



Skupina ČSOB  
Přátelská a odpovědná

# Corporate Social Responsibility Report of the ČSOB Group for 2014



# CEO Statement



John Hollows,  
CEO



display text

## Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

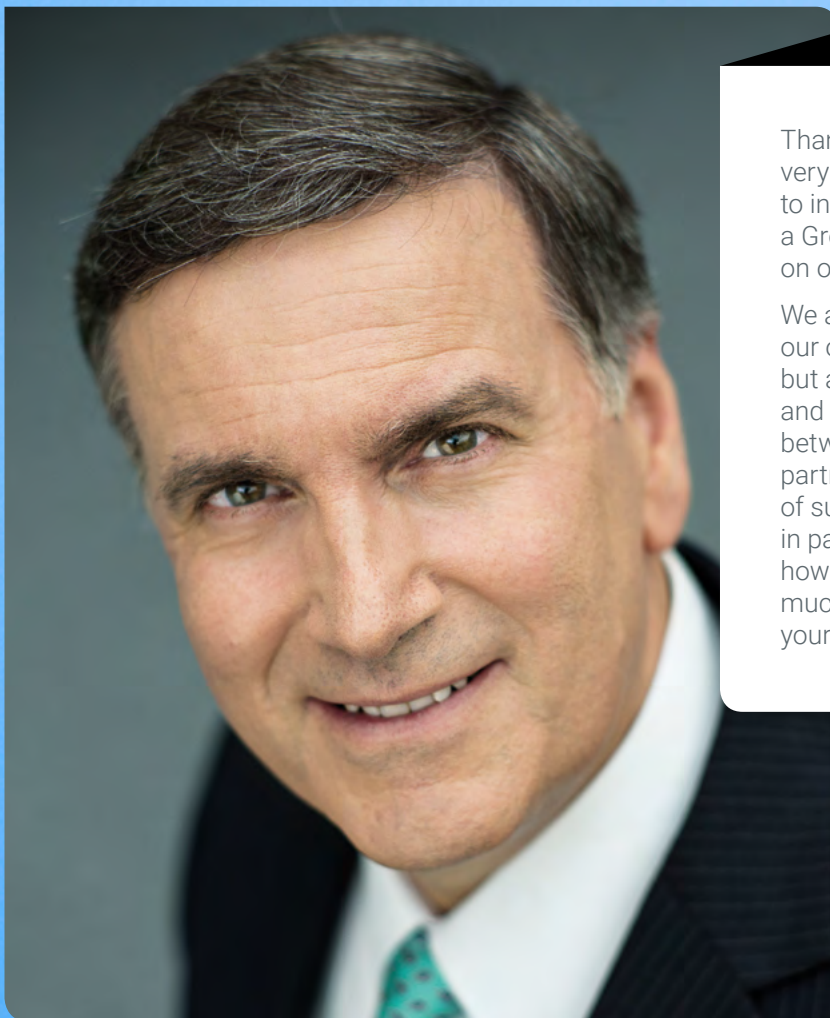
*GRI Index*







# CEO Statement



John Hollows,  
CEO

Thank you very much indeed for visiting this page. We are very excited about our Sustainability Report. We have tried to include in this report some of the key projects that we as a Group are involved in, and you can find some further details on our web site.

We are excited about sustainability because we know that our organisation exists not only to serve its shareholders, but also to serve its clients, its employees, its suppliers and also society at large. And managing the interaction between all those relationships and trying together with our partners to create the common good is for us at the heart of sustainability. And as we interact with these projects in particular we are also learning more about society and how we can contribute to the society. In that respect we very much welcome your feedback and thank you once again for your interest in our Sustainability Report.

## Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Introduction

Dear Readers,

This Corporate Social Responsibility Report describes the impact and benefits that ČSOB's work brought to Czech society in 2014, and supplements the **ČSOB 2014 Annual Report**. The Report is based primarily on events that took place in 2014 in the social sphere. Financial details are provided in the ČSOB Annual Report; however, for greater reader convenience, we are providing them in an abbreviated version in this Report, in the form of links. We do not consider environmental data to be significant for an administrative operation of our kind, which is why we are only devoting limited space to them in the Responsible Business section. We do continue, however, to thoroughly monitor and measure energy, water, and office paper consumption and continuously strive to reduce emissions. When drafting this report, we were inspired by the principles of the GRI methodology (GRI Sustainability Reporting Guidelines). Unlike last year, when data in the **ČSOB Group 2013 Corporate Social Responsibility Report** were reported according to version G3.1, we are switching to version G4 at the "In accordance - Core" level.

We would also like to stress that this Report provides only a small sample of what we do in terms of corporate social responsibility. Our aim is to present information to you in a pleasant and reader-friendly form. We trust that you will find this format interesting and that it will direct you to our website, where you can learn much **more** about ČSOB's social responsibility and philanthropy.

## Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Social Responsibility

## Presenting our Company

We want to share with you how we at ČSOB view corporate social responsibility, what it means to us, who our partners are, and what we use as the foundation when determining the contents of responsible conduct. We also wish to present a selection of the most interesting philanthropic projects of the ČSOB Group members.

If you want to learn more about ČSOB's operations on the Czech market and about the members of the ČSOB Group, to get an idea of our finances, and to learn about the main innovations and changes at our company in 2014, please read **ČSOB Annual Report 2014**.

**Corporate social responsibility is – as one of the pillars of ČSOB's corporate philosophy – an integral component of our business.**

ČSOB'S main goal is to offer its clients services and products that respond to their expectations and meet their needs. As a bank, or any company in any other industry, ČSOB cannot achieve that target without being responsible in everything it does and in all of its behaviour. Responsibility is reflected in everything we do, every day – by each of us. It makes no difference what position someone holds, or in which discipline, inside the bank – every one of them contributes to the fulfilment of the principles of responsible business and our position as a responsible company.

Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Social Responsibility

Our CSR strategy is based on the expectations of our stakeholders – shareholders, clients, employees, management, partners in public administration, business, as well as in the non-profit sector, and last but not least, the general public. At the same time, it is in line with current corporate social responsibility trends and the philosophy of sustainable development.

The bank's CSR strategy builds on the strategy of ČSOB as a bank, and develops its values, principles, and standard of behaviour, which is described in, among other places, our **Code of Ethics** (*only available in Czech*). To a significant extent, it is also a part of our internal measures and other commitments to which we have to live up, as a trustworthy bank on the Czech and European market.

We pay attention to responsible risk management, to the way in which both the bank as a whole and its individual departments are managed, to the environmental impact of our business, and to maintaining the transparency of all of our decisions and processes. We believe in responsibility in business and in good relations with our clients, employees, and our environment. Thanks to that, we have a reputation as a trustworthy bank where the best people work.

Our corporate social responsibility **mission** is simple, but binding: ... **with our heart in the right place.**

**Vision:** CSR is deeply rooted in our DNA. We endeavour to be good neighbours, to create equal chances, to do our business responsibly and to cultivate the desire for education. People are at the centre of our attention – we strive to respond to their needs and help them fulfil their dreams. We trust in values shared by the company and its employees. We dare to be a leader in corporate social responsibility and philanthropy.

Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

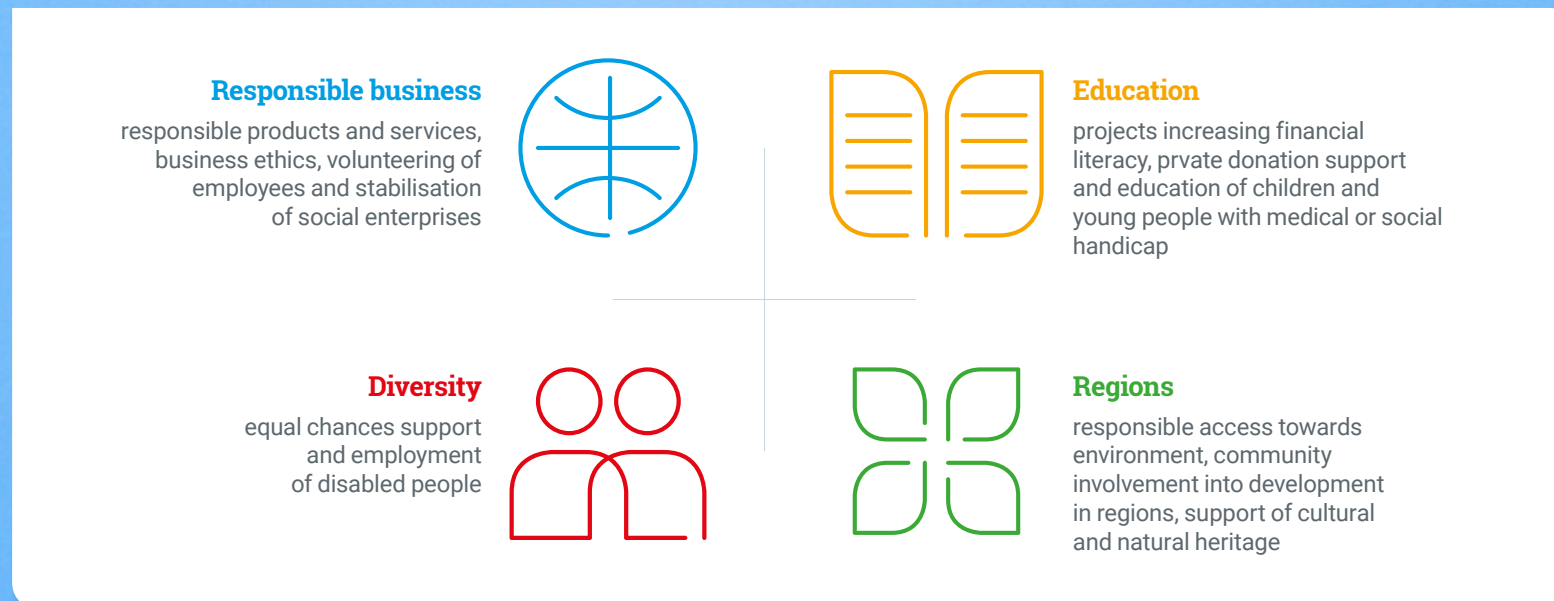
*GRI Index*





# Social Responsibility

## CSR Priorities in ČSOB



The principle of ČSOB's corporate social responsibility is based on more than just philanthropy. We build on long-term partnerships with selected non-profit organisations and regular grant programmes and stand by long-term initiatives striving to cultivate donorship in the Czech Republic and an educated society. We try to involve our employees, clients, and the general public in those initiatives to the greatest extent possible. ČSOB's corporate social responsibility is formed by how we do business:

- We are a bank that tears down barriers in communication with the visually and hearing impaired, and in attitudes to people with disabilities;

- We are a bank that develops useful applications and initiatives that make life easier for non-profit organisations and connect them – securely, quickly, and on-line – with their supporters;
- We are an employer whose employees like to get involved in volunteer help – individually or in teams, manually or by providing their know-how;
- We are a bank that appreciates knowledge, interest, and initiative of its employees – we are open to ideas of integrating corporate social responsibility values into our products and services.

Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

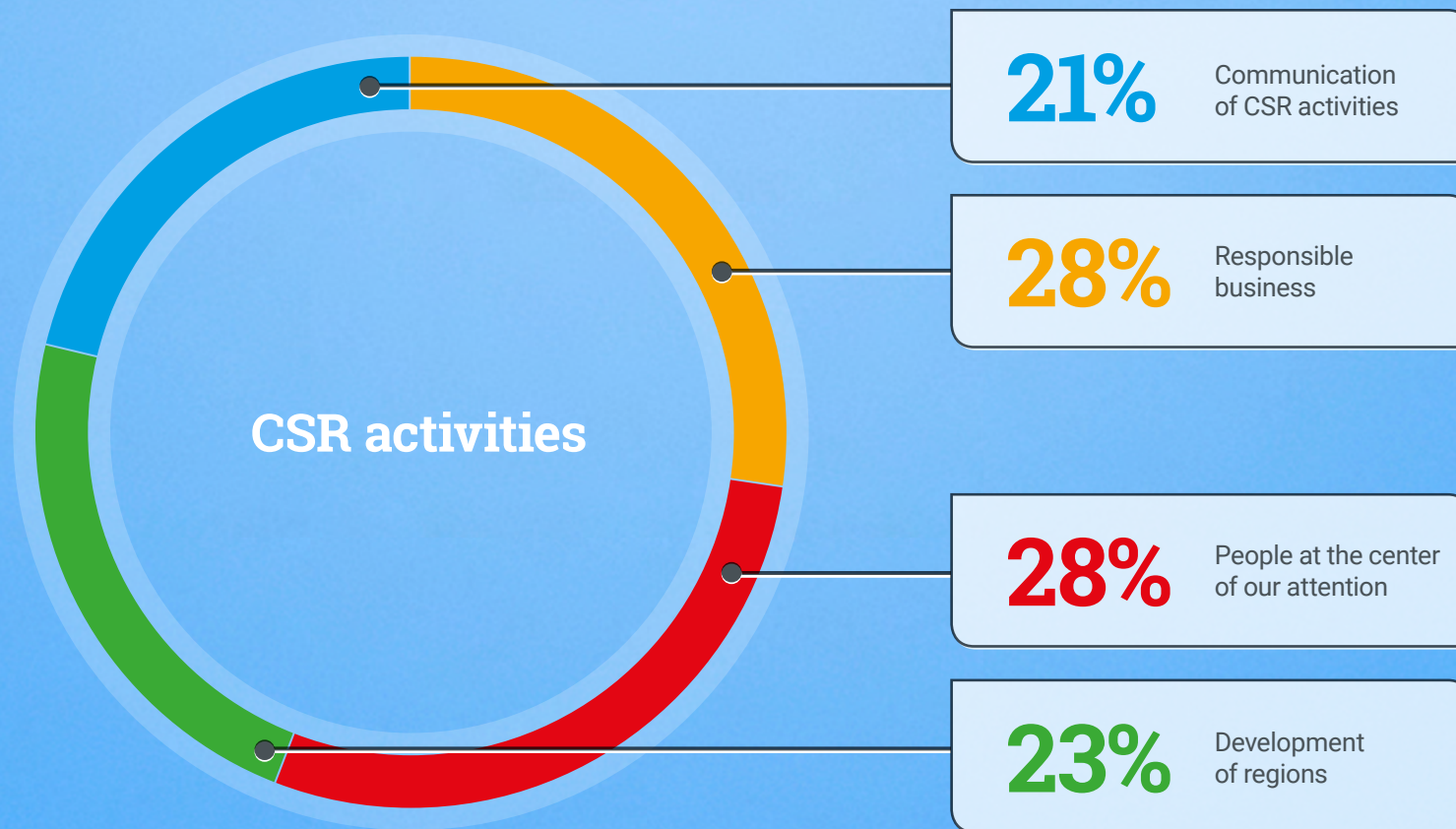
GRI Index





# Social Responsibility

In 2014, ČSOB dedicated CZK 39.8 mil.  
to corporate social responsibility activities.



Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Our Partner Organisations

We are well aware that it is thanks to reliable non-profit partners that we can get successfully oriented in the fields in which they operate, perceive their needs, and respond to them by innovating our services and products. We are happy that we have been able to build partnerships with many non-profit organisations in the last few years. Below is an overview of the main ones:



For several years, ČSOB has also been cooperating with organisations focused on development of CSR and philanthropy in the Czech Republic – Fórum dárců (Donors' Forum), Byznys pro společnost (Business for Society) and Business Leaders Forum.



Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Awards in 2014

ČSOB's unceasing effort in the sphere of corporate social responsibility yielded it the following awards in 2014:



The Fincentrum Bank of the Year 2014 competition – silver in the **Bank without Barriers** category;



A **MasterCard** award for the **Best Premium Product** – ČSOB's exclusive Private Banking debit card entitled Karta dobré vůle (Good Will Card);



ČSOB was nominated for the **Ashoka Changemakers** award for its **eScribe project** (on-line transcription of speech for hearing-impaired clients at all 77 Era financial centres), ranking among the TOP 15 finalists, out of the more than 300 nominated.

Introduction

**Social  
Responsibility**

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





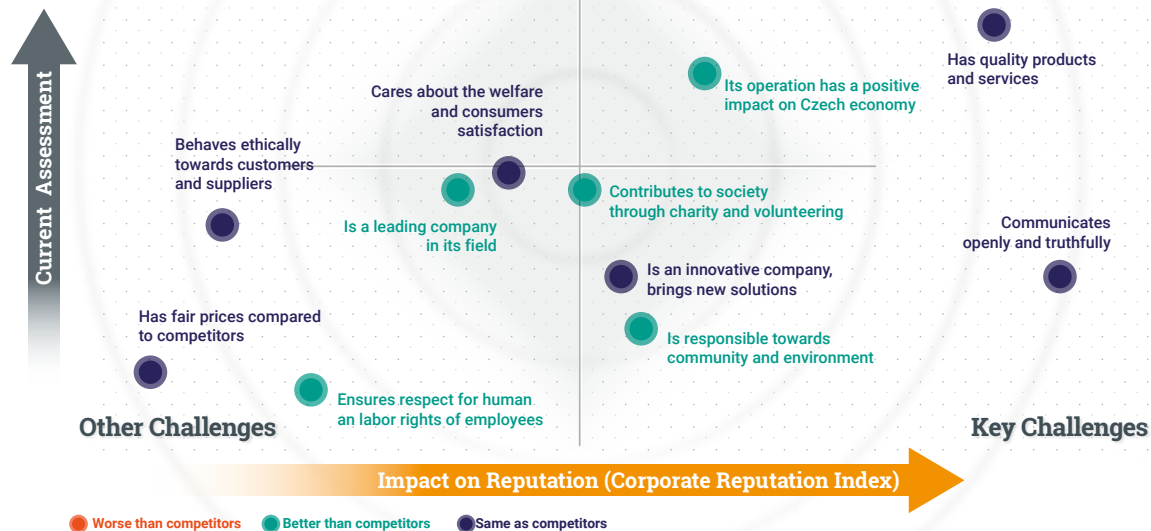
# Surveys of the Perception of ČSOB as a Responsible Company in 2014

## ČSOB Reputation drivers

To strengthen its reputation ČSOB should focus on true communication and innovation. Corporate social responsibility also has a certain impact on reputation.

### Other Strengths

### Strengths to communicate



In order for us to know how we are doing with the public and where we should focus our attention in the years to come, we have approached our key partners, i.e., clients, employees, non-profit organisations, and experts. In survey, we asked them, in association with the IPSOS agency, for feedback about our corporate social responsibility activities.

The outcomes of the survey confirm that the Czech society sees us as an important financial institution offering high-quality products and services to the satisfaction of its clients. ČSOB is also rewarded for the effort it devotes to increasing financial literacy and to regional development. According to the respondents, there is room for improvement in terms of greater transparency in our communication with customers and in adopting innovative approaches to business. We are also expected to work more with the media in order to improve general awareness of our approach to social responsibility.

Introduction

Social Responsibility

Responsible Business

People and Communities at the Centre of Our Attention

Community Development

CSR at the ČSOB Group

Contacts

GRI Index





# Surveys of the Perception of ČSOB as a Responsible Company in 2014

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

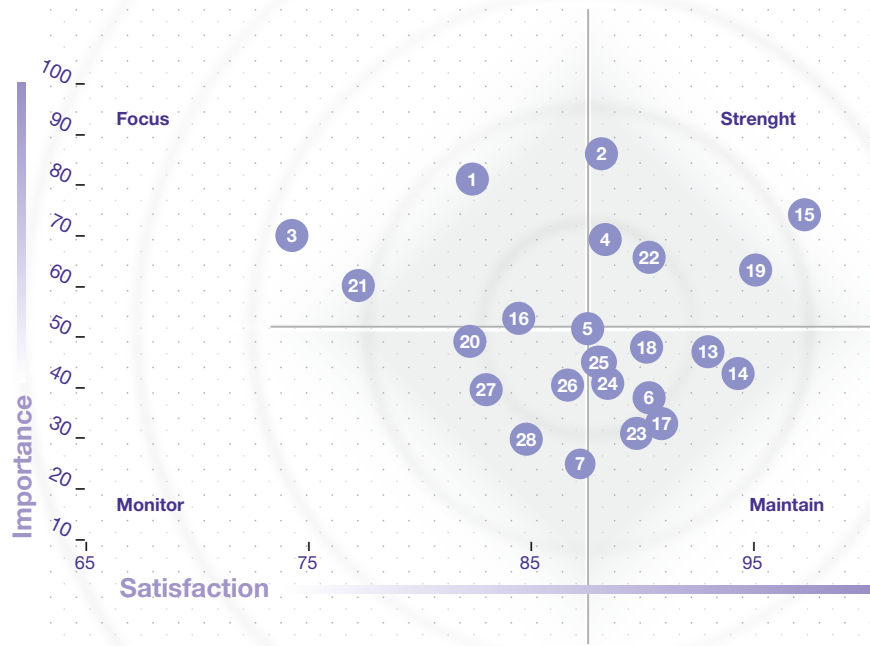
Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index

## Survey of satisfaction with ČSOB's services



Basis: Total for Clients (n=2000), Suppliers (n=43), Employees and Board of Directors (n=318).

- 1 Transparency of products and services offered
- 2 Quality of products and services offered
- 3 Value for money
- 4 Consumer protection
- 5 Universal access to financial services
- 6 Physical proximity of ČSOB branches
- 7 International presence
- 13 Banking with respect for all stakeholders
- 14 Profitability of ČSOB
- 15 Financial stability of ČSOB
- 16 Short and long-term strategy
- 17 Offer of socially responsible investment products
- 18 Offer of product tailored to risk profile
- 19 Combating corruption, fraud and money laundering
- 20 Initiative responding to ageing population
- 21 Offer of products geared to every phase of life
- 22 Sound risk policy
- 23 Attention for the environment
- 24 Relationship with government authorities
- 25 Provision of finance and insurance to (local) economy
- 26 Provision of finance and insurance to the social profit sector
- 27 Support for initiatives to combat poverty
- 28 Support to philanthropy

We conducted another survey together with our parent, KBC, asking our clients, most important suppliers, employees, and ČSOB's management, about their overall satisfaction with the level of services offered.

In addition to the confirmation that respondents consider the products and services we offer to be of a high quality, they appreciate, above all, the bank's financial stability and reasonable risk management policy.

On the other hand, there is room for improvement in terms of the present price/quality ratio of the services offered, and in our products and services needing to be made simpler and more clearly structured. Respondents would also welcome being offered services from the point of view of their life-cycle, with a view to the phenomenon of an ageing population. These are our challenges for the immediate future.





# Responsible Business

**Mission:** We do business responsibly and ethically.

**Vision:** Our products and services include principles of corporate social responsibility and sustainability and CSR is a key aspect in their creation.

At this point, a direct link between a socially responsible approach and the product and services offered by ČSOB is evident with respect to specific client groups. Examples are: ATMs for the visually impaired, the eScribe transcription service for the hearing impaired, barrier-free access to branches, and the concept of awareness-raising, which is at the centre of our support of the Association of Citizens' Advisory Centres and the Debt Advisory Centre.

In case of other products and services, it is more about the overall approach according to which we are managing our business with a view to long-term sustainability. We are

operating on the basis of conviction that it is necessary to maintain professionalism, to honour the rules of competition, and to provide dignified working conditions. Only then can a company maintain loyalty of its employees and good reputation with the public. Key initiatives in the advancement of this culture include the ČSOB Anticorruption Programme, i.e., the sum of rules and policies the main purpose of which is to prevent corrupt conduct and conflicts of interest. Furthermore, ČSOB does not finance business transactions involving weapons and does not support trade with countries that grossly violate human rights.

Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Responsible Business

**“Hockey is the most beautiful sport in the world and it is an integral part of my life, even after having concluded my hockey career. In order for one to achieve anything in it, thorough preparation is required, self-denial, and a certain amount of luck. It definitely helps in hockey, but this may not do in life – that is why I am happy that there are ways to at least somewhat mitigate the unjust fate of the less fortunate among us, for example, through the Good Will Card, which I have grown fond of and which I use as often as I can.”**

| Dominik Hašek, an esteemed client of ČSOB Private Banking



## The Good Will Card

As of May 2014, ČSOB Private Banking clients can use the Good Will Card (Karta dobré vůle), a special contactless World Elite MasterCard debit card with which 0.6% of each transaction is paid to charity. More than 460 of our clients have already been using the card, and thanks to their expenditures, the bank distributed a total of CZK 668,000 among five non-profit organisations in 2014. The money collected was

used for projects of major organisations: Výbor dobré vůle – Nadace Olgy Havlové (Committee of Good Will – Olga Havel Foundation), Nadace VIA (VIA Foundation), Nadační fond Českého rozhlasu – projekt Světluška (Czech Radio Endowment Fund – the Firefly project), Nadace Václava a Livie Klausových (Vaclav and Livia Klaus Foundation), and Nadace Charty 77 – Konto Bariéry (The Charta 77 Foundation – Barriers Account).

Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

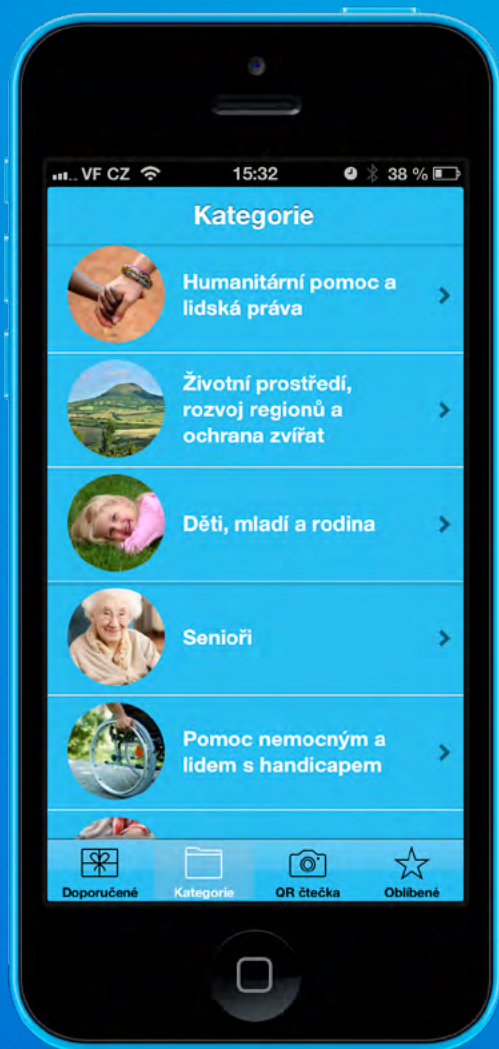
Contacts

GRI Index





# Responsible Business



## The Click and Donate Mobile Application

ČSOB has focused on supporting individual donations on a sustained basis, which is why it has – in conjunction with the Era brand – initiated development of an application that is unique on the Czech market – Click and Donate (Klikni a daruj). The application allows its users to send money to trustworthy non-profit organisations simply and conveniently, in support of their charitable projects. At this point, there are 77 non-profit organisations included in the application. Application users have a choice of more than 91 projects with various focuses, from helping the elderly to supporting disabled people, to projects focused on regional development, environmental protection, or the intermediation of humanitarian aid.

Users can send a payment of any amount through their payment card or a PaySec wallet. Android telephone users can make a payment through ČSOB or Era Smartbanking or MasterCard Mobile. Another simplification is to use a QR code as another form of payment.

The application ties into the existing Click and Donate gateway ([www.klikniadaruj.cz](http://www.klikniadaruj.cz)), which makes it possible for non-profit organisations to accept on-line payments from their contributors. Non-profit organisations only need to add a link to the Click and Donate gateway on their website. Furthermore, it is integrated on two major portals that present non-profit projects: [Modrýživot.cz](http://Modrýživot.cz) and [Darujsprávně.cz](http://Darujsprávně.cz).

### Application CLICK AND DONATE for download



Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Responsible Business

**“Setting an example is something that we expect our parents, teachers, or leaders to do – simply, people who are older and more experienced. The Help programme (Pomáhej) has it the other way around – children set an example for us adults. We very much appreciate the courage with which they tread a path in renewing the disrupted traditions of Czech philanthropy,”**

— Jiří Bárta, Director of the VIA Foundation

## The Help Programme

ČSOB and Era, in cooperation with the VIA Foundation, support projects and initiatives that will help bring Czech society nearer to a time when philanthropy is a part of everyday life. That is why the Help programme has been set up, to draw attention to and to multiply the impact of the activities of children and young people – philanthropists who are doing something for the world around them. The Help programme strives to reward the courage and activity of children and young people aged 7 to 26 years who collect money for a good cause.

In the 2013/2014 school year, which was the pilot year of the Help programme, over 100 children and young people got involved in coming up with and fulfilling projects. In aggregate, they managed to obtain money from 582 donors. ČSOB and Era matched the yield of each project and gave a special reward of CZK 50,000 to three of the most interesting projects. By means of a vote taken among our employees, one of the projects was given an additional award of CZK 10,000. That means that young philanthropists obtained nearly CZK 264,000 for their projects.

In year two of the Help programme, the VIA Foundation, ČSOB and Era chose 21 informal groups of children and young people that are planning to organise various beneficial events in the

2014/2015 school year. As in the previous year, they will receive financial support for the implementation of charitable projects and an opportunity to have the obtained donations matched with up to CZK 9,000 per project. Three of the best projects will again be given a financial bonus.



📷 Students of the Medical Faculty of Masaryk University Brno organized a fundraising evening, the proceed was donated to Blue Hippo Endowment Fund (Nadační fond Modrý hroch), which helps children patients after injuries.

Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





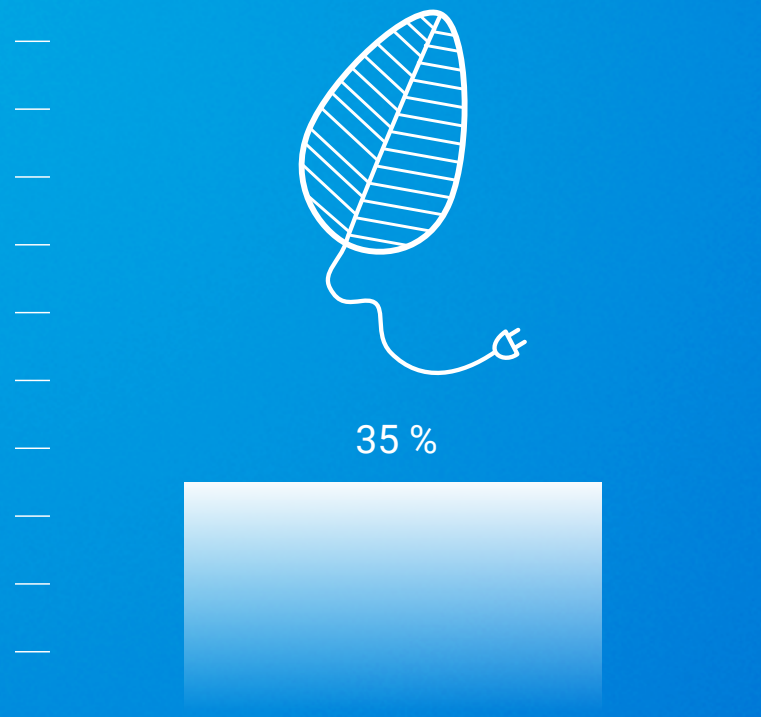
# Responsible Business

## Environmental Approach

ČSOB understands the need to reduce the environmental burden it imposes. For 2014, we made a commitment to purchase **35% of the total electricity consumed at the bank's headquarters from renewable sources. Our objective is to buy 100% of electricity for branches as well as the headquarters from renewable sources.** In addition, new technologies bring greater efficiency and savings (air-conditioning, LED diode lighting, and ventilation) as well as the use of a personal computer sleep mode that automatically switches them into a mode with minimal electricity consumption after one hour of inactivity.

We use reduced-weight office paper and office supplies whose production and liquidation are less burdensome for the environment. We keep on reducing office waste generation and sort our waste. We prefer cooperating with suppliers who hold certificates confirming adherence to environmental standards.

In spring 2014, we completed the seeding of areas around our Prague – Radlice headquarters with grass and installed new benches in the park.



Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

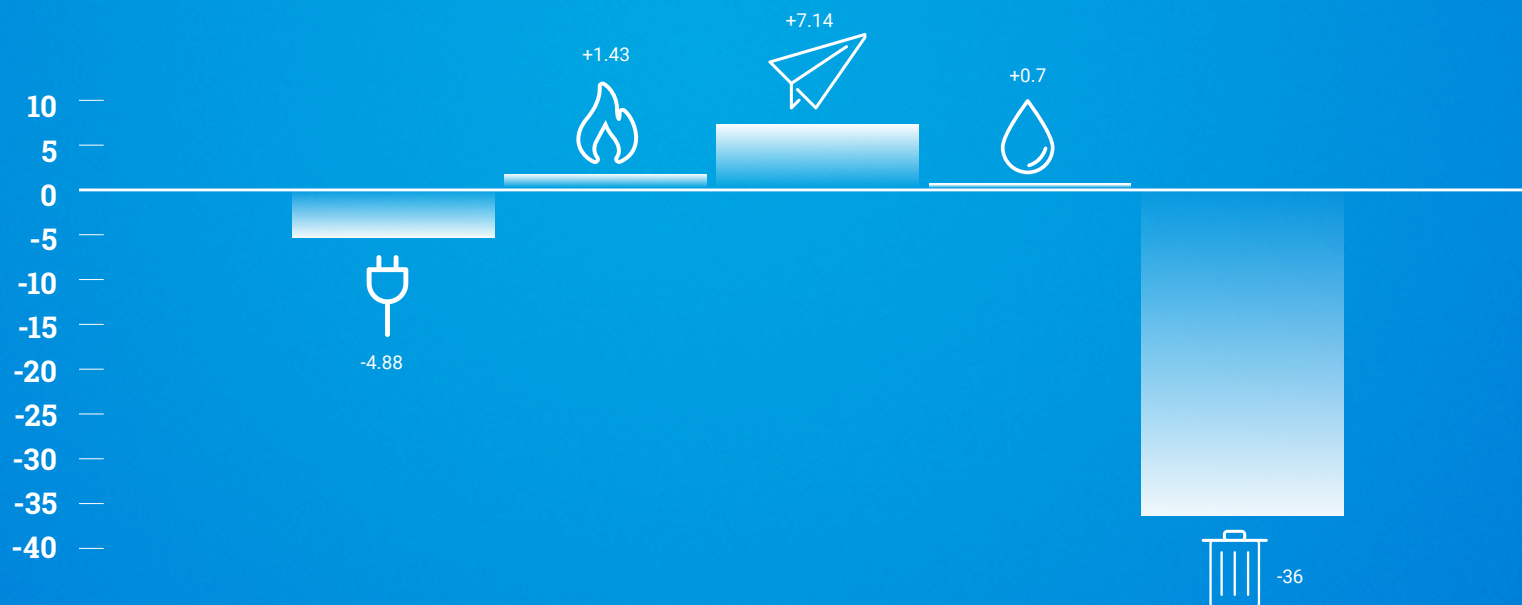
*GRI Index*










# Responsible Business

Annual consumption increase/decrease (in %)



Selected data about the environmental impact of ČSOB's activities, comparison of years 2013 and 2014:

## Environmental data recalculated to FTEs

|                         |   |                                    | 2013  | 2014  |
|-------------------------|---|------------------------------------|-------|-------|
| Energy consumption (GJ) |  | Electricity                        | 16.00 | 15.22 |
|                         |  | Fossil fuels (gas and heating oil) | 6.30  | 6.39  |
| Other consumption       |  | Paper (tonnes)                     | 0.14  | 0.15  |
|                         |  | Water (m³)                         | 15.70 | 15.81 |
|                         |  | Waste (tonnes)                     | 0.25  | 0.16  |

Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Responsible Business



**803 of our 990 ATMs** (80%) are adapted for the visually impaired, i.e., equipped with voice navigation



Our branch network comprises **320 branches** and **financial centres, of which 257** are fully or partially barrier-free

**eScribe**

At all **77 Era Financial Centres**, people with hearing impairment can communicate with our client-service personnel thanks to the eScribe on-line transcription service



Digital beacons for people with visual impairment are available at 55 out of 77 ERA Financial Centres



In 2014, we had **293,229 special accounts for the elderly, 23,206 accounts for disabled clients, and 26,511 accounts for non-profit organisations**

Introduction

Social  
Responsibility

**Responsible  
Business**

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# People and Communities at the Centre of Our Attention

## Education

**Mission:** We respect education, perspective, and empathy.

**Vision:** We consider support for education and adherence to ethical and moral values to be necessary conditions for the development of the entire society. That is why we make the path to education smoother for everyone who is interested in it and who is striving to attain it, in spite of various disadvantages.

We support education both among our employees and through the ČSOB Education Programme that focuses on three priorities – financial literacy, education of specific target groups, and professionalization of non-profit organisations via the Blue Life Academy (Akademie Modrého života). Thanks to our partnership with the Association of Citizens' Advisory Centres and the Debt Advisory Centre, we provide sustained support for financial literacy among the public.

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# People at the Centre of Our Attention Education

**“The key added value of the Academy is its interactivity and also the fact that non-profits have the opportunity to consult their ideas and their implementation with experts from various disciplines. We welcome ČSOB’s continuing development of the educational project and we are happy to be its non-profit sector partner again in 2015.”**

| Klára Šplíchalová, Director of the Donors’ Forum

## The Blue Life Academy

In autumn 2014, ČSOB launched a pilot series of workshops for non-profit organisations. In response to feedback from cooperating organisations, the workshops focused on marketing, PR, and communication. We did not forget about fundraising, either, and about approaching individual as well as corporate donors. The lecturers and speakers were expert volunteers from amongst ČSOB employees, representatives of partner non-profit organisations, and representatives of companies with which ČSOB cooperates in supplier-client relations. Seven organisations took part in the first year of the Academy, taking advantage of the opportunity to put together an action plan of communication activities, consulting their ideas with experts, and developing contacts with other non-profit organisations operating in various regions and disciplines.



Thanks to the success the Academy achieved, plans were made at the end of 2014 for year two, which will run in two stages in 2015 and focus also on other areas, such as internal resources, strategic planning, and team cooperation.

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# People at the Centre of Our Attention Education



## Cooperation with the Association of Citizens' Advisory Centres and Debt Advisory Centre

- We have been supporting the free debt advisory services provided by both organisations since 2008.
- In September 2014, we informed a total of 109,671 selected ČSOB and Era clients about the possibility of using the free debt advisory services of both organisations in our campaign in internet banking. The communication said that they, or any of their friends or family members, can take advantage of these free services supported by ČSOB.
- Since June 2014, business cards with contact information of the Association of Citizens' Advisory Centres and the Debt Advisory Centre are available at all ČSOB branches and Era Financial Centres.

 **PORADNA  
PŘI FINANČNÍ TÍSNĚ**

Využijte bezplatné  
dluhové poradenství

Poradna při finanční tísni  
Bezplatná linka: 800 722 722  
(pondělí, 8.30–12.00, 13.00–17.30)  
E-mail: poradna@financnitisen.cz  
[www.financnitisen.cz](http://www.financnitisen.cz)

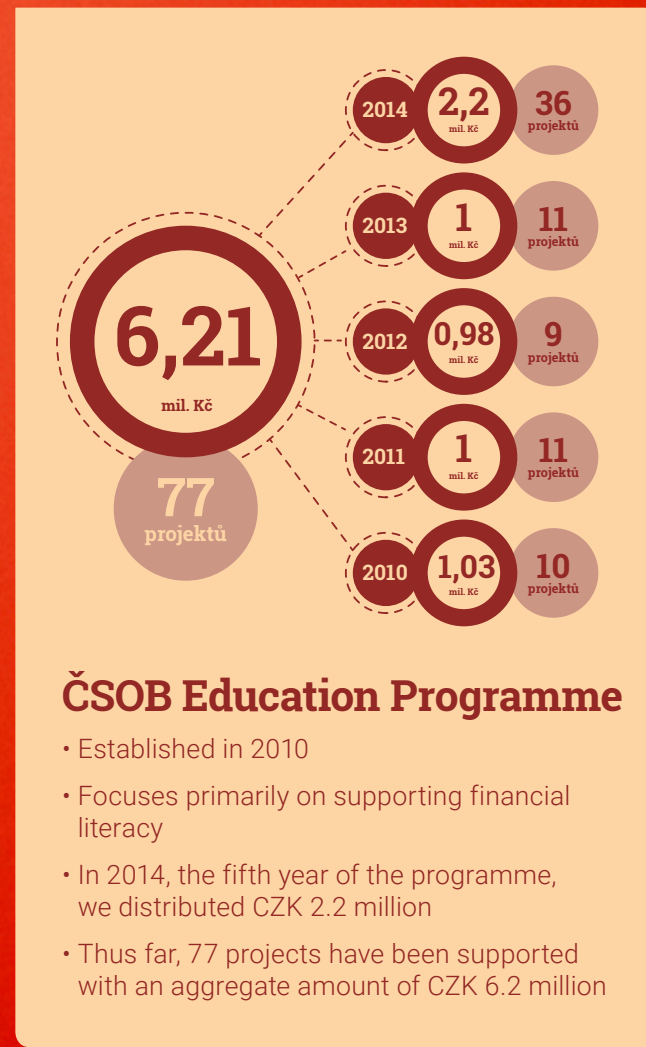


 **ASOCIACE  
OBČANSKÝCH  
PORADEN**

Využijte bezplatné dluhové  
a sociální poradenství

Asociace občanských poraden  
Podrobné informace a všechny  
kontakty naleznete na:  
[www.obcanskeporadny.cz](http://www.obcanskeporadny.cz)





Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

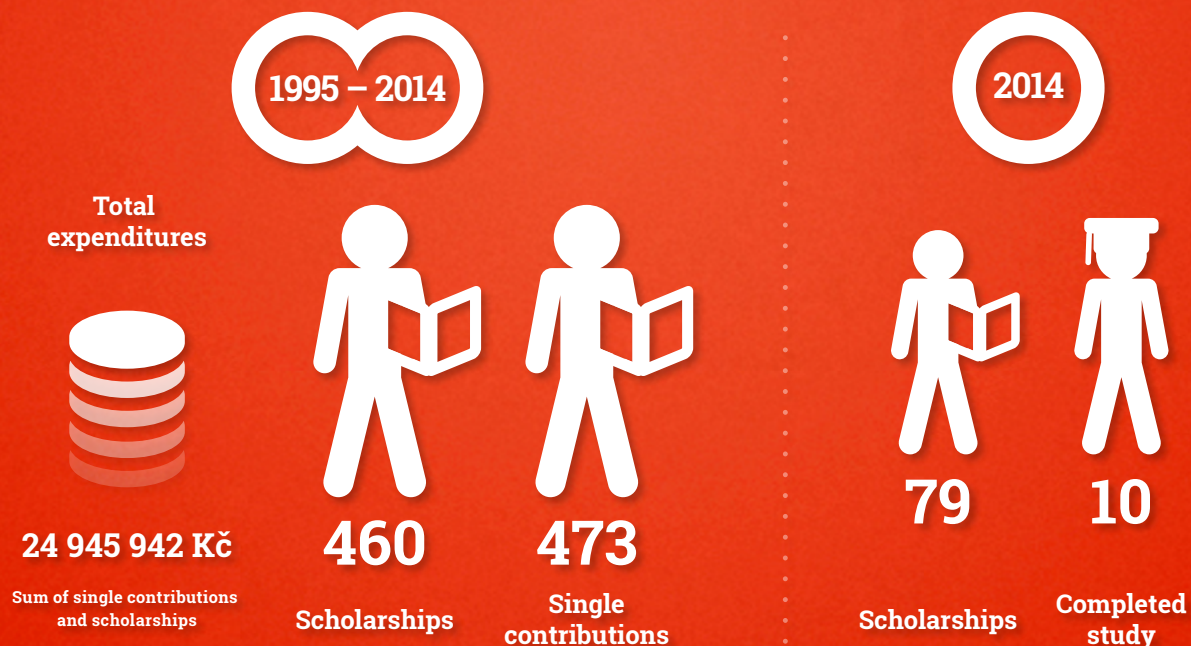
Contacts

GRI Index





# People at the Centre of Our Attention Education



## Education Fund

The Education Fund is our longest-standing philanthropic activity. We established it in 1995, in cooperation with the Committee of Good Will – Olga Havel Foundation. Together, we support students of secondary schools, colleges, and universities, who could not afford to study or who are prevented from studying by their adverse health condition.

We will introduce two of the students who are on scholarship – and you can get to know several others at the [ČSOB website](#).

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# People at the Centre of Our Attention

## Education



**“I wanted to prove to everyone that even a kid from a children’s home can finish university...”**

**Radovan Laci** spent more than 16 years at a children’s home, making the best of this experience. He radiates energy and enterprise and his optimism is infectious. He is a founder of the Second After (Vteřina poté) platform that helps young people from children’s homes get oriented in the world outside of institutional care. With the Mimosféry band that he established, he organises concerts and music workshops at children’s homes. He comes from Česká Lípa and studies marketing communication at a private University of Finance and Administration.

In the future, Radek would, above all, like to finish university and improve his foreign language skills. With his band, he is planning concerts, festivals, and beneficial projects for children from children’s homes. At the same time, he is looking forward to completing his record, whose pilot song, The Heaven within Us, is for young people from children’s homes.

**“I view having the ability to help as a certain sign of independence. Had it not been for that, I could not engage in activities involving young people from children’s homes and do what I find really fulfilling. I do have to admit that without a scholarship from the Education Fund, my route to education would have been far more difficult,”** adds Radek.

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# People at the Centre of Our Attention



**“The fact that I made it among those who hear and that I can live among them and pursue my hobbies is the greatest accomplishment of my life.”**

**Ivana Votípková** was born deaf. Her family has decided not to resign themselves to that fate and help. Today, 18 years later, this likeable girl studies at a secondary school Gymnázium Františka Křižíka in Pilsen without any problems, and she achieves above-average sports results in beach volleyball. Thanks to the Education Fund, she was able to get a better hearing aid, a walkie-talkie, and to pay tuition at a private secondary school.

**“Taking a matriculation examination as a deaf student together with my classmates means a lot to me,”** she adds.

Ivana’s parents found the only primary school willing to accept the deaf student in Pilsen – Božkov. Teachers helped Ivana with texts as well as pronunciation. Searching for a secondary school was equally as challenging – this problem, too, was solved at the **Gymnázium Františka Křižíka**, with an individual study plan and consultations. With a special walkie-talkie helping her in her studies, Ivana became the first deaf student at the secondary school.

Ivana is quite clear about her approach to education: **“If I go to school, I will gain knowledge. With good-quality knowledge, I can get a good job. With a good job, I can get not only a nice salary, but also extensive experience, for example, abroad. Education is, however, important for us for more than just these practical reasons. Nobody would probably talk to me if I were not studying and interested in the world around me. But we have to take our own initiative in obtaining education - for example, from books or discussions.”**

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# People and Communities at the Centre of Our Attention

## Diversity

**Mission:** We respect differences and invite them.

**Vision:** People are at the centre of our attention. In order to be able to respond to the needs, wishes, and dreams of our clients, we support employee diversity and heterogeneous teams.

ČSOB focuses on diversity in terms of gender and disabilities, and engages in both formal and informal initiatives. It is aware of demographic developments in society and is beginning to focus on specific age-related aspects conceptually.

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# People and Communities at the Centre of Our Attention

## Diversity



In 2014, 59 colleagues became ambassadors of the project I Cheer for the Disabled and placed the badge on their photos in the central phone book and thus supported the campaign in support of the disabled people.

### I Cheer for the Disabled

A long-term internal campaign in support of the employment of people with disabilities was launched at ČSOB in 2013, aiming to increase the share of disabled people among employees and to increase understanding of the issue throughout ČSOB. In 2014, we published articles in internal media and on a special thematic site on the intranet. We continuously update our offer of vacancies that have been identified as suitable for disabled people as they arise. We have trained personnel consultants who are well oriented in the specific aspects of recruitment interviews with disabled candidates and are familiar with various types of disabilities as well as the legal regulation of the area.

Those employees who have reported that they are disabled received Vital Pass vouchers for medical services.

**Our colleague Lenka wrote to us on this topic:**

**"I would like to thank you very much for the Vital Passes. I was pleasantly surprised when an envelope was delivered to my desk and found vouchers of such a value in it. Although I wear glasses and magnify the script on my monitor, most of my colleagues have no idea how bad my eyesight is. Twenty years ago, they wanted to remedy eye condition that I was born with. The operation did not turn out well and I lost vision in one eye. So I am working full-time with only one eye, which is, in itself, not healthy. I have been at ČSOB for over 5 years. At first, I worried about being able to manage. At times, I am quite tired – especially my eyes, but then I get a reward for all my effort, such as these Vital Passes, and at times like that I am very happy to be working at ČSOB. Thank you once again and I wish everyone lots of health - I know what I am talking about."**

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index



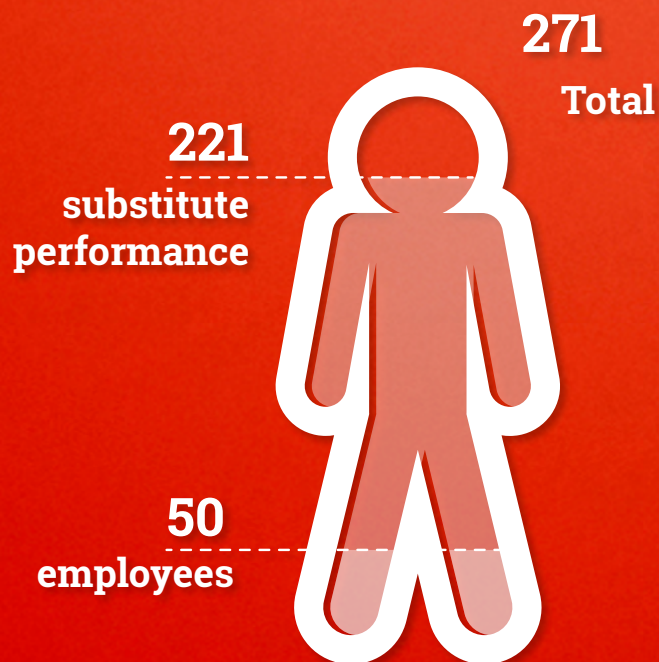


# People and Communities at the Centre of Our Attention

## Diversity

### Number of people with disabilities at

**ČSOB** (including KBC ICT; average recalculated number of employees per year): employees **50**; substitute performance (purchase of products and services) **221**, total **271**



Invitation for the event  
Experience Yourself

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index

Another Experience Yourself event took place in 2014, in which our employees got to know our partner organisations that are helping people with visual impairment – the Mathilda Endowment Fund and the Czech Radio Endowment Fund – the Firefly project – and could compete blindfolded in a slalom with a white cane, or donate their old prescription glasses to the Glasses for Africa project.





# People and Communities at the Centre of Our Attention

## Diversity



**„Thank you for a very well prepared start and for the whole club in general.“**

| Michaela Lhotková, Director, SME Segment Management

**„I join the club with pleasure. Thanks for the ‚opening‘ and interesting event. In the audit reports four of my colleagues would like to sign-up to the club.“**

| Jitka Hajičová, Executive manager, Audit of Financial Management and Payment Services

**„Thank you for an interesting and fruitful activity. Count me with in the club.“**

| Dobroslava Sehnalová, Director, Private Banking Distribution Management

### ČSOB Gold Fish

is a professional club designed to women in leading positions and focusing not only on their life and professional development and management skills, but also helping with their work-life balance. During the two years of its existence, it has already welcome 68 female managers from various departments across the ČSOB Group.

During the year, a number of events took place, i.e. internal workshops, individual coaching and regular meetings of club members with female managers from various other companies to share know-how and experiences from personal and career development.

### Topics of greatest interest to club members:

- balancing family and work - being good managers, mothers, friends, and also themselves,
- how to work with the male ego, how not to lose oneself, how to control emotions,
- how to delegate work and not to lose face,
- how to lead others and motivate them towards the desired goal

Introduction

Social  
Responsibility

Responsible  
Business

**People and  
Communities  
at the Centre  
of Our  
Attention**

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development Regions

**Mission:** We are a good neighbour.

**Vision:** Our presence in the regions obliges us to help wherever it makes sense, in the manner that is the most effective in the given case.

On the regional level, we concentrate on providing of minor grants and involving our clients in our activities. We also support employee engagement via manual and professional volunteering.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



## Poštovní spořitelna Regional Development Fund

Through the Poštovní spořitelna Regional Development Fund, we provided grants to **38 organisations and municipalities**. In 2014, they amounted to **CZK 2,711,413**, under the We are Neighbours (souSedíme) call. The money went in support of projects focused on development of neighbourly relations, on forming active local communities, and on involving inhabitants in social and public life of their locale. The names of the activities indicate the content: "Neighbour, let's go cooking", "Meet your neighbours", "Grandma, Grandpa, tell me stories", "We and our town filled with stories".

Since 2007, ČSOB has distributed over CZK 24 million among community projects in the regions.

## Era Helps the Regions

For more than a quarter of a year, **60 non-profit organisations from all over the country** competed for the support of the public in the Era Helps the Regions programme, focused on supporting and developing individual donorship. More than CZK 1.7 million have been collected from small donors in 20 micro-regions. Era distributed another two million crowns among various projects. The project that managed to gain the largest amount of money from individual donors in each region received a contribution of CZK 45,000 from Era, the project that placed second CZK 35,000, and the third in line CZK 20,000. In aggregate, CZK 3,759,369 went to projects in the regions.

In aggregate, CZK 3,759,369 went to projects in the regions.

 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Second Step for the City-block Courtyard

Region: **THE CITY OF PRAGUE**

Name of organisation: **Zaostřeno na Desítku**

Venue: **Prague 10**

The project combines needs and wishes of the residents of a Prague 10 block. The neighbourhood community has convinced the owner of the property, the Borough of Prague 10, to change its original plan to build a basketball court. Instead, a multifunctional sports facility, a community garden patch,



and a heavy-duty lawn will be created in the city block interior courtyard, for which the local community will care. The project will not only help in enabling a more diverse use of the interior courtyard, but will also strengthen neighbourhood ties. The project is also a beautiful example of participative planning.

The project received support amounting to CZK 99,600.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Nová Street Anew

Region: **SOUTH-BOHEMIAN**

Name of organisation: **Na půl cesty**

Venue: **České Budějovice**

The area around Nová Street in České Budějovice has undergone a very specific development: from nearly an excluded area with neglected rental buildings, to a renovation, to the arrival of a new wave of inhabitants. The outcome was a space where new and old residents did not know each other and neighbourhood relations were marked by distrust. The aim of the project is to organise joint events on Nová Street and in



the surrounding area in order to help the new residents feel that they belong in the neighbourhood, and to connect them with the old residents and give both groups an opportunity to meet.

The project received support amounting to CZK 31,600.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## HŘEBEČSKO – A Region That has (NOT) Extinct

Region: **SOUTH-MORAVIAN**

Name of organisation: **NAOKRAJI – o krajině na okraji, z.s.**

Venue: **Hřebečský hřbet**

The project implemented in the no longer existing Sudeten region of Hřebečsko, strives to resurrect the disappearing cultural memory of the local landscape through land-art. A workshop will be organised for local artists, students from art schools, and local residents who are interested in



attending, as well as public lectures and discussions with local survivors/contemporary witnesses, historians, archaeologists, and landscape

experts. At the end, there will be an open-air vernissage of the works.

The project received support amounting to CZK 83,200.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



-  Poštovní spořitelna Regional Development Fund
-  Era Helps the Regions

## Open Street

Region: **HRADEC KRÁLOVÉ**

Name of organisation: **Společně pro radost, o. s.**

Venue: **Jánské Lázně**

The project strives to show that the municipality of Horní Maršov is not just a "bend in the road before you get to Pec pod Sněžkou". The town's main street, which was turned into an impersonal colossus during communist normalisation, will become the centre of an open neighbourhood party. It will draw attention not only to the issue of the main road and public space in general, but also activate and link up the work of local

organisations, associations, groups, and individual residents, contributing to cohesion and to enhancing good relations in the municipality.



The project received support amounting to CZK 59,000.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Planting an Oak Alley in the Town of Píšť

Region: **MORAVIAN-SILESIA**

Name of organisation: **The municipality of Píšť**

Venue: **Píšť**

The aim of the project is to support interest among the local public and organisations in the appearance of the municipality and to actively involve local interest groups. It consists of a new oak alley being planted by volunteers. The planting will invite the public in social life in the



municipality and, at the same time, support improvement of the environment and ecological and aesthetic qualities in the landscape.

The project received support amounting to CZK 100,000.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



-  Poštovní spořitelna Regional Development Fund
-  Era Helps the Regions

## Let's Create and Help Together!

Region: **PARDUBICE**

Name of organisation: **Domov na zámku Bystré, p.o.**

Venue: **Bystré**

The impulse for the project arose from the needs of the community of the town of Bystrá. Local residents would like to meet more often during shared activities, such as at a flea market, skills competitions, or at an Advent concert. Any proceeds from these activities will be given to Christian

Solidarity  
International  
(CSI) or to  
People in Need.



The project received support amounting to CZK 16,250.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## 2014 Koněprusy Workshop

Region: **CENTRAL-BOHEMIAN**

Name of organisation: **Nezevli jen tak**

Venue: **Koněprusy**

Architecture students will use small projects to show local residents how to transform the environment around them. Their topics will be chosen in connection with local people who want to take part in the formation of public space. In that way, students will not only develop projects but also



implement them with their own hands, on the spot, and from recycled materials. At minimal expense (accommodation and food for the students, material for the projects, etc.),

the municipality will receive original decorations for its public space, with the added value of involving local inhabitants in the project.

The project received support amounting to CZK 35,500.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## The Route to the Monastery

Region: **PILSEN**

Name of organisation: **Centrum klášter Chotěšov, o.p.s.**

Venue: **Chotěšov**

The Chotěšov Monastery is a valuable national cultural monument that has been undergoing the requisite renovation since the end of the 1990s. The Route to the Monastery strives to open the site to visitors as early as possible. Thanks to a donation from Era and financial support from the public, the original public entrance and passage, which are in a catastrophic condition, will be renovated. The monastery will



again become an attractive cultural, historical, and tourist destination of importance to the region and beyond.

Overall, the project received CZK 58,950  
(the public contributed CZK 13,950,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Baliny Garden Therapy

Region: **VYSOČINA**

Name of organisation: **Chaloupky, o.p.s.**

Venue: **Baliny**

The newly established centre of the organisation Chaloupky, o.p.s. in the municipality of Baliny launched a garden therapy programme that consists in allowing disadvantaged people to work with plants and natural material. This type of therapy has not yet been implemented in the Czech Republic, but it is based on well-tested methods and procedures used abroad. Contact with nature helps the disadvantaged people

to reintegrate into society and supports their active life.



Overall, the project received CZK 89,022  
(the public contributed CZK 44,022,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Renovation of Kogler's Nature Trail

Region: ÚSTÍ NAD LABEM

Name of organisation: KČT Krásná Lípa

Venue: Krásná Lípa

The oldest nature trail in the Czech Republic was established thanks to Rudolf Kogler, a native of Krásná Lípa. It was forgotten after WWII, but is now being renewed at the initiative of the town and KČT. In this project, the trail will undergo a general repair – replacement of



damaged parts of the trail, cleaning and conservation of wooden and metal elements, repair and replacement of roofs on information panels and sheds, and expert pruning of trees

and removal of weed trees and shrubs. The 23-kilometre-long nature trail that passes through the Lužické Mountains Protected Landscape Area, Elbe Sandstones Protected Landscape Area, Vápenka Nature Reserve, and Bohemian Switzerland National Park, will again serve its purpose.

Overall, the project received CZK 99,500  
(the public contributed CZK 54,500,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

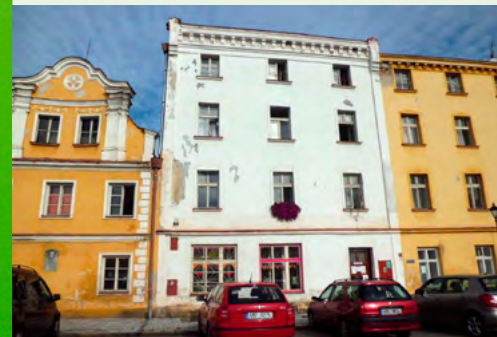
## Vidnava Home for a Peaceful Old Age

Region: **OLOMOUČ**

Name of organisation: **Charita Javorník**

Venue: **Vidnava**

Older people represent traditional values, ethics, culture, and wisdom, but they also experience exclusion from society and loneliness. St. Hedwig's Home for a Peaceful Old Age strives to prevent that and to improve the quality of lives of its clients. With the project, two damaged homes



for the elderly in Vidnava will be repaired. Both are on the square and the repair of their cracks will improve the overall look of the town centre.

Overall, the project received CZK 99,678  
(the public contributed CZK 54,678,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Natural-Style Classroom

Region: **ZLÍN**

Name of organisation: **Slavičín – Vlára Kindergarten**

Venue: **Nevšová**

In the renovation of the garden of the Nevšová Kindergarten, we contributed to creation of a gazebo that would be sensitively integrated in the surrounding vegetation. It will be a multi-purpose building: aside from outdoor classes it will be used for various seminars and will be available to all generations, including parents of the kids or the elderly. The project offers a perfect multifunctional facility where



children will be able to relax and spend time in the fresh air.

Overall, the project received CZK 60,900  
(the public contributed CZK 15,900,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



 Poštovní spořitelna Regional Development Fund

 Era Helps the Regions

## Dignified Dying in a Family Environment

Region: **KARLOVY VARY**

Name of organisation: **Hospic Sv. Jiří, o.p.s.**

Venue: **Cheb**

The object of the Hospice of St. George is to enable terminally ill people to leave this world in a home-like environment, receiving quality treatment for their pain without excessive medical procedures, and to offer them



a peaceful place for saying good-bye to their loved ones. The medical staff offers consulting, support, and help to their families. To make the service available for everyone who needs it, payments from clients are being kept at the lowest possible amount.

The services of the mobile hospice are not covered by medical insurance – a contribution to the wages of the nurses was made by the public and with financial support from the project.

Overall, the project received CZK 298,039  
(the public contributed CZK 253,039,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development Regions



-  Poštovní spořitelna Regional Development Fund
-  Era Helps the Regions

## Having a Job is Not Commonplace

Region: **LIBEREC**

Name of organisation: **Sdružení TULIPAN**

Venue: **Liberec**

The project is focused on gaining funds to cover a portion of the costs of materials and costs related to the operation of the TULIPAN sheltered workshop, and for the extension of the services with the addition of a sewing workshop. The money gained will make it possible to reduce the expenditures the sheltered workshop must make from its



own resources for paying the wages of assistants - therapists, and other costs. Thanks to that, the association will maintain all of the current jobs for 55 people with disabilities who have a minimal chance of finding jobs on the open job market.

Overall, the project received CZK 72,533  
(the public contributed CZK 27,533,  
Era's financial donation was CZK 45,000)

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

**Community  
Development**

CSR at the  
ČSOB Group

Contacts

*GRI Index*





# Community Development

## Volunteering

A key topic of ČSOB's corporate social responsibility is supporting volunteer help. It does so by enabling employees to use one work day per year to get involved in various charitable activities and collections. They can lend a helping hand by offering their work or knowledge, through sports, and by donations in kind as well as financial donations. In 2014, we noted record interest in volunteer projects.



### ČSOB Helping Together

7<sup>th</sup> year of volunteer days  
922 employees helped to  
75 non-profit organisations



### ČSOB Run for a Good Cause

5<sup>th</sup> year of a charitable run of the Committee  
of Good Will – Olga Havel Foundation  
394 of employees  
6,267 kilometres run together  
Bank's contribution – CZK 50/km  
CZK 313,350 collected for helping the disabled



Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development

## Volunteering



### Sue Ryder Charity Cup

11 September 2014

A benefit football tournament for Domov Sue Ryder, which takes care of the elderly who need the assistance of others in everyday activities, due to their illness or age

Participation of the ČSOB and Era football teams



### Night-time Run for the Firefly

29 April 2014

Employees took part in a run in support of people with visual impairment



### Bike to Work

213 employees involved in the campaign organised by Auto\*Mat

55 371 kilometres ridden together



### The League Cup

21 June 2014

A benefit tournament organised by the Human Rights League with the proceeds going to the Fair Hospital project

Participation of the ČSOB and Era beach-volleyball and football teams



Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Community Development

## Volunteering



### Donate Blood, Donate Health!

5<sup>th</sup> year of the campaign in support of donation of blood, blood components, and bone marrow  
341 employee-donors participated in 2014



### Fulfilled Children's Wishes

5<sup>th</sup> year of project

Christmas presents from employees for 253 children according to their wishes  
& shared presents

Children's homes in Dlažkovice, Korkyně, Mašřov, Planá u Mariánských Lázní, Potštejn, Senožaty, Unhošť, and Vrbno pod Pradědem

Newly, our employees themselves came up with the idea of **helping through delicious foodstuffs**. By purchasing breakfast packages, our employees contributed more than CZK 80,000 to the Wild Geese Foundation. Sweet and savoury delicacies baked by our colleagues yielded CZK 51,841. It was directed through the Barriers Account to 16-year old Lukáš, who has been left paralysed by a spinal cord infection. Mulled wine and non-alcoholic punch sold in December in front of the ČSOB headquarters in Prague – Radlice yielded another CZK 22,980 for Domov Sue Ryder, the Czech Paraplegic Association, and the Prague Sports Club of Wheelchair Users.

We want to keep developing **professional volunteering**, building on our experience from 2013-2014, when coaches from the ČSOB Group, auditors, lawyers, and tax advisors helped out as consultants, concerning organisational management styles, fundraising, and accounting, at the Safety Line, People in Need, the Wild Geese Foundation, and the Czech Radio Endowment Fund.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# CSR at the ČSOB Group

ČSOB Leasing employees have many opportunities to participate in charitable projects. For example, 225 of our colleagues (61% of all employees) took part in the volunteer day in 2014. They signed up during the year through the [www.zapojimse.cz](http://www.zapojimse.cz) portal or took part in a charitable financial collection giving CZK 100,000 in support of the **Association of Integrated Sports**, with which they also organised the ČSOB Leasing iPins Cup. In cooperation with the **Czech Paraplegic Association (CZEPA)**, employees were able to get a glimpse of the world of disabled persons thanks to an exhibition of photographs *We Can Stand on Our Own Feet and NotUnveiled*.



📷 Donation of a vehicle to the Pardubice Regional Charity, attended by the CSO of ČSOB Leasing, Libor Bosák, and HR Management Director Jana Rohelová.

ČSOB Leasing supports specific non-profit organisations – in 2014, it donated passenger cars worth nearly CZK 400,000 to the **Pardubice Regional Charity**.



Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# CSR at the ČSOB Group



📷 Stará Paka, iPins, the proceeds of the employee collection being donated

Employees of ČSOB Leasing made small gifts for a Christmas fair. The proceeds from their sale was donated to the Community Centre Motýlek.



📷 Volunteering day in the Community Centre Motýlek



📷 Summer meeting of ČSOB Leasing employees and members of Association of Integrated Sports in Měřín, Slapy



Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

**CSR at the  
ČSOB Group**

Contacts

*GRI Index*





# CSR at the ČSOB Group

ČSOB Pojišťovna employees continue in volunteering by various ways. In 2014, they accompanied visually impaired clients of the **Pardubice Tyflocentre** (Tyflocentrum Pardubice) on a trip to the Tatra Kopřivnice Technical Museum and the Bílá Hora Arboretum, and also visited the castles of Štramberk and Bouzov. They helped the **Krajina Movement** (Hnutí Krajina) in the Highlands renew ditches in swampy meadows and rake hay in floristically important locales that cannot be accessed by heavy machinery.



📷 Employees of ČSOB Pojišťovna renew ditches in swampy meadows in the Highlands





# CSR at the ČSOB Group

**Pre-Christmas volunteer collection** of small gifts, toys, and money was next yet traditional activity for local non-profit organisations and disabled children.



Employees collected  
a record CZK 61,588

ČSOB Pojišťovna also contributes to the running of the **Nové Město nad Metují Sports Club**, which associates disabled athletes, and uses the local sports facilities for holding summer sports games for its employees. In 2014, ČSOB Pojišťovna cooperated with musical group **The Tap Tap** composed of students and graduates of **Jedlicka Institute** (Jedličkův ústav).



📷 Representatives of The Tap Tap band received a contribution to its activities from Jeroen van Leeuwen, general manager of ČSOB Pojišťovna

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# CSR at the ČSOB Group

The Patria Endowment Fund has cooperated with **People in Need** (Člověk v tísni) on a sustained basis. Through the Patria Scholarships Programme, it has regularly supported more than 100 children coming from socially disadvantaged environment. The children receive regular financial contributions for their studies with the aim of increasing their chances and their employability when the time comes.



📷 Students from Patria Scholarships Programme solve a task

In 2014, the amount of contributions paid out in the project amounted to CZK 1.2 million.

PATRIA

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index






# CSR at the ČSOB Group

On 16 April 2014, ČSOB Penzijní společnost employees organised the Day with Pension Savings in order to draw attention of other colleagues from the ČSOB Group to the possibility of establishing pension savings. During the event, people interested in obtaining pension savings could buy cakes made by the **Letohrádek Vendula Sheltered Workshops**, and goodies baked by ČSOB Penzijní společnost employees. This yielded a total of CZK 16,400 for the sheltered workshop.



 Petr Hutla, a member of ČSOB's Management Board, supported the Day with Pension Savings

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# CSR at the ČSOB Group

In 2014, ČMSS employees supported a number of projects, in which they were actively engaged. In May, it was baking for Sára and hiking in Jenišov. In June, they set out on a trip to Průhonice Park with the elderly and children from the **Pampeliška company kindergarten**. In August, they attended an **exhibition of photographs of paraplegics**, taken by Robert Vano; and in September, employees made breakfast and sold it to their colleagues, to raise money for an electrical wheelchair. In December, employees purchased gifts for children from asylum homes in the **Tree of Fulfilled Wishes** project, and organised a cookie collection for the **Seniors' Home in Malešice** (Domov seniorů Malešice).



📷 A trip with the elderly and children from Pampeliška to the Průhonice Park – June 2014





# CSR at the ČSOB Group



📷 Robert Vano, author of photographs of the paraplegics, exhibition – August 2014



📷 Celebration of 5 years of the Pampeliška company kindergarten – November 2014

In 2014, 97 children attended the Pampeliška company kindergarten, from which 85 regularly.





# CSR at the ČSOB Group

By supporting the **Association of SOS Children's Villages** (Sdružení SOS dětských vesniček in Karlovy Vary – Doubí; in Chvalčov in the Zlín Region; and in Brno – Medlánky), Hypoteční banka gives a new home to children whose original families did not want or could not take care of.



📷 Visiting children from the Brno – Medlánky SOS children's village

For every new loan agreement, Hypoteční banka contributes CZK 20 to the account of the **Association of SOS Children's Villages**. In 2014, CZK 487,000 was donated. Since the start of cooperation in 2001, Hypoteční banka has provided nearly 4.5 million crowns to help children.





# CSR at the ČSOB Group

Over 200 Hypoteční banka employees helped out in the **Kurovodic Pod Skalami Home** in the Mladá Boleslav area in June. During the project **A Home with the Scent of Wood**, they built various wooden structures, such as a podium for holding cultural events and a gazebo offering a pleasant place to sit outside. The small projects that will make life more pleasant for about eighty residents of the homes, who suffer from various types of disabilities, also included benches, repair of a bridge, and a paved path.



*"We have made new friendships that again helped somewhat reduce the invisible divide between disabled people and others," says Josef Mlčoch, the Home's Director.*



*Celobankovní outdoor  
Domov pod Skalami,  
Kurovodic, květen 2014*



Hypoteční banka, in cooperation with the **Endowment Fund for the Support of the Employment of Disabled People** (Nadační fond pro podporu zaměstnávání osob se zdravotním postižením) and Metropolitan University in Prague, offers the disadvantaged university graduates specialised internships at its legal, personnel, and customer service departments. Presently, it employs two part-time students.

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index





# Contact Information

**Thank you for your attention.**

**Alena Králíková**

Manager

## CSOB Corporate Social Responsibility Department

Radlická 333/150

150 57 Praha 5

+420 224 114 890

[csr@csob.cz](mailto:csr@csob.cz)

<http://www.csob.cz/en/csob/about-csob/corporate-social-responsibility/Stranky/default.aspx>

**Business name:** Československá obchodní banka, a. s.

**Registered office:** Radlická 333/150, Praha 5, Postal Code 150 57, Czech Republic

**Legal status:** Joint-stock company

**Registration:** Registered in the Commercial Registry of the City Court in Prague, Section B XXXVI, Entry 46

**Date of registration:** 21 December 1964

**Business activities:** Bank

**ID No.:** 00001350

**Tax registr. No.:** CZ699000761(for VAT)  
CZ00001350 (for other taxes)

**Bank code:** 0300

**SWIFT:** CEKOCZPP

**Telephone:** +420 224 111 111

**E-mail:** [info@csob.cz](mailto:info@csob.cz)

**Internet address:** <http://www.csob.cz>

**Data box:** 8qvdk3s

**Supervisory body:** Czech National Bank (CNB), Na Příkopě 28, Praha 1, Postal Code 115 03, Czech Republic

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

**Contacts**

GRI Index



# GRI Index

| GRI 4.0 Content Index for "In accordance" - Core |   |  |            |          |
|--|---|--|------------|----------|
| General Standard disclosures                     | Short Description   | Source/Chapter   | Page       | Reported |
| G4-1   | Statement from the CEO  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ CEO Statement       | <u>2</u>   | yes      |
| Organizational profile                           |   |  |            |          |
| G4-3   | The name of the organization  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Contact Information | <u>59</u>  | yes      |
| G4-4   | Primary brands, products, services  | Annual Report 2014/ Company Profile, Companies of the CSOB Group                       | <u>19</u>  | yes      |
| G4-5   | Location of the CSOB's headquarters   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Contact Information | <u>59</u>  | yes      |
| G4-6   | Number of countries where the CSOB operates   | Annual Report 2014/ General Economic and Market Indicators                             | <u>4</u>   | yes      |
| G4-7   | Nature of ownership and legal form  | Annual Report 2014/ Company Profile  | <u>19</u>  | yes      |
| G4-8   | Markets served  | Annual Report 2014/ General Economic and Market Indicators                             | <u>4</u>   | yes      |
| G4-9   | The scale of CSOB   | Annual Report 2014/ ČSOB Group in Figures  | <u>20</u>  | yes      |
| G4-10  | Total number of employees   | Annual Report 2014/ ČSOB Group in Figures  | <u>20</u>  | yes      |
| G4-11  | Percentage of total employees covered by collective agreements  | Annual Report 2014/ ČSOB Group in Figures  | <u>20</u>  | yes      |
| G4-12  | CSOB's supply chain   | -  | -          | no       |
| G4-13  | Significant changes during the reporting period   | Annual Report 2014/ Highlights and Main Events   | <u>5</u>   | yes      |
| G4-14  | Precautionary approach according to the Principle 15 of "The Rio Declaration on Environment and Development, 1992 | -  | -          | no       |
| G4-15  | Externally developed economic, environmental and social charters and principles to which CSOB subscribes          | -  | -          | no       |
| G4-16  | Membership of associations and advocacy organizations in which CSOB participates                                  | Annual Report 2014/ Related Parties Report   | <u>280</u> | yes      |

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*



# GRI Index

| GRI 4.0 Content Index for "In accordance" - Core |  |  |              |          |
|--|--|--|--------------|----------|
| General Standard disclosures                     | Short Description  | Source/Chapter   | Page         | Reported |
| Identified Material Aspects and Boundaries       |  |  |              |          |
| G4-17  | List of all entities included in CSOB consolidated financial statement                     | Annual Report 2014/ Scope of Consolidation and Business Combinations   | <u>88</u>    | yes      |
| G4-18  | Process of defining the report content and the Aspect Boundaries                           | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction  | <u>4</u>     | yes      |
| G4-19  | List of all the material Aspects for defining report content                               | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction  | <u>4</u>     | yes      |
| G4-20  | Aspect Boundary within the organization  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction  | <u>4</u>     | yes      |
| G4-21  | Aspect Boundary outside of the organization  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction  | <u>4</u>     | yes      |
| G4-22  | Restatements of information provided in previous reports                                   | -  | -            | no       |
| G4-23  | Significant changes from previous reporting periods with respect to Aspects and Boundaries | Annual Report 2014/ Highlights and Main Events   | <u>5</u>     | yes      |
| Stakeholder Engagement                           |  |  |              |          |
| G4-24  | List of stakeholder groups engaged by CSOB   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Social Responsibility   | <u>6</u>     | yes      |
| G4-25  | Identification and selection of stakeholders   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Social Responsibility   | <u>6</u>     | yes      |
| G4-26  | CSOB approach to stakeholder engagement  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Social Responsibility   | <u>6-7</u>   | yes      |
| G4-27  | Key topics and concerns raised through stakeholder engagement                              | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Survey of the Perception of ČSOB as a Responsible Company in 2014 | <u>11-12</u> | yes      |

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

*GRI Index*



# GRI Index

| GRI 4.0 Content Index for "In accordance" - Core |   |  |                  |          |
|--|---|--|------------------|----------|
| General Standard disclosures                     | Short Description   | Source/Chapter   | Page             | Reported |
| Report Profile                                   |   |  |                  |          |
| G4-28  | Reporting period  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction          | <u>4</u>         | yes      |
| G4-29  | Date of most recent previous report   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction          | <u>4</u>         | yes      |
| G4-30  | Reporting cycle   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction          | <u>4</u>         | yes      |
| G4-31  | Contact point for questions regarding the report or its content                   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction          | <u>59</u>        | yes      |
| G4-32  | "In accordance" option  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Introduction          | <u>4</u>         | yes      |
| G4-33  | CSOB Policy and current practice with regard to external assurance for the report | -  | -                | no       |
| Governance                                       |   |  |                  |          |
| G4-34  | Governance structure of CSOB  | Annual Report 2014/ Corporate Governance Policy, ČSOB Organization Chart                 | <u>49, 54-55</u> | yes      |
| Ethics and Integrity                             |   |  |                  |          |
| G4-56  | CSOB values, principles and norms of behaviour                                    | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Social Responsibility | <u>6-7</u>       | yes      |

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index



# GRI Index

| Specific standard disclosures and financial services sector disclosures* |  |  |                           |          |
|--|--|--|---------------------------|----------|
| General Standard disclosures   | Short Description  | Source/Chapter   |                           | Reported |
| G4-EC1   | Direct economic value generated and distributed                              | Annual Report 2014/ Financial Results, Business Results                                      | <a href="#">10, 13-14</a> | yes      |
| G4-EN3   | Energy consumption within the organization                                   | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Responsible Business      | <a href="#">17-18</a>     | yes      |
| Sector additions to EC1  | Charitable gifts of money or other cash donations                            | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Social Responsibility     | <a href="#">8</a>         | yes      |
| Sector additions to EC1  | Community partnership  | Corporate Social Responsibility Report of the ČSOB Group for 2014/ Our Partner Organizations | <a href="#">9</a>         | yes      |
| Sector additions to EC1  | Staff volunteering in paid time  | Sustainability Report/ Volunteerism  | <a href="#">46-48</a>     | yes      |
| G4-SO3   | Anticorruption   | Sustainability Report/ Responsible Business  | <a href="#">13</a>        | yes      |
| G4-FS14  | Initiatives to improve access to financial services for disadvantaged people | Sustainability Report/ Responsible Business  | <a href="#">19</a>        | yes      |

Source: <https://www.globalreporting.org/reporting/reporting-support/reporting-resources/content-index-and-checklist/Pages/default.aspx>

Introduction

Social  
Responsibility

Responsible  
Business

People and  
Communities  
at the Centre  
of Our  
Attention

Community  
Development

CSR at the  
ČSOB Group

Contacts

GRI Index