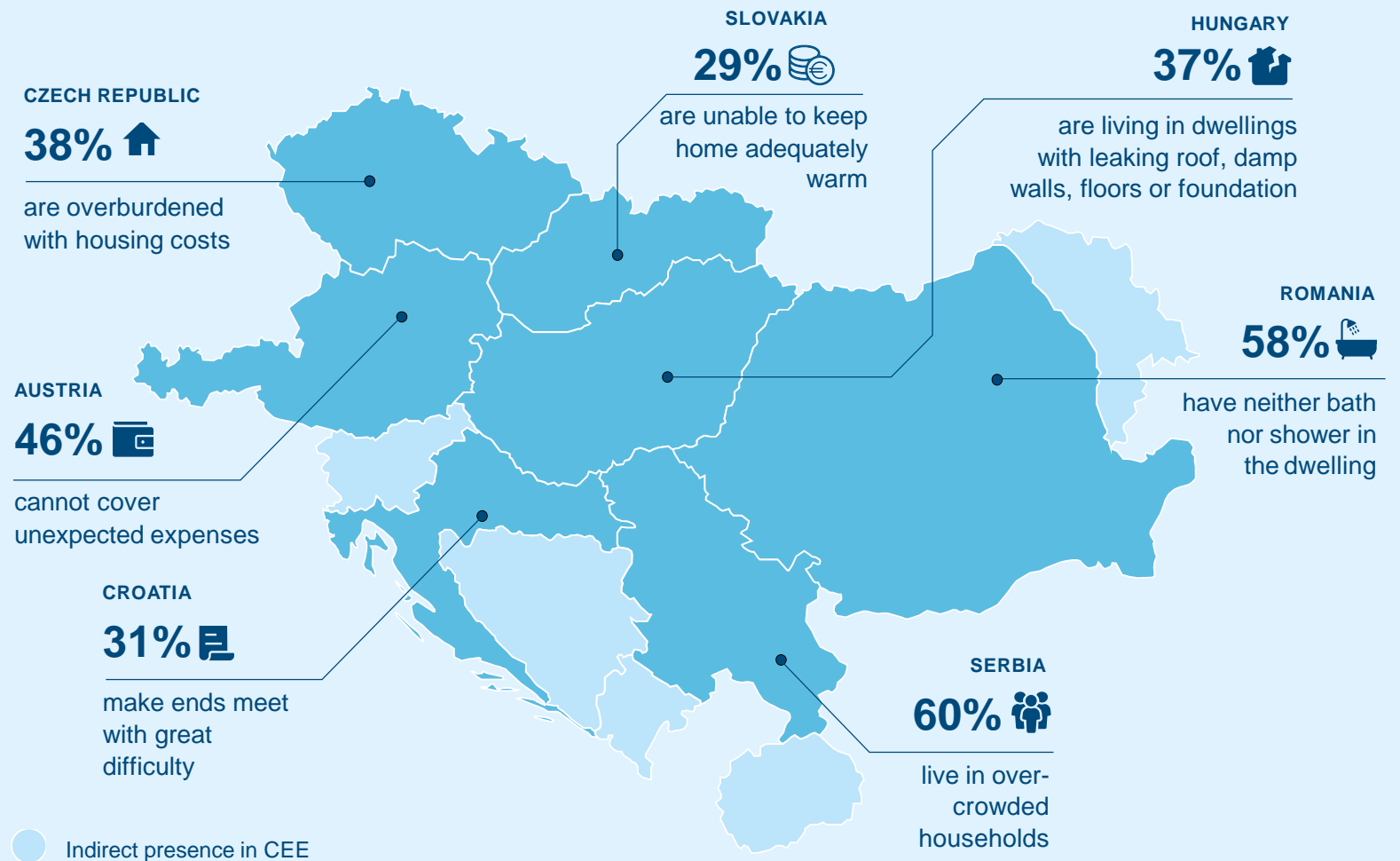
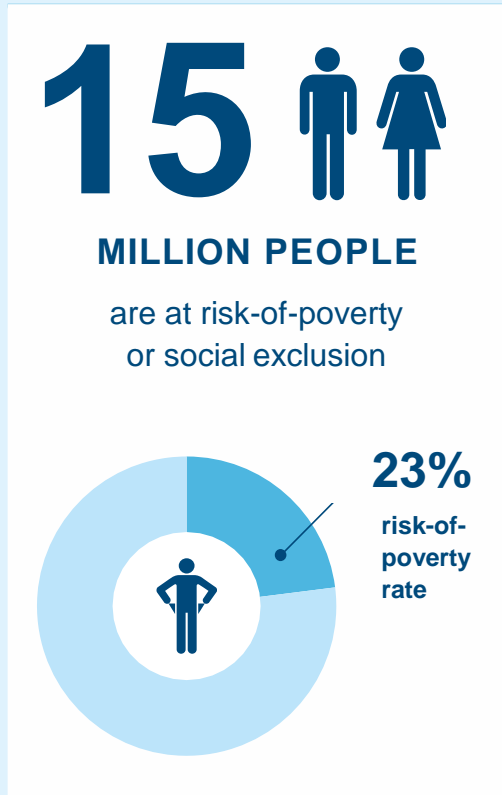


A man with a beard, wearing a dark brown short-sleeved button-down shirt and red and white plaid shorts, stands in a barn. He is surrounded by several large, round hay bales. The barn has a wooden truss roof and corrugated metal walls. A ladder is leaning against the wall on the right. The lighting is warm, highlighting the hay and the man.

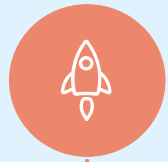
Social Banking
Annual Report 2020

At risk-of-poverty situation in Erste Group markets



Our approach to Social Banking

We foster Starting Entrepreneurs



WITH
→ Working-capital loans
→ Start-up loans



AND PROVIDE
→ Business trainings
→ Mentoring

to create new jobs

We support Microfinance Businesses



WITH
→ Working-capital loans
→ Investment loans



AND OFFER
→ Cash flow assessment
→ Financial advisory

to create and preserve jobs in rural areas

We empower Social Organisations



WITH
→ Bridge loans
→ Investment loans



AND FACILITATE
→ Capacity building
→ Networking

to expand their social impact

We stand by People in financial difficulties



WITH
→ Special accounts
→ Housing micro loans



AND CONDUCT
→ Debt advisory
→ Financial education

to reach financial stability

Supported United Nations Sustainable Development Goals:



Social Banking Overall Highlights



36.232

clients supported



14.693

clients financed



28.814

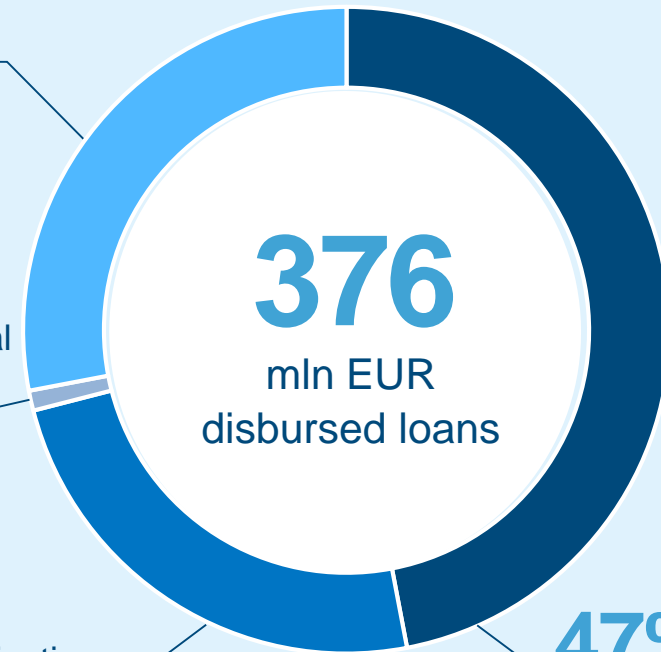
clients received education support

28% Microfinance
Businesses

1% People in financial
difficulties

24% Social
Organizations

47% Starting
Entrepreneurs



Social Banking 2020 Highlights



10.308
clients supported



1.404
clients financed



4.676
clients received education support

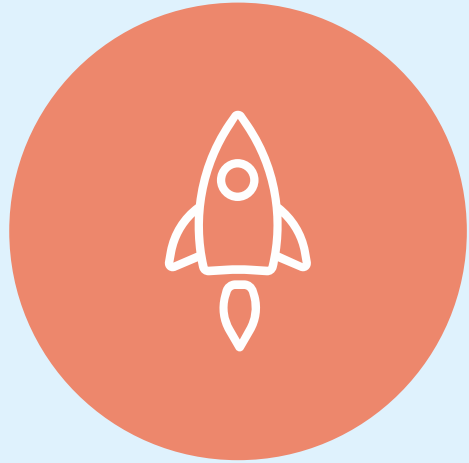
27% Microfinance
Businesses

3% People in financial
difficulties

26% Social
Organizations

44% Starting
Entrepreneurs





Starting Entrepreneurs



RANČ

DOBRO PRASE

Good piglet ranch | Serbia

Our approach to starting entrepreneurs

Identified problems

- Unemployment
- Limited or no access to financing



Our solutions

- Providing start-up loans
- Delivering business trainings
- Offering E-learning
- Connecting to peers & partners
- Mentoring and business plan assessments

Overall



5.758
clients financed



17.234
clients received education support



179
mln EUR disbursed loans

Support in 2020



520

clients financed



2.615

clients received education support



23

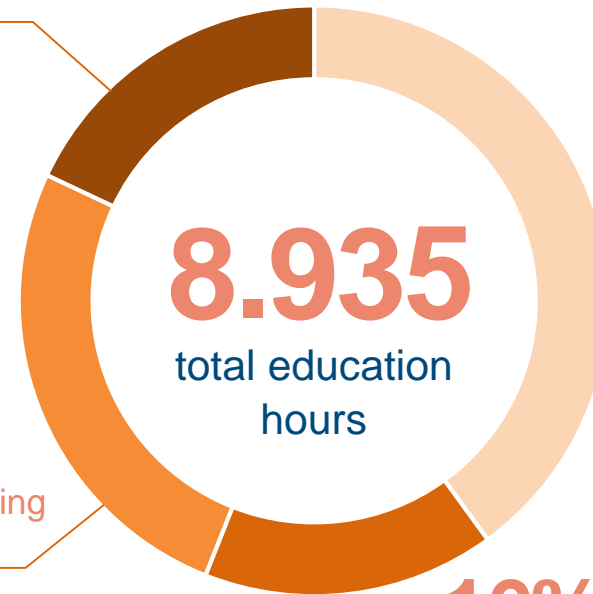
mIn EUR disbursed loans

18% Networking events

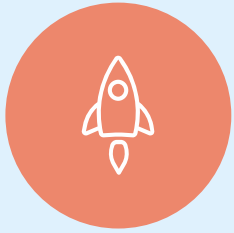
26% Mentoring

16% Erste e-learning platform

40% Business trainings and seminars



8.935
total education
hours



Meet Sanja

one of our starting entrepreneurs



Social Impact: preserve the nature and raise awareness for environmental protection

Good Piglet Ranch Serbia

“You have to believe in yourself. Our dream is to expand our ranch and make more place for more kids.”



Business: a summer camp ranch for kids located in the outskirts of the Fruska Gora national park



Find out more about Sanja's ranch [here](#)



Visit our [webpage](#) and meet more of [our clients](#)



BCR Social Finance

ROMANIA



MamaPan | Romania

Our approach to microfinance businesses

Identified problems

- Limited or no access to financing
- High unemployment in rural areas



Our solutions

- Providing working capital and investment loans
- Cash flow assessment
- Financial advisory
- Identifying growth potentials
- Mobile relationship managers visiting clients at home

Overall



8.142
clients financed



13.032
loans provided



104
mIn EUR disbursed loans

Financial support in 2020



744

clients financed



1.396

loans provided



15

mln EUR disbursed loans





Meet MamaPan

one of our microfinance clients



Social Impact: providing jobs to single mothers and reinvesting profit to create even more jobs for women in need.

Social Bakery

Romania

“We provide women that face significant risks of social exclusion with decent paid jobs and a work schedule that allows them to dedicate time for their family.”



Business: Handmade bread and pastries



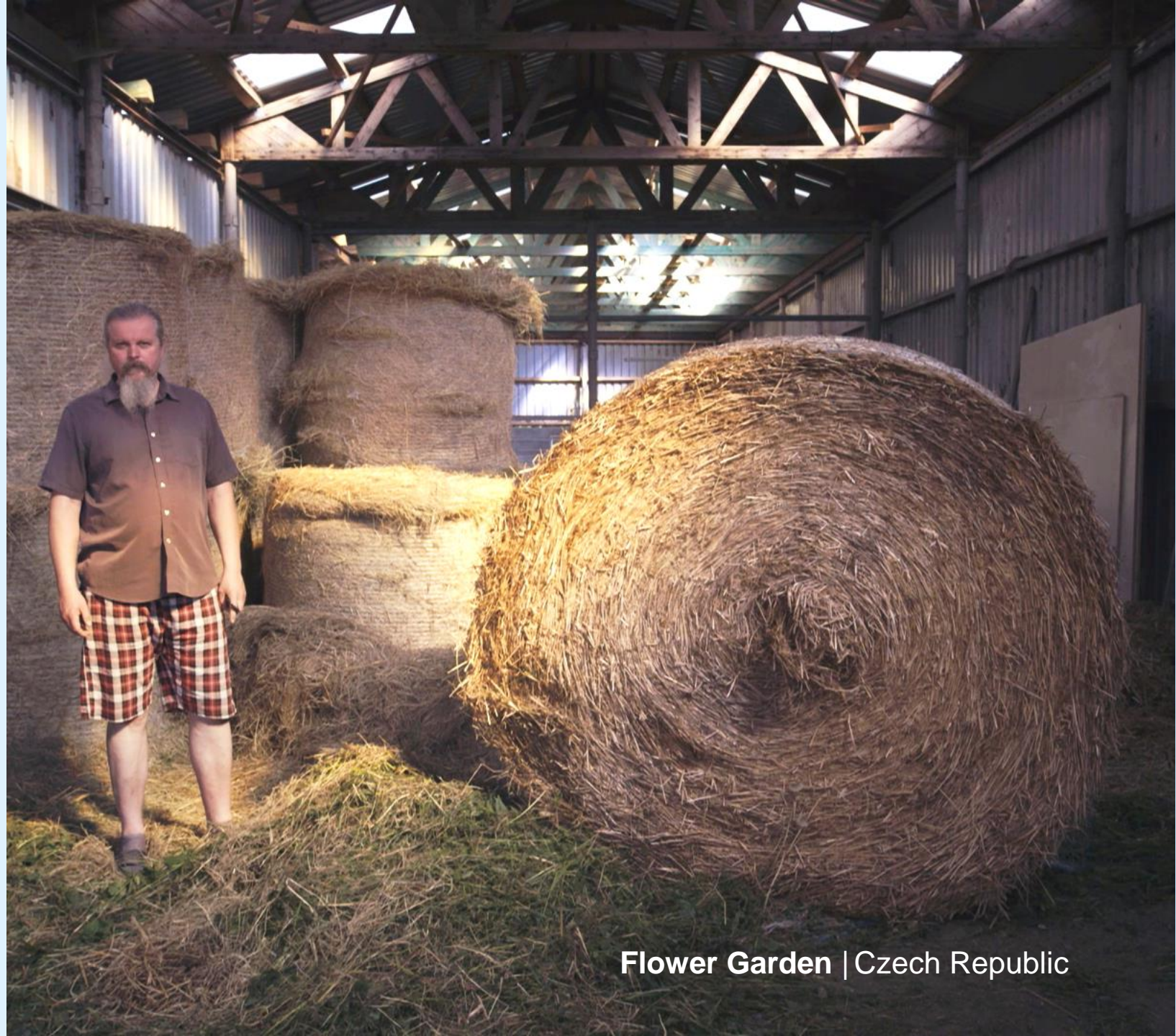
Find out more about **MamaPan bakery** [here](#)



Visit our **webpage** and meet more of [our clients](#)



Social organisations



Flower Garden | Czech Republic

Our approach to social organisations

Identified problems

- Lack of business and financial know-how
- Poor access to financial products and services



Our solutions

- Providing bridge and investment loans
- Conducting training courses and accelerators
- Offering mentoring and social business plan assessments
- Facilitating pitching and networking events
- Buying social products and using social services

Overall



701

clients financed



7.932

clients received education support



91

mln EUR disbursed loans

Support in 2020



110
clients financed



1.637
clients received education support



14
mIn EUR disbursed loans

15% Mentoring

21% Networking events

1% Erste e-learning platform

63% Business trainings and seminars

11.328
total education hours



Meet Ferdinand

one of our social entrepreneurs



Social Impact: works with children and young people, supporting their recovery from traumatic experiences and helping them develop trust, learn responsibility and strengthen self-esteem.

Flower Garden Social Enterprise Czech Republic

“We are engaged in providing social services to at-risk and vulnerable children. They work on a farm and it teaches them to take responsibility for oneself.”



Business: Accommodation and gastronomy at the farm, production of cheese and dry fruits



Find out more about Ferdinand's social enterprise [here](#)



Visit our [webpage](#) and meet more of [our clients](#)



People in financial difficulties



Adriana and Igor | Slovakia

Our approach to people in financial difficulties

Identified problems

- Over-indebtedness and financial exclusion
- Lack of financial literacy



Our solutions

- Enabling financial inclusion by offering bank accounts
- Offering individual consulting and debt advisory
- Housing program
- Providing financial education trainings
- Supporting clients via partners and social organisations



20.507

clients supported via Zweite Sparkasse



733

clients supported via debt advisory



390

clients supported via housing program

Support for people in financial difficulties in 2020



8.934

supported clients



424

clients received education support



11.729

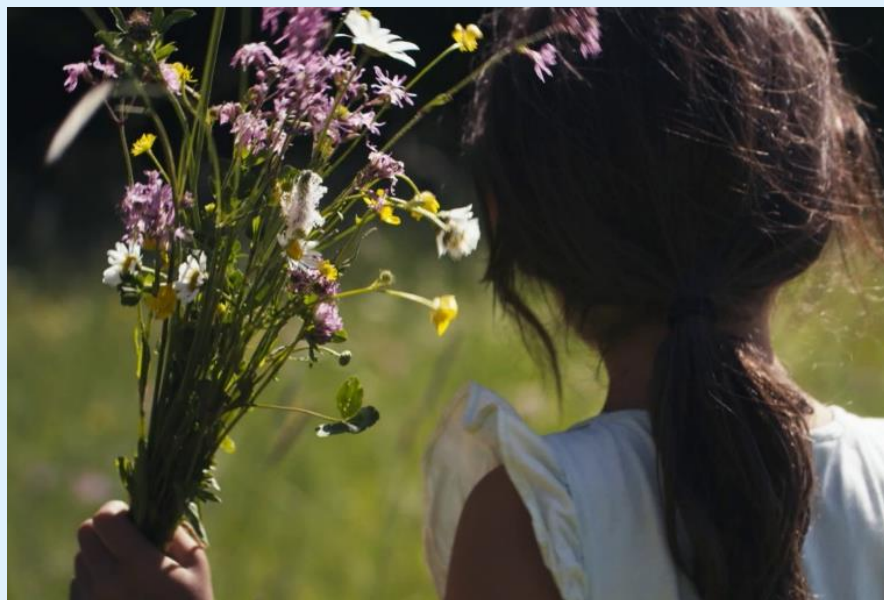
number of current and saving accounts





Meet Adriana

one of our clients in housing program



Adriana
Slovakia

“I want my children to go to school, I want to do as much as possible for my children. Being Roma girls is nothing to be ashamed of.”



Client challenge: big families live in small illegally built houses without water or electricity, and without chances for a better life.



Find out more about Adriana's challenges [here](#)



Visit our [webpage](#) and meet more of [our clients](#)



Social Impact: Slovenská sporiteľňa social banking team launched a housing project for socially excluded people in Slovakia.

Awards



CEE's Best Bank for Corporate Responsibility 2018, **Euromoney award**, CEE, *1st place*



Social Innovation & Future Challenges 2018, **Trigos award**, Austria, *1st place*



Poverty, adult education & community development 2020, **Sozial Marie prize for social innovation**, CEE, project DOM.ov, *1st place*



Non-profit organization 2020, **Roma Spirit award**, project DOM.ov, Slovakia, *1st place*



Socially responsible bank of the year 2019, **Mastercard award**, Hungary,, *3rd place*



Best partnership with corporations 2013, **Trigos award**, Zweite Sparkasse, Austria, *1st place*

Social Banking Development Team

PLEASE CONTACT US



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For more clients
stories, please visit
our webpage

[www.erstegroup.com/en/
about-us/social-banking](http://www.erstegroup.com/en/about-us/social-banking)

What does Social Banking mean to us?

Find out [here](#)



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