



Skupina ČSOB
Přátelská a odpovědná

ČSOB Group Report to Society

WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

ČSOB figures

NET PROFIT

CZK 14 billion



CREDIT PORTFOLIO

CZK 582 billion



DEPOSITS

700 billion

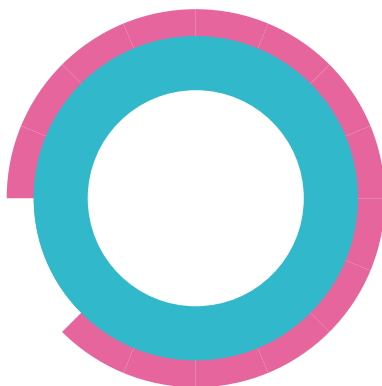


EMPLOYEES



all of ČSOB Group

8,203



bank employees

7,099

CLIENTS

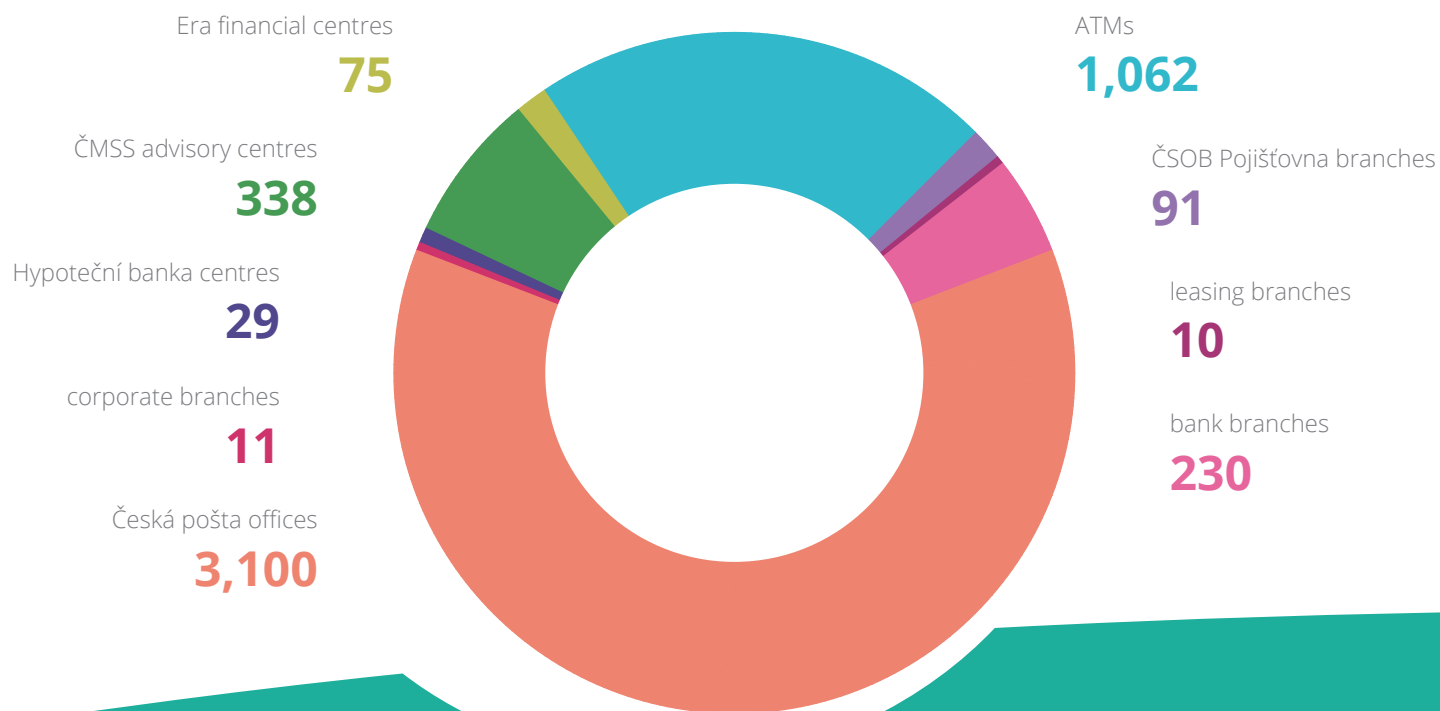
2.831 million



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

ČSOB figures

BRANCHES AND POINTS OF BUSINESS



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

2015 Innovations

EASIER ORIENTATION

in the product offer thanks to the new design of our website at www.csob.cz



IMPROVED SECURITY OF OUR INTERNET BANKING

with the Smart Key application which allows on-line payment verification without having to retype the confirmation text message



IMPLEMENTATION OF PAPERLESS OPERATIONS AND BIOMETRIC SIGNATURES



CONTACTLESS PAYMENTS

for public transport services in Brno, Liberec, Pilsen and on the Prague – Kutná Hora line



HOUSEHOLD INSURANCE „NÁŠ DOMOV“

offering full cover for your home in case of any damage



TRANSFERS OF PROPERTIES

financed by the Bezpečné financování mortgage guaranteed by the bank



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Accolades

THE BEST BANK IN THE CZECH REPUBLIC IN 2015

The Banker, Euromoney and Global Finance magazines and Hospodářské noviny newspaper voted for ČSOB.



WITHIN THE TOP RESPONSIBLE COMPANY 2015 AWARDS

ČSOB was awarded a Golden Certificate for its annual report on corporate responsibility and a Silver Certificate for the Era Helps the Regions grant programme which interconnects individual donations and philanthropic support of interesting projects in regions by ČSOB



A BANK WITHOUT BARRIERS

Czech financial consultancy company, Fincentrum, named ČSOB a Bank without Barriers



THE CZECH REPUBLIC'S BEST PRIVATE BANK FOR 2015

Magazines Euromoney and The Banker, along with Fincentrum consultancy company awarded ČSOB the title of the Czech Republic's Best Private Bank for 2015



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Interesting facts

ČSOB POJIŠŤOVNA IN 2015

SERVED



1.1 million

clients

SETTLED



207,163

insured events

PAID



CZK 9.012 million

in insured benefits

THE NEW ČSOB WEB

In the first two months since the new ČSOB web launch we recorded



1.7 million

visitors



6.8 million

individual page displays

ČSOB DOES NOT FINANCE

business transactions concerning weapons



ČSOB DOES NOT PROVIDE SUPPORT

to business with countries violating human rights



ČSOB PREVENTS

corruption practices and conflicts of interest through the measures and policies adopted, such as Code of Conduct, KBC Group Anti-Corruption and Anti-Bribery Policy, ČSOB Whistle-Blowing Policy etc.

www.csob.cz/portal/o-csob/dulezite-dokumenty/politiky-csob

WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Interesting facts

ČSOB IN 2015



contributed to the state budget an amount of

2.564 mln. CZK



and thus became the fourth largest payer of corporate income tax in the Czech Republic.



For this performance ČSOB received a glass plaque from Alena Schillerová, the finance vice-minister for taxation and customs, and Martin Janeček, CEO of the General Tax Directorate, in recognition of its significant contribution to public budgets in the field of taxation of corporate income tax for the year 2015.

Every year we evaluate and process in our electronic records



over 40,000 client suggestions.



The Ombudsman, representing the interests of clients of all retail banking brands, handles roughly



1,300 suggestions a year.



THE HANDLING OF CLIENT SUGGESTION



satisfied
97 %



dissatisfied
3 %

WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Interesting facts

In 2015, the numbers of cyber-attacks against our clients rose by tens of per cent.



We significantly improved our potential in the field of suspicious payment detection.



A considerable proportion of fraudulent payments could be stopped while still at ČSOB and subsequently refunded to the client's account.



We can take down fake domains in less than 3 days.



We also promote awareness in the field of cyber risks at

www.csob.cz/portal/bezpecnost

as well as through NaAndroid – an application that helps clients owning mobile telephones running on Android map their security settings and warn them of potential risks.

GRANDPARK

Since 2015, we have cooperated with EBM Group running a network of seniors' homes with a special regime under the GrandPark brand.



„DRUHÝ DOMOV“

Last year, ČSOB provided financing to a project of another home of this kind that was officially opened in April 2016 in Hradec Králové.



(in May 2015, this client opened first seniors' home in Havířov, however, it was not financed by ČSOB).

THE NEW HOME

can accommodate up to 149 seniors and it has already been half-full.



149 beds

ANOTHER PROJECT

At the moment, ČSOB provides financing to another project to serve the elderly in Prague since the turn of 2016 and 2017, which should have capacity of up to



150 places

WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Examples of good partnerships with clients

Jan Petr and Lucie Aujeská, founders of Vitalvibe of Brno, import unique super-foods in raw and organic quality (plant food with no thermal processing, no sugars, no dairy products or meat) from farmers in Bali, Himalayas, Japan or South America, and organise workshops and lectures on healthy lifestyle and alternative nutrition options. As their services are in great demand, they decided to expand to satisfy growing demand by their clients, and contacted the bank with a loan application. This resulted in a mutually beneficial cooperation –

“we particularly appreciate the personal approach, good quality advice and fair treatment,”

say Jan and Lucie. And we are pleased by their responsible approach to healthy lifestyle and their willingness to share their experience.



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

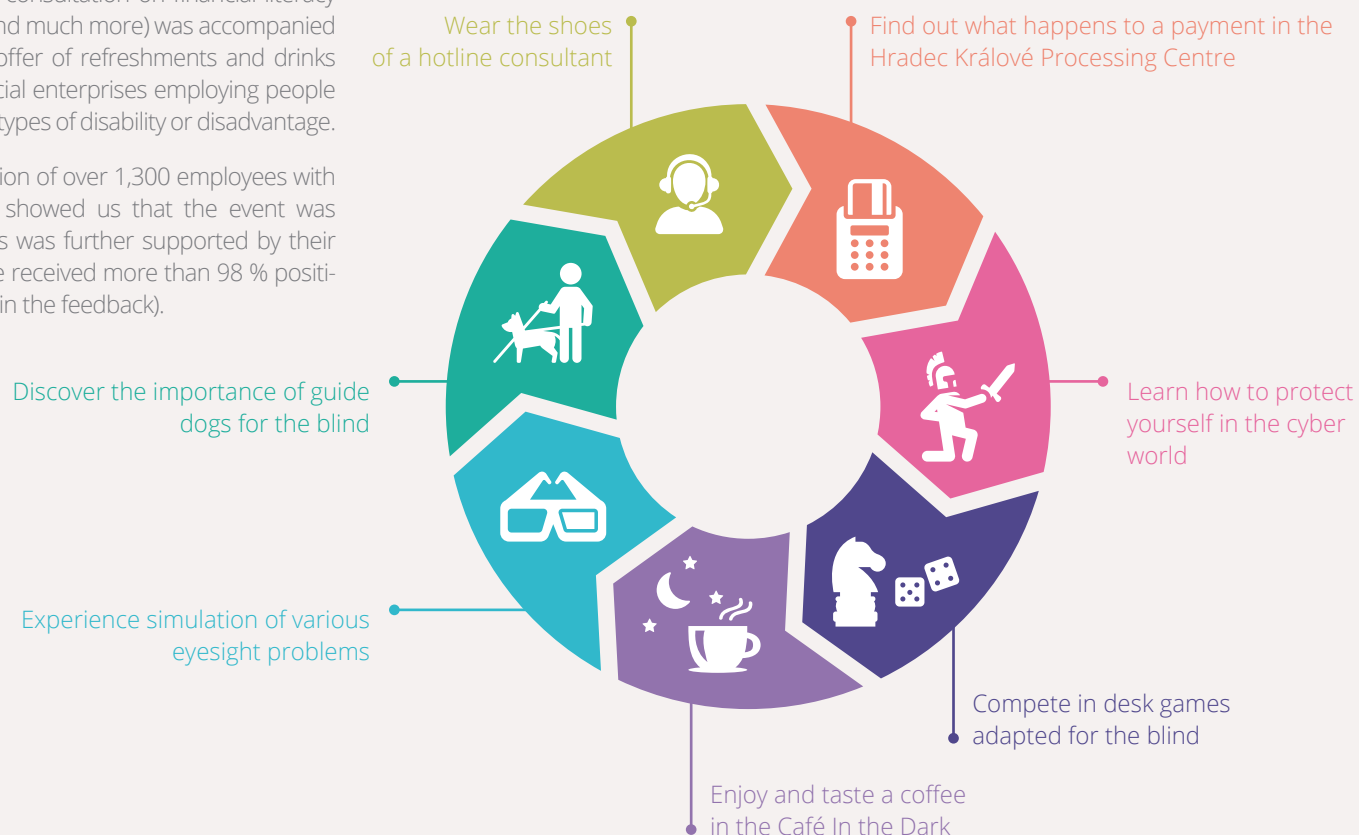
Examples of good partnerships with clients

On 2 and 3 October 2015, ČSOB organised a fair of interesting and new facts for its employees and their families, called **A Day with ČSOB**. Visitors learned about the most interesting projects and business activities to be encountered within the Group in a non-traditional way: Insurance for the XYZ generation, Digital Bank, What happens to a payment in the Hradec Králové Processing Centre, Architecture as the creator of corporate culture, House for all generations on offer by ČMSS, developments in the credit market under the title **A Loan Yesterday, Today and Tomorrow**, Protecting Oneself in the Cyber World, Contactless Card payments on new terminals and many others.

Our partner non-profit organisations also played their role. Thanks to the stall of the Czech Radio Endowment Fund – the Firefly (Světluška) project, our colleagues could have competed desk games adapted to the blind, chess and touch-led quartet; tasted coffee in the Café In the Dark or experienced simulation of various eyesight problems with special sets of spectacles. People from the Mathilda Endowment Fund introduced the importance of guide dogs for the blind, the Safety Line (Linka bezpečí) prepared a workshop “In the shoes of a hotline consultant” as well as an interactive

game for both children and adults, the Escape Room. The Association of Citizens Advisory Centres provided consultation on financial literacy and all that (and much more) was accompanied by a diverse offer of refreshments and drinks by various social enterprises employing people with different types of disability or disadvantage.

The participation of over 1,300 employees with their families showed us that the event was a success; this was further supported by their evaluation (we received more than 98 % positive responses in the feedback).



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Examples of good partnerships with clients

A typical US delicacy – popcorn – is the speciality product of Hopi Popi, an Olomouc-based company. English teachers Jana Nováková and Andrew I. Glueck, originally from USA, first wanted just to bring a refreshing air into their English classes. However, it was such a success with the students that they established a company in 1992 and started pop-corn production on a commercial scale. The high quality of materials and acceptable pricing won them clients not only in the Czech Republic; their products with various flavours are exported abroad, too – e.g. to

Great Britain and Germany. Although we became financial partners only recently, we have managed to expand the company's production capacity significantly, so that Mgr. Jana Nováková, Chairwoman of the Board of Directors, notes:

"People in ČSOB are quick to find their bearings, understand the company's needs and find solutions. We have had excellent experience with payments to and from abroad: transfers are smooth, secure and quick."



WHAT YOU MIGHT HAVE NOT KNOWN ABOUT ČSOB... AND WE BELIEVE TO BE OF INTEREST FOR YOU

Examples of good partnerships with clients

The Association of Citizens Advisory Centres (Asociace občanských poraden - AOP), a non-profit organisation based in Prague, and operating across the whole country, accommodates and supports its member advice centres to facilitate provision of good and free-of-charge advice to people in need. Since its establishment in 1997, the advice centres have handled over 600,000 questions, of which almost 125,000 concerned debt advice. The partnership with our bank in the Debt Advice and Over-Indebtedness Preven-

tion project goes back to 2007. Together, we also perform various preventive educational activities dedicated to financial literacy promotion with the Czech public.

"AOP has been using a current account with ČSOB since 2000 and all our payments are made through the bank; primarily electronic banking is a great help for us as it saves time and is very operative,"

says Hynek Kalvoda, member of the AOP Board.



THE ČSOB GROUP VALUES AND PEARL CULTURE

ČSOB Group ranks as one of the Czech Republic's three biggest financial service providers and is aware of its responsibility towards its clients and the society in general. It is our vision to become a reference in banking and insurance. We believe in values that are fundamental for the decision-making in all aspects of our work:

BE RESULT-DRIVEN



Result

BE RESPECTFUL AND OPEN-MINDED



Respect

BE RESPONSIVE AND ATTENTIVE



Responsiveness

THE CULTURE OF OUR BEHAVIOUR IS SUPPORTED BY FIVE PRINCIPLES EXPRESSED BY THE PEARL ACRONYM



We always strive to deliver excellent results
(Performance)



based on trust in the abilities of our staff,
(Empowerment)



to be responsible in relation to our clients, employees and environment,
(Accountability)



to be open and perceptive to the needs of everyone we encounter
(Responsiveness)



as well as to respect the local culture and rules and create long-term client relationships.
(Local Embeddedness)

WHAT I WISH TO SPEAK ABOUT (MESSAGES FROM THE TOP MANAGEMENT)**John Hollows,** Chief Executive Officer and Chairman of the Board of Directors

Today's financial service world is not the same as that of a very few years ago. What has changed? Almost everything – as our clients' lives, their preferences and behaviour change, their relationship to financial companies changes as well. Thanks to the new digital technology, people are well informed, like to compare offers, are more empowered and not afraid of change. Our competitors develop and

grow, new entities enter the market and venture into areas that used to be the domain of banks (e.g. PayPal or the efforts to replace bank cards by mobile telephones etc.). Regulators also create new measures the practical implementation of which requires considerable funds. All that needs to be taken into consideration when decisions are made on further development in the banking sector.

At the moment, we are facing an enormous challenge – we want to be the leader in the broadest sense of the word, become a reference for others and an example of a responsible and sustainable company. ČSOB has been providing financial services to its clients for 50 years already. Although our roots are in corporate banking, we have built a strong position in services for individual clients in the last two decades as well, and we are now one of the Czech Republic's principal retail banks. We are fully aware of the significance of this position and the impact of our activities. We know that our clients wish to set the scope and the form of the services they are interested in, and we aim to help them do just that through our offer of complex solutions for various situations in life with respect to age, social circumstances

or even a disability. Besides, they have every right to expect us to be actively involved in the Czech society cultivation. To improve our chances of success, we build long-term partnerships with Czech NGOs and open grant programmes. They allow us to support existence of publicly beneficial initiatives – from those with large impact to minor projects, which are as important to our colleagues all the same. As a new feature, we have defined four pillars of responsible behaviour. They are understood to be ideal instruments for effective synergy between business and greater good. You can learn more about them, i.e. financial literacy, entrepreneurship, environmental responsibility and longevity from my colleagues who sponsor - from their leading position - the activities in the individual pillars.



WHAT I WISH TO SPEAK ABOUT (MESSAGES FROM THE TOP MANAGEMENT)**Petr Hutla,** Senior Executive Officer and Member of the Board of Directors

As the exclusive partner of Česká pošta, ČSOB – through its Poštovní spořitelna brand – has facilitated the possibility of card payments at major Česká pošta branches. A significant reduction in cash handling and support for cashless payments result in the desired acceleration of client service at the

counters. Also public transport (e.g. in Pilsen, Liberec, Ostrava, Brno, on line 381 Praha-Kutná Hora etc.) experiences an improvement in passenger comfort and safety as the passengers do not have to carry cash thanks to the cashless payment option.

A similar direction, i.e. a cashless route, is taken by the new product under the name of COOL karta. It is a pre-paid payment card that can be topped up from the account in connection to which the card is issued. The card can be used by parents as a safe tool to help their children adopt a rational approach to cashless financial operations and learn

to manage their funds. Children can use the card to pay in stores as well as e-shops and parents know immediately what the money was spent on. Thanks to lower amounts allocated to the COOL card than in case of standard cards issued for current accounts, the risk of abuse is reduced.

SOMETHING EXTRA: FINANCIAL LITERACY

I would like to continue where John mentioned the strategic pillars of responsible and sustainable behaviour with a question “Why ČSOB and financial literacy?” And let me answer right away. Financial institutions and financial literacy go together. The level of financial literacy amongst the Czech public is far

from ideal; unhealthy indebtedness levels may generate huge problems for the entire society in the long term. In ČSOB, we are aware of this and, therefore, we do not restrict ourselves to circumspect and cautious lending; we go beyond that in our endeavour for financial literacy improvement. Besides the financing of citizens advice centres that provide free-of-charge

debt advice, and grant calls to NGOs involved in financial literacy improvement with various sociodemographic groups, we also turn to teaching pupils and students. We will send instructors from amongst our specialists to elementary and secondary schools to discuss with children and help them, in a playful way, find their bearings in the world of finance.

WHAT I WISH TO SPEAK ABOUT (MESSAGES FROM THE TOP MANAGEMENT)**Marek Ditz,** Senior Executive Officer and Member of the Board of Directors

ČSOB has a tradition of being deeply involved in investment research; our experienced economists and analysts regularly present their conclusions in the media making economic information important for decision-making in both work-related and personal life situations available and more compre-

hensible to the specialist as well as general public. For example, our colleagues from Hypoteční banka analyse and comment on the real estate market developments while bank consultants provide good quality investment advice on retaining and increasing the value of savings.

Consumer financing focuses on improving the accessibility of loans through constant adjustments to the price terms, particularly for loans intended to improve people's housing. We responsibly verify our clients' ability to bear the burden of repaying their loans. In the field of debt collection, we try to handle situations with indebted clients reasonably rather than selling problem debts to collection agencies immediately. Payment protection insurance for unexpected insured events resulting in loss of income is offered along with our loans.

And speaking of insurance – ČSOB Pojišťovna introduced several new products to the market last year: cyber risk insurance with a uniquely extended insurance cover, insurance for mothers and fathers to address a number of risks associated with welcoming new members in their families, whose financial demands increase. We also introduced assisted reproduction in-

surance to guarantee that clients will be able to afford also another IVF cycle not covered by health insurance. We notice great interest in our new pension insurance for children; over 1,400 contracts have been recorded since the beginning of 2016 (11% of all concluded insurance contracts).

**SOMETHING EXTRA: LONGEVITY**

ČSOB acknowledges aging of the population characteristic for the present society – and very likely to remain significant in the years to come – and wishes to respond to the life stages and situations which its clients are currently experiencing. For us, this means being involved in improving the living standard of seniors, supporting young families with children or

helping people with a handicap to live a full life – simply contribute toward a superior quality lifestyle through a complex solution. We analyse our fellow citizens' needs thoroughly in search for other options of extending our offer of the existing product line with new types of insurance, mortgages, loans and investments to meet the needs of people in various life situations.

WHAT I WISH TO SPEAK ABOUT (MESSAGES FROM THE TOP MANAGEMENT)**Petr Knapp,** Senior Executive Officer and Member of the Board of Directors

ČSOB is set to improve the living comfort of the public and wishes to be the right partner in business at the same time. Therefore, at the beginning of March 2015, we launched a unique project Gap in the Market (Hledá se obchod). Anyone can enter their tip for a new store missed in the surroundings in the map prepared at www.hledaseobchod.cz. People from the neighbourhood then vote on the tips, thus showing sensibility of the store operation in the location. The suggestions along with other in-

formation and market data available are carefully analysed; entrepreneurs are offered an interesting opportunity to develop their business. We are prepared to advise on where and which field are best to start a business, and we are happy to support entrepreneurs not only with our advice and finance provision but also by discounted offers by partners within ČSOB Group which can boost their business.

During the first three months, people entered over 26,000 tips for new stores and services at www.hledaseobchod.cz. Most often, these were wishes for new restaurants, cafés, bakeries or butchers'. The first three entrepreneurs who opened a new shop or venue thanks to the project received

a Škoda Fabia Combi free for one year from ČSOB Leasing. They were Mr and Mrs Kotas from Nový Jičín who opened a gluten-free bakery and deli, Mr Růžička from České Budějovice and his café and coffee roasting plant, and Patria Kobyli that started to operate a butcher's in Hodonín.

SOMETHING EXTRA: SUPPORT TO ENTREPRENEURSHIP AND ENVIRONMENTAL RESPONSIBILITY

Responsibility and sustainability of any (not only business) enterprise should be naturally included in our thinking. And it is my firm belief that ČSOB is a good example

for others Conservative management of natural resources and considerate treatment of our environment are reflected in our administrative activities (Golden LEED rating for the ecological NHQ building in Radlice; we are taking steps to obtain ISO 14001/50001 certification). The

concept of responsibility and sustainability is considered in construction of our investment opportunity offers (so-called SRI Funds) and we do not finance transactions that might be controversial from the perspective of human rights protection or natural resource exploitation.

RESPONSIBLE BUSINESS

ERA PERSONAL ACCOUNT

FOR SENIORS



282,340

HANDICAP



21,527

FOR NGOS



26,446

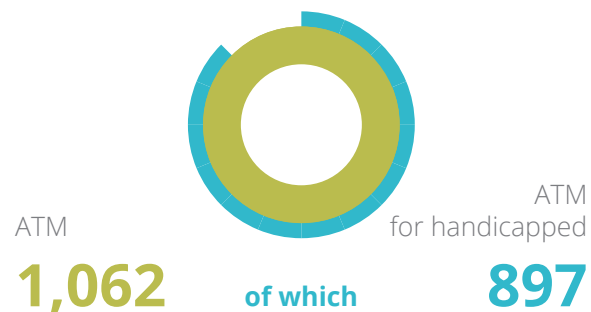
ČSOB ACCOUNT

FOR NGOS

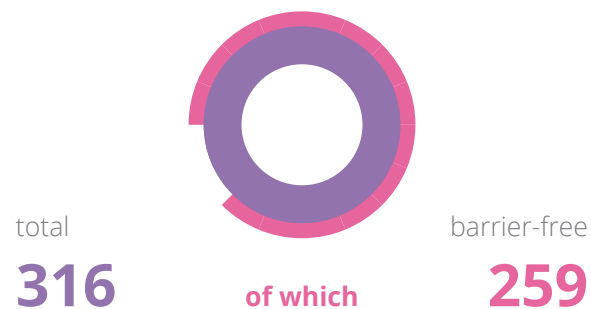


10,178

ATM VS ATM FOR THE VISUALLY IMPAIRED



BARRIER-FREE BRANCHES



SIGNALS FOR THE BLIND



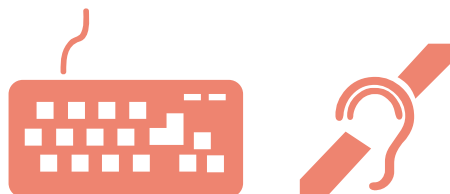
70

in all branches and financial centres

RESPONSIBLE BUSINESS

eScribe

The number of Era financial centres, in which people with hearing impairment or deaf people can communicate with client representatives through eScribe on-line transcription



70

VIDEO (IN CZECH LANGUAGE ONLY)



RESPONSIBLE BUSINESS**SUPPORT FROM GOOD WILL CARD**

The total amount of



CZK 1.902,545



was distributed via 12 Czech non-profit
organisations to over



250 children and adults



for the necessary health care, purchases of assistive aids
or social assistance in need.

**SUPPORT OF FREE DEBT ADVISORY**

since 2007, The Association of Citizens Advisory Centers with the amount of



CZK 16.2 million



Debt Advisory Center since 2008

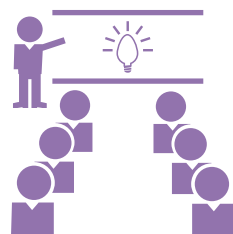


CZK 7.9 million

RESPONSIBLE BUSINESS

Exemplary cooperation between our colleagues from the Ostrava region with the TyfloCentre in Olomouc

Since 2010 ČSOB Education Programme has searched for and financially supported interesting projects focusing on improving financial literacy of the Czech public.

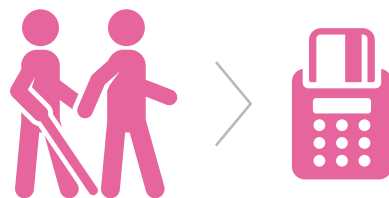


However, the granting of the money was not the end of cooperation between TyfloCentre Olomouc and ČSOB. Our colleagues from Field Business Support – North Moravia got together with other bank units and, all together, helped during the education process itself. For example, Card Acceptance provided payment terminals for training to allow the visually impaired get some hands-on experience, and demo cards to teach the difference between an embossed and non-embossed card. Our colleagues from SME provided free accounts and set current account parameters for the instructors to teach the blind and visually impaired how to navigate electronic banking while our colleagues from the Olomouc and Prostějov micro-regions taught people with visual impairment how to use ATMs in December.

“This example is a perfect illustration of the fact that our bank is not restricted to supporting NGOs in the form of financial donations exclusively; the bank thinks conceptually and connects its units and segments on many levels in order to help those in need,”

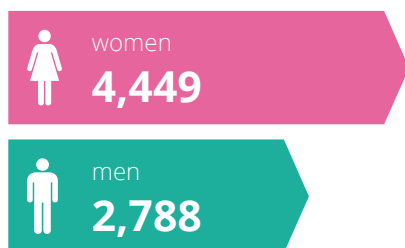
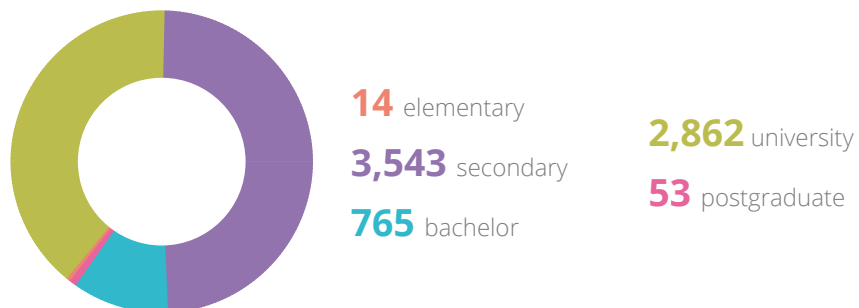
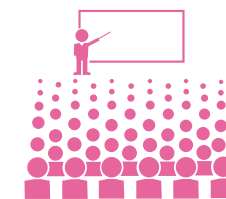
says David Rokosz, heading the Field Sales Support – North Moravia, in relation to the project.

In spring 2015, a grant of CZK 99,000 was granted to TyfloCentrum Olomouc, a charitable organisation providing education and striving to reduce the worries of the blind and visually impaired when it comes to using modern payment methods.



CZK 99,000

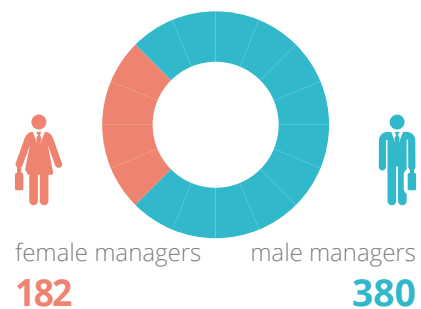


ENGAGED EMPLOYEES**EMPLOYEES IN GENERAL****EDUCATION****TRAINING DAYS**

147,946 days

AVERAGE AGE OF EMPLOYEES

40 years

ONBOARDING/DEPARTURESjoined
893left
1,100

ENGAGED EMPLOYEES**WORK-LIFE BALANCE**

ČSOB helps its employees keep their professional and personal lives in balance e.g. via flexible working hours, part-time jobs, home office, job sharing or programmes for parents (74 parents in 2015 year).

**STAFF MEMBERS WITH DISABILITIES**

0,7 % (= 53 persons)

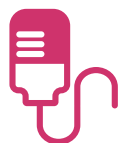
VOLUNTEERING

106 non-profit organisations were helped by



858
volunteers

The campaign
"Give Blood, Donate Health!"
in 2015 involved



271
blood donors

186 employees participated in the ČSOB **"Run for a Good Cause"**. Together, they ran 2,676 km and made hereby for the Committee of Good Will – Olga Havel Foundation



CZK 133,800

224 employees participated in the May campaign **"Bike to Work"** and travelled 49,658 km altogether; this meant CZK 99,316 was donated to the Committee of Good Will - Olga Havel Foundation by the bank.



CZK 99,316

ENGAGED EMPLOYEES

Within the framework of 3 charity auctions, employees auctioned their holiday pictures for



CZK 35,339

Our employees fulfilled the Christmas wishes of 274 children from 8 children's homes.



274 children

Three times have our employees baked delicacies for their colleagues whose purchases contributed to a good cause by



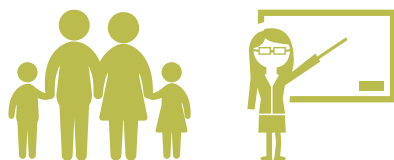
CZK 135,621

By buying mulled wine or alcohol-free punch in the pre-Christmas period, our employees supported 4 NGOs with a total of



CZK 32,649

Our employees registered 57 children and adults with disabilities for the ČSOB Help Fund and obtained for them support for assistive aids, education and personal assistance totalling



CZK 1.019,298

Our employees organised 23 fundraising events registered in the Together with ČSOB matching fund.



The employees contributed
CZK 323,019



the bank donated
CZK 277,058

39 non-profit organisations participated in the second year of the Blue Life Academy. There was a number of experts who shared their knowledge and experience with them.



43 speakers / 18 consultants / 19 coaches

ENGAGED EMPLOYEES

Matching fund – Korkyně Children's Home

The fact that ČSOB is a responsible bank with employees with their hearts in the right place is also confirmed by the establishment of the Together with ČSOB matching fund in summer 2015. We know that our employees help NGOs, and we wish to help along with them as we strive to promote individual donations and philanthropic commitments of our employees in the long term. The proceeds of each fundraising event collection organised by our colleagues for an NGO of their choice is matched with up to CZK 20,000. The condition is that at least five employees are involved in the initiative and at least another twenty colleagues support the project in an internal vote. Perfect example is the team of Operations Back Office that arranged a charity breakfast and bazaar, amateur theatre performance and collection of Flexi Pass coupons for children from the Korkyně children's home. The result of their effort is CZK 29,000 from the various events and Flexi Passes worth CZK 8,000. The home used the money collected to go to High Tatras in the summer, and the coupons covered a fun day for children at the Čestlice Aquapark. The remaining funds contributed to the equipment of new premises in a house for eight children in Dobříš.

"The Korkyně children's home attracted our attention thanks to its effort to maintain the children's family relationships. It also strives to make them fit with other children at schools, after-school activities, cultural life etc. And since Korkyně is a small village, the children's home decided to build a new base in Dobříš where the children will be in closer contact with their peers,"

Helena Zápotocká, Bank Product and Service Specialist, describes the reasons for our help.



ENGAGED EMPLOYEES

Individual specialist volunteering – Blue Life Academy



Volunteers from amongst the bank's employees help non-profit organisations in various manners – financially, via manual work or expert advice and consultation, for example through the Blue Life Academy. It is a series of lectures and workshops with various themes, aiming to help the organisations in their communication towards donors and supporters. We also use the know-how of both our employees and business partners to contribute to their internal development. 2015 was the second year of our Academy and focused on internal resources and communication, marketing and PR.

“Over the years, I have arrived at the conclusion that the best way to support others is doing what I have the best talent and skills for. Therefore, it did not take me long to think when I was offered leadership of a workshop on „Values and Motivation” for NGO people within the framework of the Blue Life Academy. Along with coaching and facilitation, these are the areas I work at almost every day. At the same time, I realise that ČSOB made a considerable financial contribution towards my obtaining of the aforementioned skills and knowledge. Therefore I believe it basically goes without asking that I send some of that on and help the bank enhance its, already fairly strong, reputation of a socially responsible organisation,”

explains Jan Pešek, senior HRM coach from Employee Development, his reason for participation in the Blue Life Academy.

ČSOB AND PHILANTHROPY

PART OF PROFIT ASSIGNED TO CSR ACTIVITIES

CZK 12.6 million

regions and environment

CZK 17.1 million

people – training and diversity

CZK 16.1 million

responsible business

CZK 3.6 million

communication

total

CZK 49.4 million

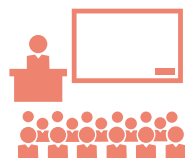
EDUCATION FUND

New fellows



16

Students receiving regular scholarships



74

Students supported by a one-off contribution to tuition fees



10

PARTNER NGOS

Committee of Good Will – Olga Havel Foundation (VDV) www.vdv.cz | VIA Foundation, www.nadacevia.cz | Mathilda Endowment Fund www.mathilda.cz | Association of Citizens Advisory Centers www.obcanskeporadny.cz | Debt Advisory Center www.financnitisen.cz | Charta 77 Foundation – Barriers Account www.kontobariery.cz | Czech Radio Endowment Fund – Světluška Project www.rozhlas.cz/svetluska/portal | Sue Ryder Home | www.sue-ryder.cz | Neratov Association www.neratov.cz | Czech Paraplegics Association www.czepa.cz | Donors Forum www.donorsforum.cz | Business for Society | byznysprospolecnost.cz | Business Leaders Forum www.csr-online.cz



ČSOB AND PHILANTHROPY

THE HELP FUND

last year contributed to 57 children and adults with disability



CZK 1.019 million



Over the period of its operation, the Fund has supported



269 people



The total financial contribution towards rehabilitation and assistive aids for children and adults in the surroundings of bank employees, neurorehabilitation in special establishments, personal assistance for handicapped children or towards the education of children with disabilities



exceeds CZK 4.5 million

ČSOB EDUCATION PROGRAMME

In 2015, the sixth year of the grant programme to support projects focusing on financial literacy was held.



Newly, the programme also supports initiatives dedicated to online security. A total of 17 projects were selected in two rounds of the programme. Amongst them was distributed



CZK 2 million

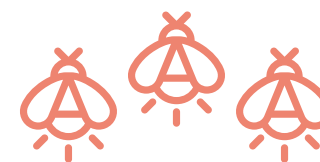
CZECH RADIO ENDOWMENT FUND – SVĚTLUŠKA PROJECT

General partnership in 2015



CZK 3 million

over 3 years a total exceeding



CZK 9.9 million

ČSOB AND PHILANTHROPY

SOCIAL ENTERPRISES

In 2015, ČSOB in cooperation with P3 – People, Planet a Profit, o.p.s. opened the third year of the Social Enterprise Stabilisation grant programme which consists of financial and expert assistance for companies which meet the conditions of the social enterprise definition.



Amongst the six winners that employ people with health, mental or combined disability, ČSOB distributed

CZK 840,000



The Poštovní spořitelna Regional Development Fund focused – yet again – on development of neighbourhood relations in regions.



In both spring and autumn calls for proposals, we gave grants to 40 projects totalling almost

CZK 2.6 million



Over the last nine years, ČSOB donated to community initiatives

**more than
CZK 25 million**

The Era Helps the Regions programme concentrates on the support for and development of individual donations, and uses grants to inspire the general public to become involved.



In 2015, individual donors contributed at www.erapomaharegionum.cz



almost CZK 3 million
(Era donated the same amount.)

80 charitable projects all over the Czech Republic were thus helped



over CZK 5.9 million

The highest amount was raised by the Society of Friends of Old Nepomuk which collected for a new altar for Zelená Hora near Nepomuk



CZK 287,000

ČSOB AND PHILANTHROPY

I know what it is like. That is why I want to help

It has only been one month since Roman Body started his studies at the University of Entrepreneurship and Law in Prague. However, he has always known what he wanted to do. He wants to help people of the same destiny as his. He comes from the Roma community and knows how hard it is to achieve anything when the conditions for one's development are not good.

Roman is inspired by people who have achieved something in their lives, whether they are famous celebrities or just normal people around him. This is where his determination stems from:

"I have been given a chance to prove myself, so I wish to give such chance to others, too. I have been interested in criminal law since secondary school. Therefore, I have chosen a school specialising in law in public administration. One day, I want to work as a probation officer at a council or public authority, for instance here, in Prague 5."

Roman aims high. If he does not become a probation officer, there is an alternative. His secret dream is his own law or real estate office.

He considers passing the entrance examination and acceptance for studies his greatest success so far. The University of Entrepreneurship and Law is a private school. Therefore, the biggest proportion of his scholarship from the

Education Fund from the Committee of Good Will – Olga Havel Foundation and ČSOB will be used to pay the tuition fees.



"It is simple. We just do not have much money but my parents still help me as much as they can, and I really respect them for that."

Roman says openly.

If he had not been granted a scholarship, his life would have been much more difficult. He would have to look for another part-time job and would not be able to give his studies all his energy. And maybe, he would not study at all.

It is obvious that Roman appreciates the opportunity he has been granted with his scholarship. The journey to the financial subsidy has been far from easy:

"You might be surprised but I applied for support with many other foundations, many of which focus on supporting Roma people in particular. But it never happened. That really surprised me."

Roman has been into sports since his childhood. He practised ice hockey intensively in the past. It may be his source of stubbornness and determination with help him reach his goals. He did ice hockey for eleven years. Now, as he says, he only plays for fun. He directs his efforts towards school and part-time jobs every now and then. He does not have to think long to answer the question where he sees himself in ten years:

"I will have graduated and fulfilled my dream."

GROUP CSR EXAMPLES

Hypoteční banka



The cooperation between Hypoteční banka and SOS Children's Villages, has been going on for



14 years

For each contract, Hypoteční banka donates a fixed amount to the search for a new home for abandoned children, and to the SOS village maintenance and operation.



CZK 20

In 2015, this meant a contribution of



CZK 542,600

Since 2001, the total financial support has exceeded



CZK 5 million

During the bank-wide volunteering day, Hypoteční banka employees helped to refurbish the premises of the Domov pod Skalami Home in Kurovodicce which provides social services to the mentally disabled, and contributed towards the purchase of adjustable beds for the residents.

In September 2015, the Hypoteční banka Board of Directors participated in the second year of the Czech Banking Association project **"Bankers to Schools"**, which aims at presenting the field of banking to secondary school students.



Petr Hlaváč visited the students of the Bohuslav Balbín Episcopal School in Hradec Králové, Jan Sadil visited Jaroslav Žák Grammar School in Jaroměř, and Vlastimil Nigrin went to Jirásek Grammar School in Náchod.



GROUP CSR EXAMPLES

Českomoravská stavební spořitelna



For six years, Českomoravská stavební spořitelna has been operating a company kindergarten, Pampeliška, which allows employees improve their work-life balance. The kindergarten is regularly attended by 80 children. For older children, ČMSS organises summer and winter camps.



GROUP CSR EXAMPLES

ČSOB Leasing



In 2015, ČSOB Leasing started cooperating with the Czech Radio Endowment Fund – the Světluška Project. Their Café In the Dark obtained a long-term lease of a car worth

CZK 60,000

Another car was assigned to the Mathilda Endowment Fund for the transportation of guide dogs.



Employees of ČSOB Leasing organised three runs of a charitable event in 2015. During

"Bake for Victory"

various delicacies, they baked for colleagues who could buy a tasty breakfast for a voluntary contribution. Proceeds of the events were given to Helpful Paws (Pomocné tlapky o.p.s.) training assistance dogs for people with physical disabilities. Overall, the amount was

CZK 37,044



GROUP CSR EXAMPLES

ČSOB Pojišťovna



One of the many activities within the ČSOB Pojišťovna volunteering programme has been the long-standing cooperation with Tyflocentrum Pardubice. Our volunteers accompany blind or visually impaired Tyflocentrum clients on trips in the Czech Republic twice a year – in spring, we hiked in the Czech Switzerland, and in the autumn we set out to Hřensko.



A great challenge was the organisation of a weekend with autistic children and their families in cooperation with the Family Integration Centre (Rodinné integrační centrum, o.s.) based in Pardubice on 4-6 September 2015. A three-day-long programme for almost 60 people included a lot of non-traditional games for children with the autism spectrum disorders; a number of competitions were prepared for their siblings while parents enjoyed the silliest adults' games to clear their heads of everyday worries.



Our colleagues with more environmental inclinations could participate in the restoration of streams and partial draining of a meadow in the Šarátky area to create enough habitat for local endangered plants and animals living in the area.



ABOUT THE REPORT

THE PERIOD REPORTED

The Report to Society covers important events from 1 January 2015 till 30 May 2016, which took place in the territory of the Czech Republic.

CONTENT OF THE REPORT

To define the content of the Report, we used the experience from the previous issues of the CSR report, recommendations of public opinion surveys by Ipsos Research, suggestions by our stakeholders (clients, employees, shareholders, suppliers, NGO sector representatives etc.), and the areas and activities we consider important both from the perspective of our stakeholders and the bank itself.

SCOPE OF THE REPORT

In contrast to the previous years when we strived to make the Report format conform to the requirements of the methodology according to the Global Reporting Initiative as much as possible, we opted for a simpler version for 2015/2016, intending to wait for Directive 2014/95/EU of the European Parliament and of the Council of 22 October 2014 as regards disclosure of non-financial information and diversity information to be implemented in the Czech Republic's legal order. Other information with relevance for sustainable development under [G4 Global Reporting Guidelines](#) on the „in accordance- core” level is available at the bank's website (www.csob.cz) and in the 2015 Annual Report.

ČSOB GROUP CORPORATE RESPONSIBILITY REPORTS ARCHIVE

The previous ČSOB Group Corporate Social Responsibility Reports are available in the [archive](#).

CONTACT

If you have any questions, suggestions or comments on the content of the Report, please contact csr@csob.cz

ALENA KRÁLÍKOVÁ

Manager of Corporate Culture and Social Responsibility

ANNEX: GRI INDEX

Global Reporting Initiative (GRI), table 4. 0. In Accordance-Core

profile disclosure	description	cross-reference	external assurance
STRATEGY AND ANALYSIS			
G4-1	<p>Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.</p> <p>The statement should present the overall vision and strategy for the short term, medium term, and long term, particularly with regard to managing the significant economic, environmental and social impacts that the organization causes and contributes to, or the impacts that can be linked to its activities as a result of relationships with others (such as suppliers, people or organizations in local communities). The statement should include:</p> <p>Strategic priorities and key topics for the short and medium term with regard to sustainability, including respect for internationally recognized standards and how such standards relate to long term organizational strategy and success</p> <p>Broader trends (such as macroeconomic or political) affecting the organization and influencing sustainability priorities</p> <p>Key events, achievements, and failures during the reporting period</p> <p>Views on performance with respect to targets</p>	ČSOB Annual Report 2015, p.2-4, p. 6-9; p.12-13	No

ANNEX: GRI INDEX

G4-1	Outlook on the organization's main challenges and targets for the next year and goals for the coming 3–5 years Other items pertaining to the organization's strategic approach	ČSOB Annual Report 2015, p.2-4, p. 6-9; p.12-13	No
ORGANIZATIONAL PROFILE			
G4-3	Report the name of the organization.	ČSOB Annual Report 2015, p.1	No
G4-4	Report the primary brands, products, and services.	ČSOB Annual Report 2015, p.22-27, 29-30, p. 38-48	No
G4-5	Report the location of the organization's headquarters.	ČSOB Annual Report 2015, p.1	No
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	ČSOB Annual Report 2015, p.29	No
G4-7	Report the nature of ownership and legal form.	ČSOB Annual Report 2015, p.29, p.31-32	No
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	ČSOB Annual Report 2015, p.22-27, 29-30, p. 38-48	No
G4-9	Report the scale of the organization, including: Total number of employees Total number of operations	ČSOB Annual Report 2015, p.16-17, p.30	No

ANNEX: GRI INDEX

G4-9	<p>Net sales (for private sector organizations) or net revenues (for public sector organizations)</p> <p>Total capitalization broken down in terms of debt and equity (for private sector organizations)</p> <p>Quantity of products or services provided</p>	ČSOB Annual Report 2015, p.16-17, p.30	No
G4-10	<p>Report the total number of employees by employment contract and gender.</p> <p>Report the total number of permanent employees by employment type and gender.</p> <p>Report the total workforce by employees and supervised workers and by gender.</p> <p>Report the total workforce by region and gender.</p> <p>Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors.</p> <p>Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).</p>	ČSOB Annual Report 2015, p.30, p.37, p.203	No
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	100%	No
G4-12	Describe the organization's supply chain.	-	No

ANNEX: GRI INDEX

G4-13	<p>Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain, including:</p> <p>Changes in the location of, or changes in, operations, including facility openings, closings, and expansions</p> <p>Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations)</p> <p>Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination</p>	ČSOB Annual Report 2015, p.8-10, p.51	No
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	ČSOB Annual Report 2015, p. 60	No
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Equator Principles, UNGC Principles	No
G4-16	<p>List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization:</p> <p>Holds a position on the governance body</p> <p>Participates in projects or committees</p> <p>Provides substantive funding beyond routine membership dues</p> <p>Views membership as strategic</p> <p>This refers primarily to memberships maintained at the organizational level.</p>	ČSOB Annual Report 2015, p.32, p. 47-48, p. 284-290	No

ANNEX: GRI INDEX

IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES

G4-17	<p>List all entities included in the organization's consolidated financial statements or equivalent documents.</p> <p>Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.</p> <p>The organization can report on this Standard Disclosure by referencing the information in publicly available consolidated financial statements or equivalent documents.</p>	ČSOB Annual Report 2015, p. 90	No
G4-18	<p>Explain the process for defining the report content and the Aspect Boundaries.</p> <p>Explain how the organization has implemented the Reporting Principles for Defining Report Content.</p>	-	No
G4-19	List all the material Aspects identified in the process for defining report content.	-	No
G4-20	<p>For each material Aspect, report the Aspect Boundary within the organization, as follows:</p> <p>Report whether the Aspect is material within the organization</p> <p>If the Aspect is not material for all entities within the organization (as described in G4-17), select one of the following two approaches and report either:</p>	-	No

ANNEX: GRI INDEX

G4-20	<p>The list of entities or groups of entities included in G4-17 for which the Aspect is not material or</p> <p>The list of entities or groups of entities included in G4-17 for which the Aspects is material</p> <p>Report any specific limitation regarding the Aspect Boundary within the organization</p>	-	No
G4-21	<p>For each material Aspect, report the Aspect Boundary outside the organization, as follows:</p> <p>Report whether the Aspect is material outside of the organization</p> <p>If the Aspect is material outside of the organization, identify the entities, groups of entities or elements for which the Aspect is material. In addition, describe the geographical location where the Aspect is material for the entities identified</p> <p>Report any specific limitation regarding the Aspect Boundary outside the organization</p>	-	No
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	-	No
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	-	No

ANNEX: GRI INDEX

STAKEHOLDER ENGAGEMENT

G4-24	Provide a list of stakeholder groups engaged by the organization.	ČSOB Annual Report 2015, p. 29, 33-35	No
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	ČSOB Annual Report 2015, p. 29, 33-36	No
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	-	No
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	-	No

REPORT PROFILE

G4-28	Reporting period (such as fiscal or calendar year) for information provided.	ČSOB Annual Report 2015, p. 291, 301	No
G4-29	Date of most recent previous report (if any).	ČSOB Annual Report 2014	No
G4-30	Reporting cycle (such as annual, biennial).	ČSOB Annual Report 2015, p. 291, 301	No
G4-31	Provide the contact point for questions regarding the report or its contents.	ČSOB Annual Report 2015, p. 312	No
G4-32	Report the 'in accordance' option the organization has chosen.	-	No



ANNEX: GRI INDEX

G4-32	Report the GRI Content Index for the chosen option. Report the reference to the External Assurance Report, if the report has been externally assured. GRI recommends the use of external assurance but it is not a requirement to be 'in accordance' with the Guidelines.	-	No
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. Report the relationship between the organization and the assurance providers. Report whether the highest governance body or senior executives are involved in seeking assurance for the organization's sustainability report.	ČSOB Annual Report 2015, p. 64, p305, p.306-309	No
GOVERNANCE			
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	ČSOB Annual Report 2015, p.49-51, p. 60-64	No
ETHICS AND INTEGRITY			
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	ČSOB Annual Report 2015, p. 12-13, p. 33, p. 60; ČSOB Code of Conduct, Anticorruption Policy	No

ANNEX: GRI INDEX

MATERIAL ASPECT: ECONOMIC PERFORMANCE

G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 2-3, 8, 12-21	No
G4-EC1	<p>a. Report the direct economic value generated and distributed (EVG & D) on an accruals basis including the basic components for the organization's global operations as listed below. If data is presented on a cash basis, report the justification for this decision and report the basic components as listed below:</p> <p>Direct economic value generated:</p> <p>Revenues</p> <p>Economic value distributed:</p> <p>Operating costs</p> <p>Employee wages and benefits</p>	ČSOB Annual Report 2015, p. 2, 8, 14-21	No

ANNEX: GRI INDEX

G4-EC1	<p>Payments to providers of capital</p> <p>Payments to government (by country)</p> <p>Community investments</p> <p>Economic value retained (calculated as 'Direct economic value generated' less 'Economic value distributed')</p> <p>b. To better assess local economic impacts, report EVG & D separately at country, regional, or market levels, where significant. Report the criteria used for defining significance.</p>	ČSOB Annual Report 2015, p. 2, 8, 14-21	No
G4-EC2	<p>a. Report risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue or expenditure, including:</p> <p>A description of the risk or opportunity and its classification as either physical, regulatory, or other</p> <p>A description of the impact associated with the risk or opportunity</p> <p>The financial implications of the risk or opportunity before action is taken</p> <p>The methods used to manage the risk or opportunity</p> <p>The costs of actions taken to manage the risk or opportunity</p>	ČSOB Annual Report 2015, p. 141-174	No
G4-EC4	<p>a. Report the total monetary value of financial assistance received by the organization from governments during the reporting period, including, as a minimum:</p>	Monitored but not reported	No

ANNEX: GRI INDEX

G4-EC4	<p>Tax relief and tax credits</p> <p>Subsidies</p> <p>Investment grants, research and development grants, and other relevant types of grants</p> <p>Awards</p> <p>Royalty holidays</p> <p>Financial assistance from Export Credit Agencies (ECAs)</p> <p>Financial incentives</p> <p>Other financial benefits received or receivable from any government for any operation</p> <p>b. Report the information above by country.</p> <p>c. Report whether, and the extent to which, the government is present in the shareholding structure.</p>	Monitored but not reported	No
CATEGORY: ENVIRONMENTAL			
MATERIAL ASPECT: ENERGY			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p>	ČSOB Annual Report 2015, p. 33, 35, Report to Society 2015	No

ANNEX: GRI INDEX

G4-DMA	<p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 33, 35, Report to Society 2015	No
G4-EN3	<p>Energy consumption within the organization</p> <p>a. Report total fuel consumption from non-renewable sources in joules or multiples, including fuel types used.</p> <p>b. Report total fuel consumption from renewable fuel sources in joules or multiples, including fuel types used.</p> <p>c. Report in joules, watt-hours or multiples, the total:</p> <p>Electricity consumption</p> <p>Heating consumption</p> <p>Cooling consumption</p> <p>Steam consumption</p> <p>d. Report in joules, watt-hours or multiples, the total:</p> <p>Electricity sold</p> <p>Heating sold</p>	ČSOB Annual Report 2015, p.35	No

ANNEX: GRI INDEX

G4-EN3	<p>Cooling sold</p> <p>Steam sold</p> <p>e. Report total energy consumption in joules or multiples.</p> <p>f. Report standards, methodologies, and assumptions used.</p> <p>g. Report the source of the conversion factors used.</p>	ČSOB Annual Report 2015, p.35	No
MATERIAL ASPECT: EMISSIONS			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 33, 35	No
G4-EN15	<p>a. Report gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent, independent of any GHG trades, such as purchases, sales, or transfers of offsets or allowances.</p>	ČSOB Annual Report 2015, p. 35	No

ANNEX: GRI INDEX

G4-EN15	<p>b. Report gases included in the calculation (whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all).</p> <p>c. Report biogenic CO₂ emissions in metric tons of CO₂ equivalent separately from the gross direct (Scope 1) GHG emissions.</p> <p>d. Report the chosen base year, the rationale for choosing the base year, emissions in the base year, and the context for any significant changes in emissions that triggered recalculations of base year emissions.</p> <p>e. Report standards, methodologies, and assumptions used.</p> <p>f. Report the source of the emission factors used and the global warming potential (GWP) rates used or a reference to the GWP source.</p> <p>g. Report the chosen consolidation approach for emissions (equity share, financial control, operational control).</p>	ČSOB Annual Report 2015, p. 35	No
G4-EN16	<p>a. Report gross energy indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent, independent of any GHG trades, such as purchases, sales, or transfers of offsets or allowances.</p> <p>b. Report gases included in the calculation, if available.</p> <p>c. Report the chosen base year, the rationale for choosing the base year, emissions in the base year, and the context for any significant changes in emissions that triggered recalculations of base year emissions.</p> <p>d. Report standards, methodologies, and assumptions used.</p>	ČSOB Annual Report 2015, p. 35	No

ANNEX: GRI INDEX

	<p>e. Report the source of the emission factors used and the global warming potential (GWP) rates used or a reference to the GWP source, if available.</p> <p>f. Report the chosen consolidation approach for emissions (equity share, financial control, operational control).</p>		
G4-EN19	<p>a. Report the amount of GHG emissions reductions achieved as a direct result of initiatives to reduce emissions, in metric tons of CO2 equivalent.</p> <p>b. Report gases included in the calculation (whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all).</p> <p>c. Report the chosen base year or baseline and the rationale for choosing it.</p> <p>d. Report standards, methodologies, and assumptions used.</p> <p>e. Report whether the reductions in GHG emissions occurred in direct (Scope 1), energy indirect (Scope 2), other indirect (Scope 3) emissions.</p>	ČSOB Annual Report 2015, p. 35	No
MATERIAL ASPECT: EFFLUENTS AND WASTE			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p>	ČSOB Annual Report 2015, p. 33, 35	No

ANNEX: GRI INDEX

G4-DMA	Any related adjustments to the management approach	ČSOB Annual Report 2015, p. 33, 35	No
G4-EN23	<p>a. Report the total weight of hazardous and non-hazardous waste, by the following disposal methods:</p> <p>Reuse</p> <p>Recycling</p> <p>Composting</p> <p>Recovery, including energy recovery</p> <p>Incineration (mass burn)</p> <p>Deep well injection</p> <p>Landfill</p> <p>On-site storage</p> <p>Other (to be specified by the organization)</p> <p>b. Report how the waste disposal method has been determined:</p> <p>Disposed of directly by the organization or otherwise directly confirmed</p> <p>Information provided by the waste disposal contractor</p> <p>Organizational defaults of the waste disposal contractor"</p>	ČSOB Annual Report 2015, p. 35	No

ANNEX: GRI INDEX

CATEGORY: SOCIAL

SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK

MATERIAL ASPECT: EMPLOYMENT

G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 15-16, 30, 203	No
G4-LA1	<p>Total number and rates of new employee hires and employee turnover by age group, gender and region</p> <p>a. Report the total number and rate of new employee hires during the reporting period, by age group, gender and region.</p> <p>b. Report the total number and rate of employee turnover during the reporting period, by age group, gender and region.</p>	ČSOB Annual Report 2015, p. 15-16, 30, 203	No

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MATERIAL ASPECT: OCCUPATIONAL HEALTH AND SAFETY

G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	Monitored but not reported	No
G4-LA5	<p>a. Report the level at which each formal joint management-worker health and safety committee typically operates within the organization.</p> <p>b. Report the percentage of the total workforce represented in formal joint management-worker health and safety committees.</p>	Monitored but not reported	No

MATERIAL ASPECT: TRAINING AND EDUCATION

G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p>	Monitored but not reported	No
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G4-DMA	<p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	Monitored but not reported	No
G4-LA10	<p>Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings</p> <p>a. Report on the type and scope of programs implemented and assistance provided to upgrade employee skills.</p> <p>b. Report on the transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.</p>	Monitored but not reported	No
MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 37, Report to Society	No

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G4-LA12	<p>Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity</p> <p>a. Report the percentage of individuals within the organization's governance bodies in each of the following diversity categories:</p> <p>Gender</p> <p>Age group: under 30 years old, 30-50 years old, over 50 years old</p> <p>Minority groups</p> <p>Other indicators of diversity where relevant</p> <p>b. Report the percentage of employees per employee category in each of the following diversity categories:</p> <p>Gender</p> <p>Age group: under 30 years old, 30-50 years old, over 50 years old</p> <p>Minority groups</p> <p>Other indicators of diversity where relevant</p>	Monitored but not reported	No
MATERIAL ASPECT: EQUAL REMUNERATION FOR WOMEN AND MEN			
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material.	ČSOB Annual Report 2015, p. 197, 203	No

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G4-DMA	<p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p. 197, 203	No
G4-LA13	<p>Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation</p> <p>a. Report the ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.</p> <p>b. Report the definition used for 'significant locations of operation'.</p>	ČSOB Annual Report 2015, p. 99-100, 197, 203	No
SUB-CATEGORY: HUMAN RIGHTS			
MATERIAL ASPECT: INVESTMENT			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p>	ČSOB Annual Report 2015, p. 288, p. 294-296	No

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G4-DMA	The results of the evaluation of the management approach Any related adjustments to the management approach	ČSOB Annual Report 2015, p. 288, p. 294-296	No
G4-HR1	a. Report the total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening. b. Report the definition of 'significant investment agreements' used by the organization.	ČSOB Annual Report 2015, p. 207-213	No
SUB-CATEGORY: SOCIETY			
MATERIAL ASPECT: LOCAL COMMUNITIES			
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach, including: The mechanisms for evaluating the effectiveness of the management approach The results of the evaluation of the management approach Any related adjustments to the management approach	ČSOB Annual Report 2015, p. 33-37, Report to Society 2015	No

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G4-SO1	<p>a. Report the percentage of operations with implemented local community engagement, impact assessments, and development programs, including the use of:</p> <p>Social impact assessments, including gender impact assessments, based on participatory processes</p> <p>Environmental impact assessments and ongoing monitoring</p> <p>Public disclosure of results of environmental and social impact assessments</p> <p>Local community development programs based on local communities' needs</p> <p>Stakeholder engagement plans based on stakeholder mapping</p> <p>Broad based local community consultation committees and processes that include vulnerable groups</p> <p>Works councils, occupational health and safety committees and other employee representation bodies to deal with impacts</p> <p>Formal local community grievance processes</p>	ČSOB Annual Report 2015, p. 33-37, Report to Society 2015	No
MATERIAL ASPECT: ANTI-CORRUPTION			
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p>	ČSOB Annual Report 2015, p.35	No

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G4-DMA	<p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	ČSOB Annual Report 2015, p.35	No
G4-SO4	<p>a. Report the total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region.</p> <p>b. Report the total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region.</p> <p>c. Report the total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region.</p> <p>d. Report the total number and percentage of governance body members that have received training on anti-corruption, broken down by region.</p> <p>e. Report the total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.</p>	100%	No

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SUB-CATEGORY: PRODUCT RESPONSIBILITY

MATERIAL ASPECT: PRODUCT AND SERVICE LABELING

G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach, including:</p> <p>The mechanisms for evaluating the effectiveness of the management approach</p> <p>The results of the evaluation of the management approach</p> <p>Any related adjustments to the management approach</p>	Monitored but not reported	No
G4-PR5	<p>a. Report the results or key conclusions of customer satisfaction surveys (based on statistically relevant sample sizes) conducted in the reporting period relating to information about:</p> <p>The organization as a whole</p> <p>A major product or service category</p> <p>Significant locations of operation</p>	Monitored but not reported	No

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ADDITIONAL FINANCIAL SERVICES SECTOR SPECIFIC INDICATORS

G4-HR1	<p>a. Report the total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.</p> <p>For financial services, “investment agreements” refers to the range of financing agreements that include standard banking agreements such as loans agreements and underwriting contracts as well as insurance agreements.</p>	ČSOB Annual Report 2015 p. 60, 299	No
G4-DMA FS1	a. Policies with specific environmental and social components applied to business lines.	Controversial Weapons Policy, Human Rights Policy and Climate Change Policy	No
G4-DMA FS4	a. Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Controversial Weapons Policy, Anti-money Laundering Policy, Whistleblower Protection Policy, Environmental Policy	No