, in 2013, women prevailed among volunteers (61%). Volunteers helped **55 non-profit organisations** from throughout the country: those that support children, seniors, or the disabled, or organisations that take care of animals and nature. The greatest number of volunteers was in Prague, the Hradec Králové Region, and the Central-Bohemian Region.

*“Generally, we try to participate in other beneficial events organised by the bank within the scope of its corporate social responsibility, whether it be forest cleaning, a collection for children from children’s homes, or other forms of support for non-profits. But it was different in the case of Olivova dětská léčebna (Oliva’s Children’s Sanatorium). It did not involve financial support or physical help, such as painting a fence or cleaning the premises. What was required was legal aid, i.e., work from our field. And because it was from the sphere of foundations and charities, it was something fundamentally different than the things we address every day as the bank’s lawyers. The assignment was broad: from a review of legal documents to professional consulting and a proposal for steps to be taken with respect to certain topical issues,” say lawyers **Eva Freiburgová** and **Lucie Vostatková**, about their volunteer day.*

*“I am glad that participation in the Helping Together programme has become a tradition for our Processing Centre. The programme is organised directly by our employees. And where did we go this time? We offered our assistance to the Krkonoše Mountains. 29 of us signed up. We split into groups and cleared brushwood and cleaned the forest for two days. We did a lot of good work, which was documented by our aching backs and the warm feeling that came from helping to revitalise our tallest mountains at least a bit,” says **Irena Hlavatá**, Manager from the Processing Centre.*



^ Volunteer Day in Krkonoše National Park ([www.krnapp.cz](http://www.krnapp.cz))





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### Volunteering of ČSOB Leasing employees

In terms of volunteering, 2013 was different at ČSOB Leasing. In the two previous years, our employees created objects that were then sent to children's homes. ČSOB Leasing wanted its employees to make the choice themselves as to where their volunteer work would be directed, and thus, as of 2013, they participated in corporate volunteering through the [www.zapojimse.cz](http://www.zapojimse.cz) portal. 223 employees participated in this way in 2013 (i.e., 61%). In a survey concerning volunteering and donations, our employees gave a number of reasons for getting involved in volunteer work for a given non-profit organisation: from helping people in need, and solidarity, to increasing awareness about CSR and gelling their team, to "NGOs learned that we are not just fellows in ties with a calculator in our hand, who have no heart".



▲ Tearing Down the Borders – joint activities of the employees of ČSOB Leasing and the Integrated Sports Association ([www.integrovanesporty.cz](http://www.integrovanesporty.cz)) and handicapped athletes

### Volunteering of ČSOB Pojišťovna employees

ČSOB Pojišťovna has provided sustained support to several organisations during Volunteer Days. In June and September 2013, employees of ČSOB Leasing organised two-day educational and tourist trips to the eastern Krkonoše and southern Bohemia for visually impaired clients of the Pardubice TyfloCentre. In autumn, they helped the Krajina Association to hand-cut and clean mountain meadows in the Bohemian-Moravian Highlands. In October, they helped to improve the St. Agnes Hospice in Brno and spent time with its residents.



◀ Spring cleaning in the mountains: a volunteer event for employees and their families and friends in the Šumava Mountains



▶ Volunteer Day – Bohemian Paradise PLA – working at the Bukovina Arboretum (<http://ceskyraj.ochranaprirody.cz/>)



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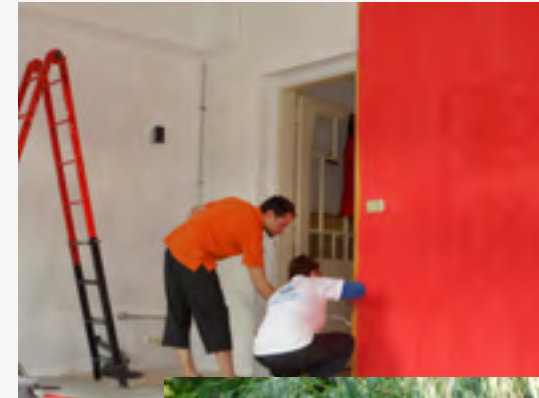
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Volunteer Day at Prague ZOO ([www.zoopraha.cz](http://www.zoopraha.cz)): changing the bedding in the gorilla house



Volunteer Day at the Primary School for the Arts of the Town of Albrechtice ([www.zusmestoalbrechtice.cz](http://www.zusmestoalbrechtice.cz))



Volunteer Day at Prague ZOO: cleaning information signs



Volunteer Day at the Palata Home for the Visually Impaired in Prague



Volunteer Day at the Palata Home for the Visually Impaired ([www.palata.cz](http://www.palata.cz))





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Volunteer Day at Společenství Andromeda, o.s. ([www.spolecenstvi-andromeda.cz](http://www.spolecenstvi-andromeda.cz))



Volunteer Day at Toulcův dvůr ([www.toulcuvdvur.cz](http://www.toulcuvdvur.cz))

### Professional volunteering of coaches from the ČSOB Coaching and Mentoring Centre

We offered trained coaches to two selected non-profit organisations in 2013: the Safety Line Association and People in Need. There was a demand in both organisations for coaching, as a method of developing and supporting selected employees and managers. Overall, eight coaches participated in this volunteer coaching, providing 88 hours of coaching. In 2014, we will carry on with this form of volunteering.

The Coaching Centre has operated since 2008 and currently boasts more than 30 active internal coaches. These include recognised ČSOB managers and human resource specialists or managers who have suitable dispositions for coaching and who have undertaken coaching training and subsequently acquired practical experience.

Since the establishment of the Coaching and Mentoring Centre, over 350 managers and specialists from the ČSOB Group have been coached.



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The non-profit organisations with which we cooperate on a sustained basis appreciate, aside from professional consulting and physical assistance from our employees also financial and material help.

### The ČSOB and Era Helping Together Grant Fund

In 2013, for the sixth time, employees were able to apply for a financial contribution for a non-profit organisation in which they help out. The evaluation committee comprising representatives of employees and the management chose **39 projects** from among the 59 entered, which received support totalling **CZK 952,776**. Supported projects **included the organisation of transport for handicapped children from locales across a region to an educational institution; the creation of an educational video for teachers of children with cystic fibrosis; the purchase of positioning orthopaedic armchairs for a reading room for seniors; and the purchase of equipment for children's summer camps.**



FOKUS Vysočina – Project: Mental Health Weeks in Pelhřimov (photo from the Fairytale Forest event)

One of the successful applicants was **Jana Petru** from the Client Process Design Department, who gives her time and effort to **Company "E"**. This is what she told us about the project for which she gained support:

*"The objective of the long-term documentary entitled Living with Epilepsy is to capture a range of typical situations that patients diagnosed with epilepsy must address on a daily basis, and to tell the public about what it is like to live with epilepsy. The aim of the documentary is to mitigate the stigma of epilepsy that this diagnosis still entails, and to show that although it is a serious disease, ways can be found to live with it."*

### Hypoteční banka for SOS Children's Villages

The mission of Hypoteční banka is to help its clients get homes. For that reason, it decided back in 2001 to support the **SOS Children's Villages** project, which aims to provide new homes full of love and understanding for children for whom their families could not or did not want to care.

The first SOS Children's Village was built in 1949 in Imst, Austria, and were followed by SOS Children's Villages in other parts of the world. Today, they operate in 132 countries. The SOS Children's Villages Association operates three SOS Children's Villages: in Karlovy Vary – Doubí, Chvalčov; a small village below Hostýn Hill, in the Zlín Region; and in Brno – Medlánky.

For every mortgage agreement concluded, Hypoteční banka contributed CZK 20 to the SOS Children's Villages Association account.



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In 2013 alone, it gave more than **CZK 510,000** to the organisation. That means that since the start of cooperation in 2001, Hypoteční banka has donated more than 4 million crowns. We could see for ourselves, when we visited the SOS Children's Village in Brno-Medlánky, that children themselves know our bank: when we were saying our good-byes, they sang to us Hypoteční banka's song "Make your way home shorter".

#### ČSOB Penzijní společnost for Letohrádek Vendula

At the end of November 2013, ČSOB Penzijní společnost, in cooperation with the sheltered workshop in the Vendula Summer Palace, organised a **Day with Pension Insurance**. The purpose of the project was to sell the workshop's products at the headquarters building, supported by the personal involvement of our employees, and to provide service to employees in connection with supplementary pension insurance. The sheltered workshop raised CZK 6,000 by selling its products, and



▲ A Day with Pension Insurance and the Letohrádek Vendula sheltered workshop ([www.letohradekvendula.cz](http://www.letohradekvendula.cz)) at the ČSOB headquarters

ČSOB Penzijní společnost matched the amount. Furthermore, we contributed another CZK 10,600 by selling pension products throughout the ČSOB network. Overall, **CZK 22,600** was raised for the Vendula Summer Palace.

Letohrádek Vendula (the Vendula Summer Palace) houses a day-time and weekly care facility and operates a sheltered workshop. The main goal of the organisation is that clients with all sorts of handicaps would become better involved in everyday life.

#### Sunny Day

For the twelfth time, ČSOB was a partner of the **Sunny Day public collection for abandoned children and foster families**, which was organised on 20 and 21 March 2013 by the Sense and Sensibility Endowment Fund, in 47 Czech towns. A thousand secondary school students participated in the collection as volunteers. The proceeds of the collection, **CZK 470,000**, were processed free of charge by 46 of our branches and the Cash Operations Processing Department. Furthermore, suns and other articles worth **CZK 4,895** were sold at a stand at our headquarters building in Radlice. This amount was used as a contribution to tuition fees for Lucie, a girl who has been in foster care since 1999, whose foster mother died in 2009, and whose father has taken seriously ill.

#### Donating IT equipment and furniture

As in previous years, we gave **computer equipment and furniture to non-profit organisations free of charge**. Specifically, it was **71** notebooks, **443** PCs, **3,164** monitors, and several printers. Together with furniture, the value of the in-kind gift was **CZK 1,728,190** and it was distributed among **173** organisations.





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### Run for a Good Cause

For the fourth time, ČSOB employees took part in the Prague Half-marathon and Marathon and ran for a good cause. For every



^ The Run for a Good Cause at the Prague Half-marathon

kilometre they ran, ČSOB donated CZK 100 to the Committee of Good Will – Olga Havel Foundation. Overall, 393 employees participated in the two races, who ran a total of 5,628 km, thereby obtaining **CZK 562,800** for helping handicapped children and adults, specifically for purchasing compensation aids.

### Domov Sue Ryder

We have supported the Sue Ryder Home for several years, and our employees support it along with us. Traditionally, we donate articles to six Sue Ryder charity shops in Prague as a part of our New Years and autumn collections. The proceeds of their sale are used

for financing care for seniors in the Home. ČSOB and Era football teams took part in the 5th annual Sue Ryder Charity Cup, helping to raise **CZK 922,070** in the tournament. Also, employees from all corners of the country donated CZK 20,395 to the Sue Ryder Home in a flood collection. ČSOB matched the amount, so that overall, **CZK 40,790** was donated.



^ The ČSOB Football Team

^ The Era Football Team

### More help through sport

Two teams also took part in the charity floorball tournament for the Prague Wheelchair Users Sport Club. The ČSOB floorball team and the female beach-volleyball team also participated in the **Human Rights League beneficial League Cup** in support of the **Fair Hospital project**, which means that they contributed to the raising of nearly half a million crowns.



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### Famous Villas

In 2012, Hypoteční banka became the main partner of the project **Famous Villas of Bohemia, Moravia, and Silesia**, which focuses on supporting the presentation of architecture and homes. The project maps the most famous work of Czech architects and the best examples of villas over nearly two centuries of our architecture. Thus far, twelve regional exhibitions have been held – for example, at the functionalist Tugendhat Villa in Brno or in the Becher Villa in Karlovy Vary – and more are being prepared.



▲ Hypoteční banka Presents: Famous Villas of Bohemia, Moravia, and Silesia – 21 February 2013

### Employees' Christmas philanthropy

For the fourth time, our employees purchased Christmas presents for children from children's homes. They fulfilled the wishes of **211 children** from children's homes in Dlažkovice, Korkyně, Maššov, Planá u Mariánských Lázní, Potštejn, Unhošť, and Vrbno pod Pradědem and purchased items for shared use at each of the homes. As usual, they also supported non-profit organisations and



▲ Christmas in the Unhošť Children's Home

sheltered workshops by purchasing items at the Christmas markets in the headquarters building in Prague.

All throughout December, a **Christmas tree of fulfilled wishes stood in the ČMSS** headquarters building, enabling employees to obtain Christmas presents for persons threatened by domestic violence, especially women in distress and their children.

### Blood donations

Our employees donate not only their time, knowledge, money, and articles, but also a part of themselves. In 2013, 299 employees from all over the country took part in the 4th annual internal campaign **Give Blood, The Gift of Health!** supporting the donation of blood, blood components, and bone marrow.



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Education and training are areas to which ČSOB has paid sustained attention. It engages not only in philanthropic activities and strategic partnerships with respected non-profit organisations and initiatives, but also focuses on its employees and the skills they require.

67

ČSOB's cooperation with the Committee of Good Will – Olga Havel Foundation, through the **Education Fund**, has thrived for eighteen years. In 2013, a regular scholarship was granted to another 14 students with a medical or social handicap and children from children's homes. That means that last year, we supported 67 students in their studies.

4,000,000

Through the **ČSOB Education Programme**, we support projects focused on increasing financial literacy. Since 2010, when the programme was launched, we have supported 41 projects with over 4 million crowns. As of 2014, the programme will be expanded to include training and professional development for non-profit organisations.

7,404

Since 2008, we have been supporting the free **Debt Advisory** services provided by the Association of Citizens' Advisory Centres. In 2013, we provided CZK 2.3 mil. for its operation. Its services were used by 7,404 clients in that year.

1,469,294

For just as long, we have been supporting the **Debt Advisory Centre**, to which we contributed CZK 1,469,294 in 2013. In that year, its complimentary services were used by 11,490 clients.

1,000,000

We contributed **CZK 1 mil.** to the Endowment Fund of the Czech Banking Association in Support of Education in 2013, which addresses education for children, in the **Friends of Education** project

300,000

In 2013, we gave CZK 300,000 in support of the Human Rights League project entitled **Fair School**, which strives to create fair conditions for all schoolchildren.

147,366

In 2013, we initiated cooperation with the **Wild Geese Foundation** on benefit events organised by non-profit organisations having the aim of collecting money for educational activities. Overall, ČSOB supported five such projects with CZK 147,366.





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The level and quality of knowledge and skills required for getting oriented in Czech society today are topics to which ČSOB would not be indifferent. Our focus on them is also reflected in structured support for non-profit organisations, as well as in our offer of activities for our employees, whether they be professional courses or soft skills.

#### Education Fund

Through this fund, which was established in 1995 by ČSOB and the Committee of Good Will – Olga Havel Foundation, we make education at secondary schools, higher specialised schools, and universities accessible and easier for talented children with physical handicaps and for children from socially disadvantaged families and children's homes. Since the establishment of the Education Fund, **418 students** have been supported by means of scholarships that are paid out to them for one to six years. Another **440 students gained a one-time contribution**. Overall, the Fund has expended **CZK 23,044,187** in support of students with physical and social handicaps. In 2013, 14 new students received regular scholarships, which means that a total of 67 students currently receive support.

#### Friends of Education

The Czech Banking Association Endowment Fund in Support of Education, on the basis of consultation with members of the fund's advisory body, chose two interesting projects whose goal is to support education and training to improve the cooperation of schools, parents, and children. In 2013, a total of nearly three and a half million crowns will be divided in the first grant procedure, between the charitable organisations People in Need, and its My Family's Story

project, and EDUin, with its What I Can Do project. Thus far, ČSOB has contributed **CZK 2 mil.** to the work of the CBA's EF.

#### Cooperation with Nadace Divoké husy

Nadace Divoké husy (the Wild Geese Foundation) is a partner organisation of ČSOB and ČSOB Penzijní společnost. Through it, the bank and the pension fund boost the proceeds of benefit events organised by non-profit organisations. In 2013, we contributed **CZK 177,366** to educational projects for children and youth with social and medical handicaps and to support for active and dignified ageing.

#### Focused on Universities

Cooperation with post-secondary schools and universities is a matter of continuous focus in our HR work. In 2013, we again engaged in joint activities with the University of Economics in Prague, ESF MU in Brno, and the AIESEC and IAESTE student organisations. We also newly focused on supporting regional post-secondary schools and initiated cooperation with the faculties of economics at UTB Zlín, TU Liberec, and UJEP Ústí nad Labem.

The foundation of our offer is internships for university and secondary-school students. They help us link theory with practice, give us an opportunity to get to know students while they gain professional experience, and enable us to initiate cooperation with them at a later point. For students, they represent a welcome opportunity to supplement their practical knowledge, to get to know the corporate environment, and to acquire work habits. We have organised more than three hundred internships.



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We also offer consultations on their graduation papers, training programmes, manager shadowing, open door days, and attend job fairs, and our experts organise lectures and workshops at universities.

#### Internships for Handicapped Students

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Hypoteční banka, in cooperation with the Endowment Fund for Supporting the Employment of Disabled Persons (NFOZP) and the Prague Metropolitan University, is engaged in a project that offers disadvantaged university students and graduates an opportunity to gain professional experience at a large company. Thanks to the project, Hypoteční banka is employing three students in long-term internships, enabling them to get to know how the company works through their placement in actual positions at the Legal Department, HR Department, and Customer Service Department. They thereby have an opportunity to gain professional experience, which in turn gives them a better starting position when they negotiate about their future employment and expands the

LA10

possibilities of their application. Through this project, the employer can see what is involved in employing a handicapped person and what its benefits are.

#### Employee Education

We firmly believe that the knowledge, experience, and values of our employees make a substantial contribution to the quality and long-term nature of our client relations. We value our employees, which is why we pay attention to making sure that our offer of courses and opportunities for their development is always topical and corresponds to their needs – both in terms of their speciality and their personal development.

In 2013, we devoted an average of 179 hours of training per employee, which corresponds to 1% of our company's total operating costs.



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We maintain that everyone needs to be equipped with the ability to make decisions about one's money and exercise the art of using it responsibly. We help ensure that all social groups have the ability to get oriented in the complex world of finance.

### ČSOB Educational Programme

The ČSOB Education Programme, which was established in 2010, is focused on increasing the financial literacy of the Czech public. Over the course of its four years, we have evaluated 440 applications, from among which we have supported 43 projects, with grants totalling more than CZK 4 million. The projects have focused on financial literacy and education for primary and secondary school students, for the disabled, and for seniors.

The projects that were supported in 2013 included, for example, the **Debt Trap Prevention project** organised by Novohradská občanská společnost o. s., with the intention of increasing the financial literacy of families in a rural area along the Czech-Austrian border, through interactive seminars led by an expert lecturer. The project, which gained support of CZK 150,000, takes into account the specific aspects of the region, with a link to the historical context – re-emigration, national minorities, and the social climate.

Another supported project was one of the Diakonie ČCE – West-Bohemian Centre, entitled **Money under Control**, focused on children from socially and culturally disadvantaged environments. Through workshops and advisory services in the Pilsen Region, the organisation aims to contribute to increasing their competences in the sphere of financial literacy. The project is being implemented thanks to support amounting to CZK 168,700.

### Support for Free Advisory Services

We contribute to increasing financial literacy primarily through long-term strategic partnerships with experienced non-profit organisations.

Since 2008, we have supported **Debt Advisory** services provided free of charge by the Association of Citizens' Advisory Centres at its branches throughout the country. It includes not only traditional advisory concerning debt issues, but also the organisation of seminars. In 2013, 20 advisory centres participated in the project, serving 7,404 clients (4,251 women and 3,153 men). The largest age cohorts served were people aged 31 – 40 years (22%) and 41 – 50 years (21%). In the period concerned, the advisory centres provided 9,146 consultations and organised 86 seminars.



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Since the same year, we have also been contributing to the operation of the **Debt Advisory Centre** which provides services in 10 cities in Bohemia and Moravia. In six years, a total of 61,127 clients used its services. In 2013, the organisation had 11,490 clients (6,170 women, 5,214 men, and in 106 cases, the gender was not stated), to whom it provided 16,896 consultations. Its seminars were attended by 1,160 persons in 2013. We cooperate with other major companies from the Czech financial sector in the operation and development of this organisation.

### Lectures

In 2013, we ourselves organised financial literacy courses for schools and non-profit organisations in Prague and the regions. Our branches welcomed primary school children and children from children's homes. Aside from getting to see how a branch operates, our visitors also learned basic information about the world of finance and banking.

One of the groups that we trained in financial literacy was visually impaired cafe operators from the Cafe in the Dark project, an initiative of Nadační fond Českého rozhlasu – projekt Světluška (the Czech Radio Endowment Fund – Firefly Project). The seminar ties into our year-round support for the Cafe in the Dark bus and its tours of Bohemian, Moravian, and Silesian towns.



▲ Cafe operators from the Firefly project also underwent a financial literacy course

Autor: Jakub Štokan | Zdroj: NF ČRo



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The volume of money donated by Czechs to charitable activities is steadily growing. ČSOB has decided to provide long-term support to individual donations, not only through the grant programme, but, above all, through tools that make it easier to make financial donations. That is why it has created the Klikniadaruj.cz on-line payment tool for non-profit organisations and supports the Darujsprávně.cz portal that is operated by Donors' Forum, a non-profit organisation.

#### Blue Life

The technological innovation that ČSOB presented in 2013 as the Klikniadaruj.cz payment tool is also used by the Modrý život (www.modryzivot.cz, Blue Life) portal. Its name has been inspired by the philosophy of Jaroslav Foglar. In his book **Přístav volá** (Harbour is Calling) he implores the reader to fulfil several tasks every day. One of the items on the list is a good deed.



And it is the doing of good deeds that Blue Life strives to facilitate. It presents non-profit organisation projects that yield a public benefit or are intended to help a specific person. It makes individual

donations possible for everyone who is aware of his responsibility for what is going on in his immediate vicinity or who wishes to address a specific problem. Thanks to a link to social networks, a donor can subtly motivate his friends to get involved, too.

All non-profit organisations are checked by the Donors' Forum and have a permit for a public collection, within the meaning of Act No. 117/2001 Coll., on Public Collections. Through the portal, they inform donors about how they will use the money obtained. Donors can choose from several ways of making a contribution: through the Klikniadaruj.cz payment portal, which is based on the PaySec electronic wallet; through an on-line payment from an account at ČSOB, Era, or Poštovní spořitelna; by a VISA or MasterCard payment card, or by MasterCard Mobile. In the six-month pilot operation of the portal, donors contributed nearly CZK 100,000 through it.

#### Help

ČSOB announced a new grant programme entitled Help in cooperation with the VIA Foundation, aiming to develop philanthropy among children and young people and reward their courage and creativity. The programme is designed for children and young people aged 7 to 26 years who are collecting money for a good cause. Informal groups of children and youth selected by an expert committee received incentive grants matching all of the donations they collect, up to CZK 10,000. Three of the most interesting projects got an additional bonus of CZK 50,000, and one – chosen by ČSOB employees – received an additional CZK 10,000. Overall, ČSOB supported 9 benefit projects of children and young people, with a total of CZK 212,302.





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In the **Children to Children, Even with a Handicap** project, children suffering from moderate mental retardation decided to help their friends. The aim of the project that took place in Strakonice was to collect money for rehabilitation for children with special educational needs, through a photo exhibition, a musical performance, and by selling hand-made products. In the **Spiderweb** project, students of the Šumperk Higher Specialised School and Secondary Industrial School helped children from the

Spiderweb Children's Home. They organised an exhibition with an auction of photos on the theme "Natural Beauties of the Olomouc Region through the Eyes of Students". A group of friends from the Atom Club in Pilsen held a charitable bazaar entitled **A Decent Bazaar**, in support of children from a children's home in Pilsen, who cannot attend afterschool activities due to a lack of funds.



Children and young people organised benefit theatre performances and exhibitions...



...charitable bazaars and auctions...



...as well as concerts and balls





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### The "Ď" Award

ČSOB became a moral partner of the 2013 "Ď" Award, which serves to thank patrons and philanthropists. Its 13th annual edition culminated on 20 June 2013 at the National Theatre in Prague. Nominations are submitted by cultural institutions and non-profit organisations that use this forum to appreciate their supporters.

### The Non-profit Organisation of the Year

In the Non-profit Organisation of 2013 competition, which was held for the first time ever by the Foundation for the Development of Civil Society (NROS), ČSOB was a partner of the Public Award category. We are interested in the opinions of the public and their experience with the activities of various non-profit organisations. We also see a connection with individual donations by people in the Czech Republic – an area on which we focus in our corporate social responsibility. We would like to contribute to everyone being able to find a project or initiative that would be close to their heart and that they would wish to support – either with their own energy or financially. And ideally also on a sustained basis.





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### Stabilisation of Social Enterprises

In cooperation with the P3 – People, Planet, Profit o. p. s., ČSOB announced a new grant programme for supporting social enterprise and stabilising social enterprises. The programme responds to the present situation in the Czech Republic, in which there is insufficient support for existing social enterprises.

The grant programme was open to existing social enterprises that have been operating for at least two years. Grant support was intended not only for social enterprises employing persons with disabilities or socially disadvantaged persons, but also for enterprises that contribute to local development or provide generally beneficial services in the sphere of social inclusion.

CZK 320,000 was divided among the four winning social enterprises (365, o.p.s., Semitam s.r.o., Zelená dílna s.r.o., and o.s. Náruč). The contribution helped maintain and improve the efficiency of their operations through professional advice and direct financial support.



The projects supported have included the Modrý domeček cafe in Řevnice, operated by o.s. Náruč



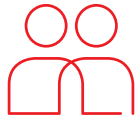
Prague's Tichá kavárna, operated by the charity 365, o.p.s., employs hearing-impaired people



Semitam s.r.o., based in Havlíčkův Brod, employs those who have difficulty finding work on the regular labour market, for whatever reason



Zelená dílna, s.r.o., in Bruntál, provides ecological recycling of electrical and electronic equipment



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ČSOB respects and supports the principle of equal employment opportunities for everyone, strives to expand the possibilities of application for handicapped persons, and develops the talents of its employees. In line with its corporate values, it offers tools that help employees combine their professional and personal lives and enables them to professionally grow.

LA1

8,686

ČSOB Group is not only a major provider of financial services but also a large employer: as at 31 December 2013, it had 8,686 employees.

> 400

Of the 704 who were on maternity and parental leave in 2013, 400 were registered in the **Programme for Moms and Dads**.

60

Through its **Goldfish Programme**, ČSOB develops women as leaders in the banking world. The programme focuses on their professional development and management skills, but also their work and personal life balance. The initiative also includes coaching and an opportunity to meet with female managers from other companies. Thus far, 60 female managers from various departments across the ČSOB Group have signed up for the programme.

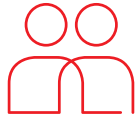
1 190 406

From the **ČSOB and Era Help Fund**, we contributed CZK 1,190,406 for compensation aids (wheelchairs, special prams, positioning equipment, hearing aids, recharging modules, etc.), education (e.g., tablets, special teaching programmes), or personal assistance for 78 children and adults in 2013.

50 000

In 2013, ČSOB launched a long-term campaign in support of employing disabled persons, entitled **I Cheer for the Disabled**.

ČMSS provided financial support of CZK 50,000 to the **Ramus** civic association, which strives to provide a platform where people with and without handicaps could meet and spend time together.



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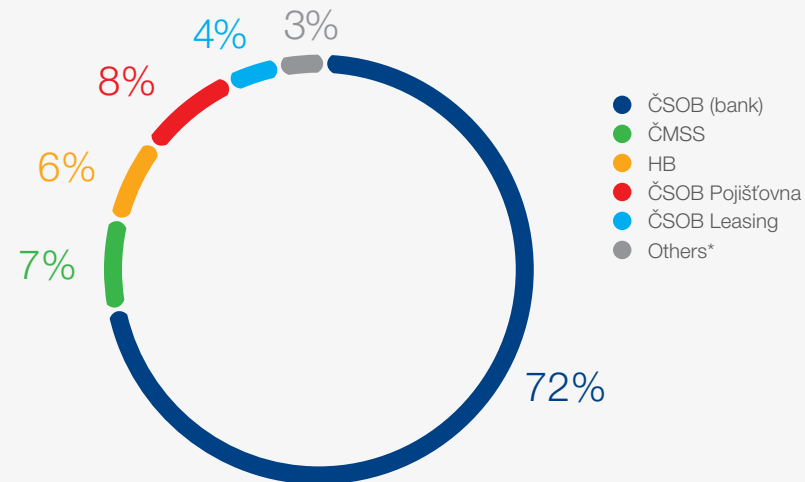
CONTENT GRI

LA1

### Headcounts in the ČSOB Group as at 31 December 2013

LA2

LA4

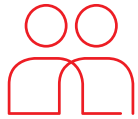


\*The "others" item includes companies with fewer than 100 employees

### Total headcount from various perspectives \*

FTE in total	Men	Women	Permanent employment	Full-time job	Age average of the company in years	% of employees to whom the collective agreement applies
6,275	2,129	4,146	5,580	6,151	40.2	100

\* Figures from 1 Jan. – 30 Sept. 2013



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Together with its employees, ČSOB shares values that are based on respect for others. Directly related to this are equal opportunities for everyone regardless of their gender, age, state of health, and other characteristics.

### Goldfish

LA11

ČSOB also pays attention to developing women as leaders in the banking world. Under the name Goldfish, regular meetings of female managers take place, focusing on their professional development, management skills, leadership, career plans, and also on combining work and personal lives and focusing on oneself



and one's personal and professional development. The initiative also includes coaching and inspirational meetings with female managers from other companies. In 2013, 60 female managers from various professions, with various experiences and from various departments across ČSOB group signed up for the club. They welcome regular meetings as an opportunity to share their know-how and experience about the toughest things in their career growth.

The areas that are of greatest interest to female managers include balancing family and work – being good managers, mothers, friends, and also themselves; as well as questions such as how to maintain femininity in a team of men, how to work with the male ego, how not to lose oneself, how to lead others and motivate them towards the desired goal, and how to find the limits of a directive order.

*"I am glad that we have managed to create this informal platform that allows women to meet and get to know themselves, develop, and make better use of their strengths, as well as to get to know each other, more easily share, and obtain education and inspiration. The participants themselves are coming up with specific ideas of how this community can bring the bank "something extra" and how to support a transformation of corporate culture in our company by personal example."*

**Eduarda Hekšová**, Managing Director of the Communications Department

*"What I like about the Goldfish is that it is so pliable. It will be what we make of it. And our Fish is gradually developing in our hands; it is full of energy and optimism. I always look forward to every meeting, because I know that it will enrich and inspire me with something, and on top of that, it charges me with unbelievable energy and optimism. Thanks to it, I have met many inspiring female colleagues and have learned many new things – about the bank and the group, people leadership, and also about myself. Also, I have had the opportunity to pass some of my experience and knowledge on to other Goldfish participants, thereby fulfilling the Fish's main mission. As a proper fairytale fish, it has been fulfilling my wishes that way."*

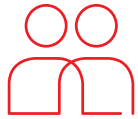
**Marie Zemanová**, Director of the Compliance Department

*"I see the Goldfish as an opportunity for development that I value very much. It gave me the opportunity to "stop and think" whether things cannot be done differently – more pleasantly and more effectively. I really enjoy the training with Bára Stejskalová, which combines business, professionalism, and empathy. And she is able to transfer it to us and motivate us to be better."*

**Ivana Bohatcová**, Managing Director of the Loan Products and Mortgages Department







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### Equal opportunities for parents

In October 2012, the **Work and Family: Equal Chances for Working Parents at ČSOB** grant project was launched, whose main topic is work and family life balance for our employees who are parents to young children. The project offers unique educational and development activities for three target groups: HR specialists and consultants, managers, and employees who are parents. The offer of educational workshops includes topics such as work-life balance and flexible forms of work, diversity, the statutory definition of maternity and parental leave, and flexible work modes. 14 specialised workshops were organised for mid-level management, led by lecturers of the non-profit organisation Aperio – society for healthy parenting. Active participants could also get a “taste” of individual coaching with external coaches Petra Drahoňovská and Irena Swiecicki. Specifically for the group of parent employees, the offer features a workshop entitled **How to overcome one's emotional habits or, managing stress and the development of presentation and dealing with people**, which received a surprising reception in both project pilot regions – the Hradec Králové and Zlín Regions. The first run of this two-day meeting received positive feedback.

On central topics, which include also the specific conditions and uses of the internal Programme for Moms and Dads, we have organised meetings with internal management of the bank and industry professionals, as well as the general public in other regions of the Czech Republic, since autumn 2013. By the end of the project in autumn 2014, another 12 regional meetings will take place.

LA11

### Non-standard work formats

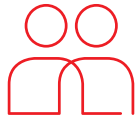
For several years, ČSOB has allowed its employees to take advantage of part-time jobs, work from home, and share a job and/ or workplace with another person. We consider such work configurations to be tools that facilitate a true application of equal opportunities at our company and which genuinely support a work and life balance.

### Support for employment of women

In 2013, we initiated cooperation with Agender, a company whose portal [www.pracezeny.cz](http://www.pracezeny.cz) we are using for advertising positions at ČSOB. Employing women, particularly in management positions, has been a sustained priority at ČSOB for many years.

We have also started to take part in projects and platforms for supporting the employment of women who are on parental leave, facilitating their return to work, increasing the share of women in senior management positions, etc.

The Work and Family: Equal Chances for Working Parents at ČSOB grant project, reg. number CZ.1.04/3.4.04/88.00051, is supported from the European Social Fund via the Human Resources and Employment Operational Programme and from the state budget of the Czech Republic.



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We believe that in order for a team to be creative and effective it should include people with diverse life and work experiences. We value the diverse views of the world and solutions to questions that life, and with it also the work environment, offer on a daily basis. That is why ČSOB supports the employment of disabled persons.

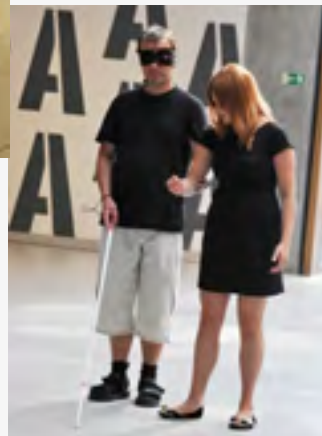
### I Cheer for the Disabled

In 2013, ČSOB launched a long-term internal campaign in support of employing disabled people and increasing employee and manager awareness of what this involves. The campaign is based on



In the I Cheer for the Disabled internal campaign, employees could try coping with different types of handicaps

a plan that aims to increase the share of disabled people among employees. We continue to update our offer of positions that have been identified as suitable for disabled people as the need arises to fill them, and we advertise them on a specialised

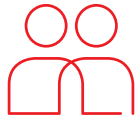


portal, [www.prace.cz/ozp](http://www.prace.cz/ozp). We have trained personnel consultants who have learned about the specific aspects of job interviews with disabled candidates, about individual types of handicaps, and about the legal regulation of the area. The goal was to prepare them for supporting the project and for persuading line managers as to why they should employ handicapped persons.

During the campaign, articles were published in internal media and on a special thematic website on the intranet. Two

events were held at which employees could try out various types of handicaps "on their own skin". At those events, we presented the organisations we support – the Czech Paraplegic Association, Czech Radio Endowment Fund, Human Rights League, and others. In cooperation with non-profit organisations and Ergotep, the first of a planned series of workshops for managers was held. They learned more about integrating disabled people into a team and about their contribution to the functioning and communication within a team.

In 2013, a reference programme was introduced, focused on the recruitment of disabled people as employees. Employees who are disabled now also have an increased number of points in the Cafeteria system, if they use it for medical care.



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The On Your Own Skin event as a part of the I Cheer for the Disabled internal campaign



LAB

The campaign will continue in 2014 with more workshops and an offer of training in communicating with hearing-impaired and visually impaired clients. It is again supported with topical information and philanthropic support for initiatives involving disabled people, making it easier for them to find study positions and jobs.

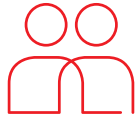
We used the services of Společnost "E" for the installation and re-installation of Christmas decorations at the Prague headquarters building in Radlice. This company operates an arrangement workshop in which it employs people afflicted with epilepsy. We want to carry on in that cooperation and expand on it.

### Heart-Movers

The Heart-Movers (Srdcerváči) project was initiated by Nadační fond pro podporu zaměstnávání osob se zdravotním postižením (the Endowment Fund for Employing Disabled Persons), with which we have been cooperating on a sustained basis, both in corporate



social responsibility and human resource development. ČSOB was the main partner of this project which involved a unique public collection, through the sale of unique experiences and items. Its goal was to collect money for the implementation of projects focused on creating new jobs for disabled people. Thus far, CZK 420,000 has been collected in this public collection.



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In connection with the equal opportunities that we respect, ČSOB strives to ensure that it creates an environment for its employees that would enable them to fulfil their work obligations and meet the challenges that their professional position offers them, while living their lives, spending time with their families, and engaging in their hobbies.

LA11

### Freedom in choosing the time and place of work

The work environment, the way a team is managed, and the possibility of adapting the planning of the time and place for work to personal needs have a great impact on work and personal life balance. We contribute to reducing the stress experienced by our employees, by providing them with appropriate work conditions. In this way, we can have a positive effect on their health as well as the quality of their work.

A tool that makes it easier for managers and employees to balance their professional and personal lives is working from home.

A condition for using this form of work is that the employee takes a mobility course, which develops responsibility in several areas: occupational safety and information system security, first aid, principles of responsible communication and cooperation, and effective work habits when working from home. Furthermore, there are workshops for all employees, the aim of which is to support managers' confidence in non-standard employee work modes.

ČSOB also enables job and workplace sharing and part-time jobs. We also pay attention to important aspects of workplace ergonomics.

### Support for personal life and development

Aside from the offer of specialised and professional education that our employees can attend in relation to their positions, for expanding their knowledge and skills, we also organise other lectures and seminars for them. At these, they learn information that is useful for their work and personal lives, such as topics related to health care, like the provision of first aid or the prevention of psychosomatic disorders. In 2013, lectures were provided on meditation, non-violent communication, emotional intelligence, and working with one's own energy and stress. There were also gatherings focused on relaxation and concentration techniques, Chinese medicine, and the immune system.

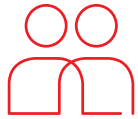
Time management and balancing personal and professional lives are also facilitated by technologies, which is why ČSOB supports the Bring Your Own Device (BYOD) programme.

The employee benefit programme gives each employee additional funds for individual leisure-time activities, and the Cafeteria is weighted in favour of leisure-time services, care for health, and sport.

### Programme for Moms and Dads

In 2013, we carried on – for the fifth year – in the activities of the Programme for Moms and Dads, the main goal of which is to maintain a relationship and mutual communication with, and support for, employees on maternity and parental leave. During the year, we offered interesting and useful events and workshops that they were able to attend individually, based on their needs and





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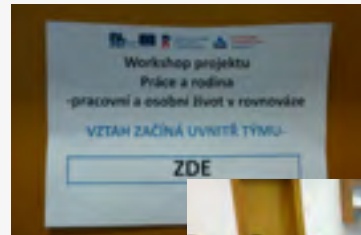
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time restraints. We organised, for example, an inspirational seminar with the authors and promoters of the principle "respect and be respected", Dobromila Nevolová and Jana Nováčková. Child nutrition was also a popular topic.



LA8



LA11

In 2013, a cycle of workshops took place focused on groups of employees going on maternity leave and parents returning from parental leave to work. Both types of workshops are adapted to smaller-scale groups, which is why they clearly fulfil the individual needs of their participants. The portal [www.rodicecsob.cz](http://www.rodicecsob.cz) continues to operate, helping to intensify our contact with parents.

In 2013, we had a total of 704 employees on maternity and parental leave, of whom over 400 registered in the Programme for Moms and Dads. Another programme activity involves enabling and supporting the integration of parents into the work process, whether while they are on parental leave or after its expiration, which aids the overall successful adaptation of employees with young children in their return to the work process. In 2013, 188 parents were engaged in work. Of that number, 70 worked while on parental leave and 118 after their regular parental leave.



### Company day-care

Since 2010, Českomoravská stavební spořitelna (ČMSS) has been offering its employees the option of enrolling their children in the company-run Pampeliška Day Care Centre. It is presently attended by 30 children.





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Although in comparison with companies engaged in manufacturing and resource extraction, the operations of our company do not have a fundamentally adverse impact on the environment, we strive to continuously reduce emissions, protect the climate, and use energy and resources sparingly. Through our grant programme, we take care of nature and cultural heritage and support community development. Last but not least, we actively support considerate behaviour among our employees.

4,915,670

In grant programmes for regional development, community project support, and environmental protection, ČSOB and Era handed out CZK 4,915,670 in 2013.

117

In May 2013, we again supported the Bike to Work project. We registered 117 of our colleagues, who cycled a total of 26,698 km in 2013.

5,000,000

In line with the good neighbourhood idea, ČSOB contributed CZK 5 mil. to the Budánka for Prague project, which strives to reconstruct the former workers' colony Budánka, which is currently in ruins, in order to convert it into a social and cultural centre for Prague 5.

50,000

Our employees voted to give a second chance, i.e., support of CZK 50,000, to two regional projects supported by Small Community Grants in 2012. Support was given to projects Return of the True Service Tree – Second Chance from Southern Moravia, and Cross in the Fields from Vysočina.



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### Comparison of data over time, 2011–2013

Commodity	Unit	Year 2011	Year 2012	Year 2013
Electricity consumption	GJ	138,451	135,646	132,559
Waste generation	t	1,165	1,150	1,188
Ratio of recycled waste to total waste	%	48	47	53
Direct emission production	t	2,501	4,401	3,458
Indirect emission production	t	28,282	25,657	20,680
Direct emission production from fleet operations	t	3,587	3,109	2,770
Water consumption	m <sup>3</sup>	98,843	96,790	108,647

EN7

EN8

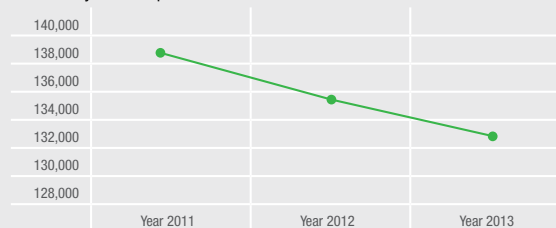
### Water consumption

Type of water (m <sup>3</sup> )	Year 2011	Year 2012	Year 2013
Drinking water consumption	93,735	91,741	102,724
Rain water consumption	4,960	4,821	5,616
Natural water consumption	148	228	307
Total water consumption	98,843	96,790	108,647
Ratio of recycled water*	-	-	-

\* We do not use recycled water, it is another area for us to focus on in the scope of our approach to care for the environment.

EN10

### Electricity consumption



EN16

### Share of recycled waste in total production



EN19

EN22

### Production of indirect emissions



Production of indirect emissions, t

### Direct emission production from car operation



Direct emission production from car operation, t





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### Energy Policy

ČSOB has adopted a commitment to reduce the energy demands of its activities in the Czech Republic. Its goal is to reduce electricity consumption by 12% between 2009 and 2015. A drop in electricity consumption will have a positive impact, both in terms of our energy expenditures as well as in terms of a drop in the amount of carbon dioxide we produce, which burdens the environment.

EN5

### How did we do in 2013?

- Our production of direct emissions of CO<sub>2</sub> was reduced in 2013 compared to the year before. We will continue to maintain that trend.

EN7

- Our production of CO<sub>2</sub> emissions from the use of cars keeps dropping. The number of kilometres driven on business is declining and the technical parameters of cars are improving.

EN16

- The production of indirect CO<sub>2</sub> emissions in the period concerned also dropped. Electricity consumption, which accounts for the largest share of that indicator, is dropping.

- We reduce waste responsibly

EN19

We collect separated waste and are expanding the removal of electric waste through recovery that ensures that the raw materials contained in electrical appliances will be reused.

EN22

Overall waste generation per FTE (Full-Time Equivalent, the level of an employee's engagement recalculated to 100% capacity, i.e., the equivalent of a full-time worker) went up slightly in 2013, as compared

to 2012. In upcoming years, we will strive to reduce overall waste generation.

- The comparison of the share of recycled waste to total generation is more optimistic. As compared to 2012, the share of recycled waste in the total waste generated is slightly higher. We will strive to maintain that trend.

### Ecological responsibility

Our company's and employees' concerns are reflected in a whole range of activities that have become an integral part of the everyday operation of the bank. Currently, our initiatives include:

- In 2013, we purchased 35% of the overall electricity consumed by the ČSOB headquarters from renewable sources, for CZK 100 / MWh. For 2014, we have undertaken to purchase in the same manner 35% of the overall electricity consumption for the bank's headquarters building and 100% of the electricity for Era svět (the Era World) building in Jungmann Square in Prague for CZK 0 / MWh. In this way, we are showing that environmental activities can also be financially interesting for a company. Our goal is to purchase 100% of the electricity for our branches and the headquarters building from renewable sources.
- We strive to achieve greater technological efficiency, such as air-conditioning, lighting, and ventilation, i.e., to use more modern technologies with less energy consumption for the same performance.



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- We have entered into an agreement with a collective electrical waste collection system operator and have become a part of the Green Company project.

EN5

- In the second half of 2013, we did landscaping and gardening work on land in the vicinity of our headquarters building in Prague – Radlice. The goal of this work is to establish a pleasant green zone, not only for our employees but also for people living in the neighbourhood. In the spring of 2014, we will complete the planting of grass and install new benches.

EN7

- We have initiated contact and cooperation with the civic association Ekologická a humanitární služba občanů Na Farkáně, an association of people living near the ČSOB headquarters. We have stepped out of the anonymity of a large company and introduced ourselves to people who live near the bank, as a good neighbour that cares about the environment in its immediate neighbourhood.

- ČMSS also respects ecological principles. At the headquarters building, municipal waste is sorted into commodities (plastics, glass, white paper, cardboard, and mixed waste), pressed, and then handed over for further use. The building's technical facilities, in particular air-conditioning, are being replaced with equipment with the highest possible efficiency, ensuring the same performance with lower electricity consumption. Similarly, the most modern kitchen equipment is used, with an emphasis on the lowest possible energy demands. The entire building, including the garages, is equipped with an intelligent lighting system that automatically reduces lighting intensity or turns lights off entirely based on the frequency of movement by people. The need to develop green areas is pursued on the edges of outdoor employee parking and on the flat roofs of both wings of the building.

The main principles of our behaviour include:

- We use lighter-weight office paper and office supplies, the production and liquidation of which is less harmful for the environment. We are reducing the generation of office waste and also sort that waste.
- We prefer cooperating with suppliers who hold certificates confirming their adherence to environmental standards.
- We employ a system of sharing company cars on business trips. At our headquarters building, we operate an ecological car wash facility for company as well as private cars.
- We are introducing new ways to communicate: through modern technologies, our colleagues can cooperate remotely, whereby we have cut company car usage by up to 40%.
- We are reducing electricity consumption by replacing existing lighting with LED diodes. We have introduced a sleep mode in our personal computers, which makes them automatically switch to a minimum electricity consumption mode after an hour of inactivity.
- In the Earth Hour worldwide happening, we again joined with those companies, cities, and municipalities that turned off lights in most of their buildings on Saturday 23 March 2013. We did so in places where technical or safety issues did not pose an obstacle. We did this as an expression of our commitment to a conscientious approach to the environment



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The idea of good neighbourliness is one of the principles of ČSOB's philanthropy. It is made manifest by supporting local non-profit organisations and municipalities that take care of cultural and natural heritage and focus on the development of community life.

### Grant programme for supporting regions

In 2007, we launched a ČSOB and Poštovní spořitelna grant programme for supporting regions, the name of which was changed in 2011 to ČSOB and Era Support Regions. Over the seven years of its existence, we have expended nearly 21 million crowns on projects in the regions. The grant programme is comprised of three parts: Smaller Community Grants, Large Community Grants, and the Era Mayor of the Year competition.

In Smaller Community Grants, we distributed 2 million crowns in 2013. One million crowns from the **ČSOB Grant Fund** went to projects that involve the public in direct care for natural and cultural heritage on the local level, and 1 million from the **Era Grant Fund** went to projects that strive to create active communities and involve citizens in the social and public life of their locale.

In the **Second Chance** vote, our employees chose from among projects supported in the previous year of Small Community Grants and decided to give additional support of CZK 50,000 to two projects. A second chance was given to projects Return of the True Service Tree – Second Chance of the Sorbus civic association from the South Moravian Region, and to Cross in the Fields of the Green Heart civic association from the Vysočina Region.

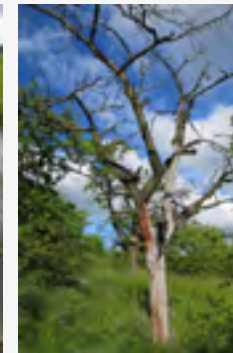
**Large community grants** support the renewal of landscape and care for the environment. Three projects are supported each time; in 2013, CZK 889,000 was divided.

- Forest Garden with Natural-style Play Equipment – Municipality of Nečín (Central-Bohemian Region) – CZK 290,000
- Josefov Meadows for People – The Czech Ornithological Society (Hradec Králové Region) – CZK 299,000
- Renewal of Fruit Orchards at Kosíř – Czech Conservationists' Society, Iris Regional Centre (Olomouc Region) – CZK 300,000.

Josefov  
Meadows  
for People  
project



Renewal of  
Fruit Orchards  
at Kosíř  
project



For the first time in the programme's history, in round one, applicants – who can be non-profit organisations or municipalities – only submitted only project plans. 23 such plans were received, of which an independent committee chose fifteen. For those, applicants drew up comprehensive projects. In round two, the committee chose eight projects, whose locales jury members then visited in





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person and selected the three winning initiatives. Another innovation last year was the possibility of applying for a financial contribution from the Professional Support Fund, of up to CZK 15,000, for professional consultation and other services that will help increase the professional standard and success of a project. Twelve applicants took advantage of it, and 7 of them obtained support amounting in total to CZK 70,500.

### Mayor of the Year

The Era Mayor of the Year competition was organised for the fifth time in 2013. This time, the title went to the Hradec Králové Region and the jury also awarded a special "Flood Prize". The overall winner was Antonín Novotný from the village of Podbřezí in the Hradec Králové Region. The rewarded mayor earned the respect of the jury by his unusually humane and effective approach to leading the village. Together with the prestigious title, he also received CZK 250,000 for the budget of his village, and the traditional Reeve's Right, a symbol of good leadership of the village. The evaluation committee also decided to bestow a special Flood Prize of CZK 50,000 on Jan Bostl, the Mayor of Kvíčovice in the Pilsen Region, for his personal involvement and effort during an extraordinary situation during the 2013 floods. 77 nominations were submitted for the fifth annual competition for the best mayor of a municipality with up to 2,000 inhabitants.

### CSR Regional Fund

Through the employee grant procedure entitled ČSOB and Era CSR Regional Fund, employees were again given the opportunity to participate in decision-making concerning supporting philanthropic projects. Employees of the branch network, Era

financial centres, corporate and private banking, and branches for corporate clients could nominate projects from their regions focused on education, integration, and employment of persons with medical handicaps. In year two, 16 projects were supported with the amount of CZK 421,170.

### Era Helps the Regions

The pilot grant programme has shown that people actively follow events in the regions in which they live and are willing to support interesting projects even financially. In one and a half months, individual donors contributed CZK 298,878 to charitable projects



from nine regions. The pilot programme helped 27 non-profit and contributory organisations in nine regions, which thus gained media support and a web platform for collecting money from donors ([www.erapomaharegionum.cz](http://www.erapomaharegionum.cz)). The project that received the greatest support from individual donors in the region concerned also received the largest grant from Era, which divided CZK 1,035,000 among the most successful initiatives.

Given the success of the pilot, the grant programme Era Helps the Regions will be announced with countrywide application in 2014.



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ČSOB strives to ensure that all of the decisions it takes are as sensitive as possible to the environment in which it operates and to the people living in it. We share this conviction with our employees.

- 117 of our colleagues got involved in the national Bike to Work campaign in May 2013, organised by the **Auto\*Mat** civic association. In 31 teams from various parts of the country, they biked a total of 26,698 km on their commutes to work.
- In 2013, a group of ČMSS employees, including the Chair of its Management Board, spent three days by Lipno Lake planting trees, cleaning forests, and getting to know the area.



ČMSS helped improve the environment around Lipno Lake



# CSR Vision for 2014

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2.2

Social responsibility at ČSOB is not limited to philanthropy, meaning that it goes beyond the provision of financial support to strategic partners in the non-profit sector and projects that are in line with ČSOB's values. In fact, our CSR extends far beyond that framework and consists of responsible conduct towards everyone whose life and existence ČSOB touches, no matter whether they be employees; clients, among whom are individuals, non-profit organisations, sole proprietors, small and medium-size companies, and public institutions and corporations; investors, or other equally as important stakeholders. We develop our CSR strategy in synergy with other KBC Group companies and group management.

Socially responsible conduct has for many years been a key value of ČSOB and its employees, who are involved in many of our activities and have been the direct initiators of some of them. It is thanks to them and their interest in the environment in which we operate that our corporate social responsibility and philanthropy make sense. Its purpose is not to be superficially attractive and showy, but effective, long-term, and truly beneficial.

ČSOB's CSR priorities in 2014 include:

- Responsible Business – the development of **technological innovations** that facilitate individual donations;
- Education – concentrating on projects with a specific impact on the **level of education** of various target groups in the Czech Republic, concerning financial literacy and much more;
- Diversity – the development of strategic partnerships with non-profit organisations that support the **employment of the disabled**; and
- Regions and the Environment – support for **community projects** focused on caring for the environment and cultural monuments.



# Calendar for 2014

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Calendar of grant programmes and activities for involvement for 2014

Month	Area of ČSOB's corporate social responsibility	Focus	Name of grant, type of activity	Detailed information
February	Education and training	Education	ČSOB Education Foundation Programme	Announcement of the 5 <sup>th</sup> annual grant programme focused on financial literacy, education, and professional development in non-profit organisations. The results will be known: 27 May.
	Education and training	Education	Education Fund	Granting of internships to disabled and socially handicapped students in a joint ČSOB and Committee of Good Will – Olga Havel Foundation project that has been under way since 1995. Deadline for internship applications: 25 February.
	Diversity	Diversity	The Changing the World Charitable Project	Five courageous people have decided to fight fate and set a personal challenge for themselves. For one month, they will do everything they can to overcome themselves and achieve their goal. Watch them and let yourselves be inspired for your own feats at <a href="http://www.menimsvet.cz">www.menimsvet.cz</a> .
March	Regions	Regions	Regional Development Fund	Announcement of a new grant programme that follows up on the former programme ČSOB and Era for Supporting Regions. The goal is to support neighbourhood communities in smaller municipalities. Topic: natural and cultural heritage through supporting neighbourhood communities and forming positive human relations among inhabitants in a municipality, i.e., neighbours. Results: by the end of June.
		Corporate activities	Earth Hour	Saturday 29 March – a symbolic turning off of lights from 8:30 p.m. to 9:30 p.m. A global event organised by the World Wildlife Fund, and in the Czech Republic by the Veronica Institute.

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April	Responsible business	Responsible company	Sunny Day for abandoned children and foster families	A nationwide collection of the Sense and Sensibility Endowment Fund, which will take place on 1 and 2 April 2014 and which ČSOB will support for the thirteenth time by providing free banking services in the processing of the cash collected.
	Responsible business	Responsible company	The 2014 Olga Havel Awards	An award bestowed annually by the Committee of Good Will – Olga Havel Foundation, emphasises noteworthy persons who managed to overcome their handicaps and are using their abilities to help others. Candidates may be nominated by organisations focused on helping and supporting people with handicaps and individuals who encounter such people in their environment.
	Responsible business	Responsible company	The 2014 Corporate Social Responsibility Report of the ČSOB Group	
May	Responsible business	Responsible company	Forget-Me-Not Week	In the week starting on 26 May, members of the public can purchase a blue flower at all Era financial centres for CZK 30, and help lost children find their way home. The nationwide collection is organised by the Safety Line.
	Education and training	Individual donations	The Help Grant Fund	Announcement of the 2nd annual grant programme focused on the development of philanthropic activities of children and youth, emphasising their own initiative, creativity, and volunteer work. Results: end of October.
	Regions	Employee activities	Bike to Work	ČSOB employees regularly participate in a campaign of the Auto*Mat civic association. This year's 4th annual edition will run from 2 to 31 May in 11 cities: Prague, Brno, Olomouc, Ostrava, Pilsen, Liberec, Ústí nad Labem, Pardubice, Jihlava, Jablonec nad Nisou, and Uherské Hradiště. People from other towns and cities can also participate, but they will not be included in the competition categories.
	Regions	Regions	Era Mayor of the Year	A nationwide competition that strives to reward active mayors of small municipalities who have played a major role in their development. Results: November.

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August	Education and training	Social enterprise	ČSOB Grant Programme Social Enterprise Stabilisation	Announcement of the 2nd annual grant programme aimed at supporting social enterprise. The objective of the programme is the stabilisation and development of existing social enterprises through financial support and professional consulting. Results: November.
	Education and training	Education	Education Fund	Granting of internships to disabled and socially disadvantaged students in the joint ČSOB and Committee of Good Will – Olga Havel Foundation programme, which has been running since 1995. Deadline for applications for internships: 25 August.
September	Regions	Regions	Regional Development Fund	Announcement of a new grant programme that follows up on the former programme ČSOB and Era for Supporting Regions. The goal is to support neighbourhood communities in smaller municipalities. Topic: natural and cultural heritage through supporting neighbourhood communities and forming positive human relations among inhabitants in a municipality, i.e., neighbours. Results: by the end of November.
	Responsible business	Responsible company	Sting of 2014	Announcement of a competition for the best Czecho-Slovak charitable advertisement, of which ČSOB has been the main partner since 2007. It also includes an Internet vote entitled Award of the Public. Results: November.
	Diversity	Diversity	A Week for Communication: Impaired Hearing Awareness Week	The 3rd annual nationwide awareness festival of the non-profit organisation Orbi Pontes will take place in the week from 20 to 28 September.
October	Education and training	Individual donations	The Help Grant Fund	Announcement of the results of the 2nd annual grant programme focused on developing philanthropic activities of children and youth, emphasising their own initiative, creativity, and volunteer work.

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2.3

We engage in corporate social responsibility, including philanthropic initiatives and initiatives that incorporate ČSOB Group employees, on several levels. The fulfilment and implementation of ČSOB's CSR strategy is the responsibility of the Social Responsibility Team, which cooperates with and is linked to other teams from various departments and levels of management. The team is also in regular contact with colleagues who work in CSR and philanthropy in other ČSOB Group companies.

ČSOB's CSR strategy is set by the Social Responsibility Committee. Its members are representatives of the senior management of the ČSOB Group. In addition, a group of managers from various ČSOB departments is involved in decision-making about specific activities and the direction of CSR. The group meets regularly as the Philanthropy Committee. The ČSOB Group CSR Coordination Team, comprised of the persons responsible for the CSR policies of individual group companies, plays a role in consultations with respect to CSR across the ČSOB Group.

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<sup>1</sup> Reporting principles contained in GRI can be found on <http://www.globalreporting.org>

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