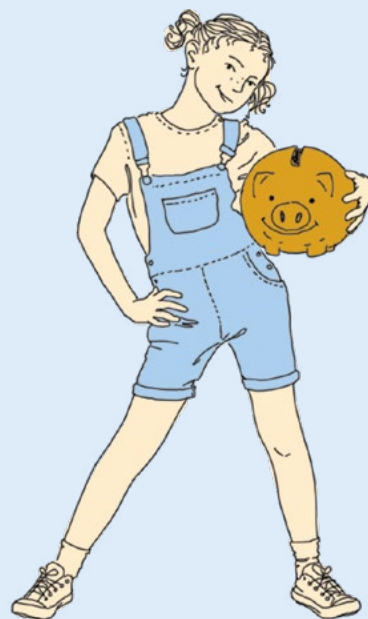
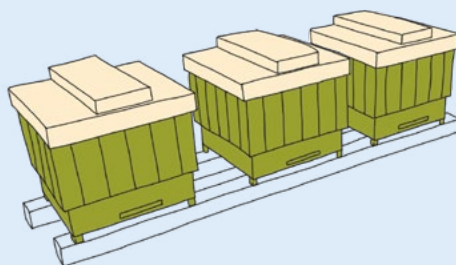


WE BELIEVE IN GOOD CAUSES



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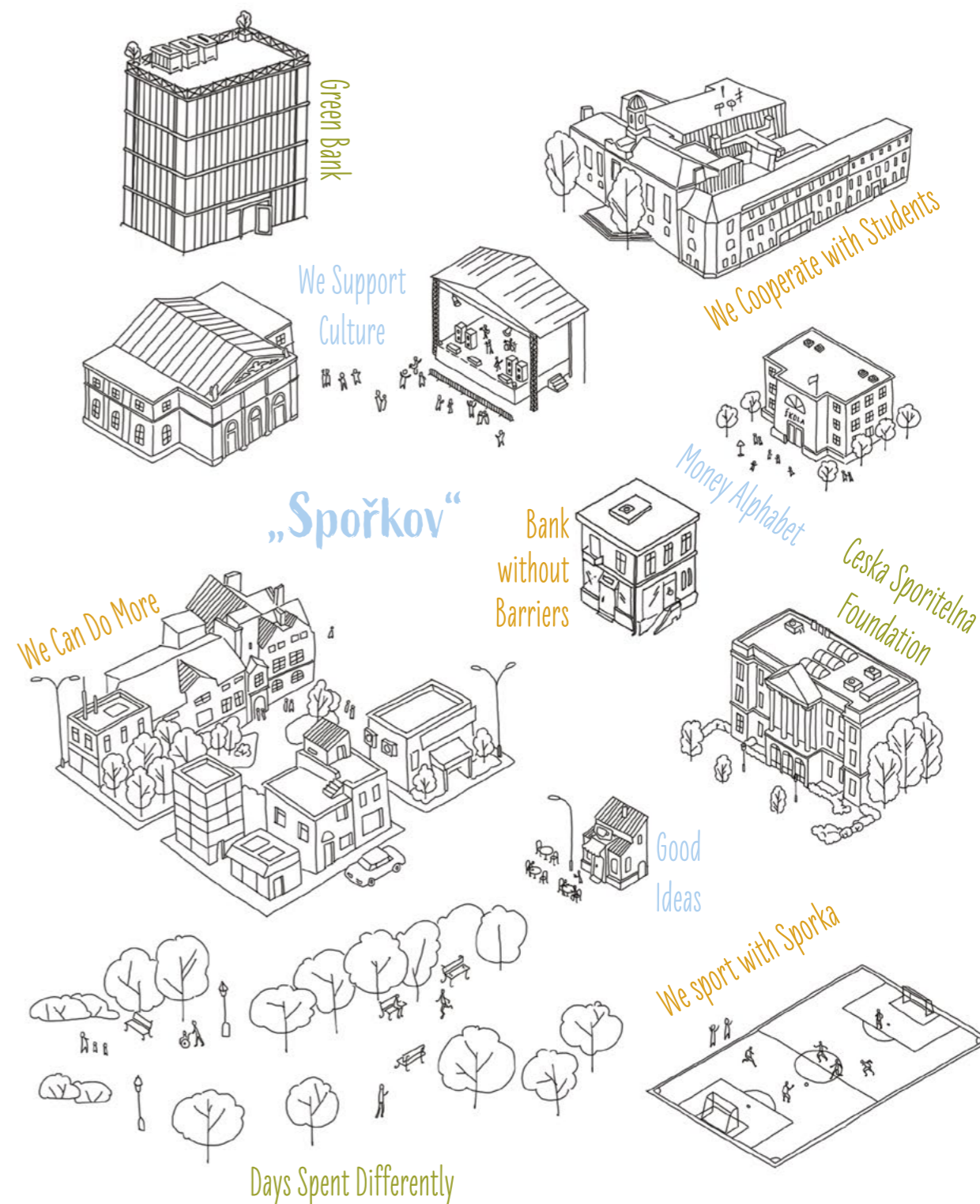
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Tomáš Salomon
Chairman of the Board of Directors

„The year 2020 was a completely extraordinary test for all of us. Despite the unpredictable and complex conditions of the pandemic, we were able to quickly and effectively support clients and provide them with our services.

We promptly offered deferred loan repayments for citizens and companies, as well as special loans for small and large businesses. Despite the pandemic, our services were available not only through ATMs, online, but also physically at branches and in the client centre.”



8 WE BELIEVE IN US, WE BELIEVE IN THE FUTURE

„DOING THINGS FROM THE HEART ALWAYS PAYS OFF“

Tomáš Salomon
Chairman of the Board of Directors

We have had help and prosperity for people, companies and society in our DNA for almost two hundred years.
We believe that if both us and our clients prosper, the whole company will develop.

FUTURE BANK STRATEGIC GOALS 2020–2021

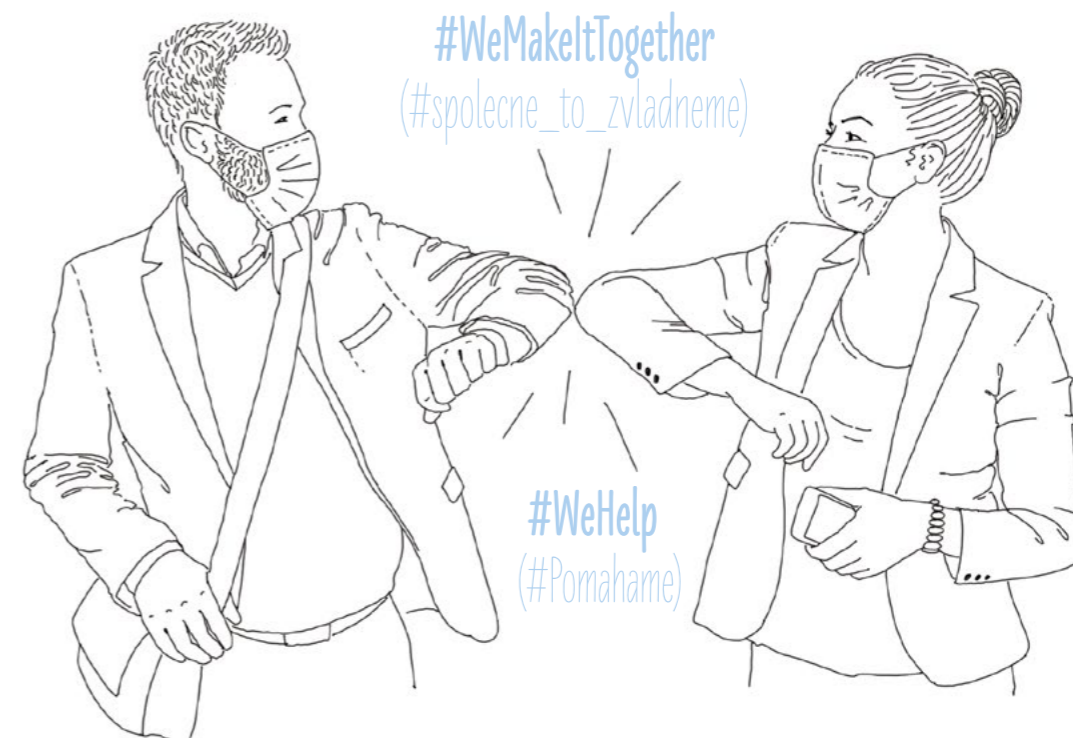
- We provide personalized financial health advice to all clients
- Clients can use our services digitally wherever and whenever they need it
- We are well-awarded and care about efficiency in everything we do

We aspire to continue supporting programmes which have a great social impact and are sustainable in the long run.

In the coming up years, we plan to:

- educate society in finance and digital technologies
- continue to be a good neighbour wherever we operate,
- support the health and immunity of the Czech residents through movement and link all our products and services even more with internal processes to support ecological and socially responsible business.

#WeBelieveInGoodThings (#VerimeDobrymVecem)
#GoodNeighbour (#DobrySoused) #WeAreNotDoneYet (#JesteNekoncime)
#WeAreSporka (#JsmeSporka) #Coronavirus (#koronavirus)



#WeMakeItTogether
(#spolecne_to_zvladneme)

#WeHelp
(#Pomahame)

#WeSportWithSporka (#SportujemeSeSporkou)

#WeCanDoMore (#DokazemeVic)

In 2020, we spent almost CZK 62million on supporting good causes, and since 2002 we have provided more than 300 million to those in need.

* výdaje Nadace České spořitelny nejsou započítány

More at



→ www.csas.cz



→ We believe in
Good Things

OUR #IWillKeep (#Nechamsi)

The year 2020 was unprecedented in many ways due to the global pandemic. Children and teachers began to discover online education, people in the Czech Republic learned to sew their own masks, use disinfectant, buy food online or get used to working from home. We therefore asked our employees if living in quarantine brought them some good things that they would like to keep even after returning to the reality of everyday life.

„I LEARNED THAT IT IS IMPORTANT TO HAVE AN EMPLOYER WHO CAN TAKE CARE OF HIS PEOPLE, AND SPORKA DID THAT VERY WELL! SPORKA IS WHAT I WOULD LIKE TO KEEP!“

Honza, personal banker

Two years ago, we at the Bank began to think and live differently - more flexibly, closer to our clients, more digitally and with confidence in autonomous teams. When the world began to face COVID-19, we verified that we could do it even in more difficult conditions, and that is what I want us, as a Bank, to take away from this crisis.

Tomáš, Chairman of the Board of Directors

I will keep saving money and will not waste it on nonsense that I do not need.

Kateřina, branch manager deputy

WE HAVE IMPROVED OUR PRODUCTS AND SERVICES

Even after returning to a normal life, I will keep joy of meaningful and quick changes for our clients.

Monika, customer experience management

At work I see great cohesion of people, energy, optimism and pride in the society I work in. And when it's all over, we will keep tasting of mutual culinary skills and the use of all possible digital channels for our communication and contact with clients.

Romana, regional director

Personally, the quarantine did not give me anything at all, perhaps only less freedom and unpleasant feelings when buying food and traveling with public transport. However, I see a big positive in how Sporka developed in negotiations with clients outside the branch or, for example, in the digitization of documents, which is great.

Jiřina, support of retail clients

Thanks to quarantine, I realized what matters most in life and that we don't need much for real happiness.

Kateřina, private banker

WE FOUND A BETTER BALANCE BETWEEN WORK AND PERSONAL LIFE

In addition to personal time with my family, I would also like to maintain common sense and the determination not to be afraid to try new, non-traditional approaches at work.

Milan, external sales management

I want to keep a much larger portion of home office. It is an effective way of working that gives a lot of space to incorporate nature and sports into it.

Andrea, communications specialist

I have found that we get along well as a family, even though we are always together. We also talked more about school with our kids, and we started cooking and baking more often.

Adéla, HR specialist

I have rediscovered cycling and plan on getting in such a condition that I can take part in the „Bike for Life“ event without shame.

Martina, customer service specialist

I found out how difficult the math in school entrance exams is and I finally see how much work there is behind running a household. We are efficient, we work and pull together.

Petr, director of the SME's

WE TOOK CARE OF ANIMALS

When we all got together at home at the same time - three children in distance learning, parents working in a different corner of the living room and grandparents who moved in with us, including their pets - we became a decent zoo. We will remember the quarantine period often, but I personally hope that it will not become an annual routine :-)

Radomil, engagement expert

We have a new family member - a puppy! Under normal circumstances, we would not be able to buy it, because someone must take care of it and it is not possible to take maternity leave for it, but we will certainly keep it even after the pandemic.

Adéla, HR specialist

During the pandemic, I got a dog from a senior, who, due to his health and quarantine, could no longer take care of him and I will keep him, even though it will be over.

Michaela, customer service specialist

1 HELP AND SUPPORT 3 DURING THE PANDEMIC 8

„IF WE HAVE EMPHASIZED IN THE PAST HOW GOOD IT IS TO HAVE A STRONG AND HEALTHY BANKING SECTOR, THEN DURING THE PANDEMIC, IT TURNED OUT WHY.“

Tomáš Salomon, Chairman of the Board

The pandemic was new for all of us, and we are proud of the way we faced it.

For us as a financial institution, the new situation posed a great challenge and motivated us to even **more improve our internal processes and digitalization**;

We advised retail clients on **how to cope with the financial implications of the pandemic**;

We advised companies how to start **reducing energy consumption and finance green technologies**.

We have supported a wide range of projects and programmes, we have selflessly helped, and we remain ready to help ensure that the crisis resolves as quickly as possible.

Many of our employees also got involved in helping the ones in need.

#SporkaHelps (#SporkaPomaha)

- With the amount of CZK 500,000, we supported the start of mass production of a protective mask from the CTU workshop in cooperation with the National Center for Industry 4.0 and the Czech Institute of Informatics, Robotics and Cybernetics.
- Through our subsidiary Seed Starter, we donated CZK 500,000 to the online Virtual Waiting Room project → [At the doctor](#) (www.ulekare.cz), which connects doctors with patients across the Czech Republic.
- We distributed CZK 204,000 in microgrants in cooperation with the VIA Foundation among 24 individuals and non-profits who actively participated in helping others, most often by sewing veils. In the next round of microgrants Let's return life to the streets, we supported 66 projects across the country, with a total amount of CZK 535,800. We announced both microgrants under the wings of our community programme We Can Do More (Dokážeme víc).
- Our social banking provided its clients with free legal consultations with Dentons and also the loan of payment terminals for non-profits.
- With a technical pro bono solution, we contributed to the development and launch of other platforms: → zachransvoufirmu.cz and → zachranhospodu.cz or → podporit.cz.

#Sporka Supports (#SporkaPodporuje)

- We supported the educational programme of Czech Television → [UčíTelka](#).
- In the Alphabet of Money project, we created a whole range of leisure educational activities and competitions and connected it with the help of the → [Energy to Doctors](#) project.
- We joined the I Protect You campaign, specifically we left our media time to this initiative from March 20 to 27. We also supported the online sports programmes of our partners, the Czech Athletic Association or the Bike for Life.
- We supported benefit concerts of the Czech Philharmonic, in March we managed to raise CZK 7,461,258 in favour of five hospitals that fought the most serious cases of Covid-19.
- Light for doctors lit up hospital buildings throughout the Czech Republic and we also expressed our thanks to doctors by lighting our headquarters.



→ U lékaře (At the doctor)



→ Zachraň svou firmu



→ Zachraň hospodu



→ Podpořit.cz



→ Učí Telka



→ Energy to Doctors

#ThankToYou (#DikyVam)



→ Energy to Doctors



→ SOS Česko

- We contributed with our employee points in the Cafeteria to the → [Energy to Doctors](#) project and contributed a record amount of CZK 265,120 and we supported the → [SOS Česko People in Need](#) collection CZK 63,807. We actively used the Day spent differently benefit, work in agriculture which could not be postponed. In total, we used **903 Days spent differently** to help not only in the fight against the pandemic.
- Each employee of the Ceska Sporitelna Financial Group can use up to **two Days spent differently for voluntary activities**, the salary remains in full. Volunteers offer their know-how to non-profit organizations, for example, they teach them fundraising, programme their client databases, etc., but they are also not afraid to put their hand to the work and work manually. Both individuals and entire teams selflessly help pro bono. **Other volunteers are participating in the Money Alphabet financial literacy programme.**

#WeAreNotDoneYet (#JesteNekoncime)

- Last year, we provided employees with protective and disinfectant products, created conditions for work in alternating operation and from home.
- We lent our telephone bankers to health stations to help trace risky contacts. **In total, we handled almost 4,000 calls.**

WE SPENT MUCH TIME AT HOME OFFICE.

1. WAVE

March – May 2020

Headquarters

55 %

Branches

16 %

ČS TOTAL

36 %

2. WAVE

September – December 2020

Headquarters

44 %

Branches

4 %

ČS TOTAL

24 %

WE INVESTED CZK 65,000,000 TO SPECIFIC ANTI COVID PROTECTION OF EMPLOYEES AND CLIENTS.

We bought

1,250,000 pieces of drapes and nano drapes

We used more the **20,000 litres** of disinfection

Pandemic crisis team worked more than **2,000 hours**

#FoundationHelps (#NadacePomaha)

The Ceska Sporitelna Foundation also took part in helping Czech society during the pandemic.

- It donated CZK 25,000,000 to a crisis fund to support children at risk.
- It distributed another CZK 5,000,000 to her partners in the emergency aid fund, for example, she invested CZK 1,000,000 in the Kutná Hora Fund, Life90 received CZK 500,000.
- Thanks to cooperation with Ceska Sporitelna, she helped with distance learning and **provided computers with an Internet connection for 1809 families.** It promised to provide another thousand computers in 2021.
- From the beginning it has supported the → [Ucime.online](#) and the → [Česko.Digital](#) initiatives, which help teachers during the pandemic through webinars.

More at



→ CS Foundation



→ Učíme online



→ Česko digital

#SubsidiariesHelp (#DceryPomahaji)

Ceska Sporitelna Building Society

has a clearly defined strategy in the field of CSR – it primarily supports housing for disadvantaged citizens and has recently focused on groups of people affected by the Covid-19 pandemic.

- For a long time, it has supported the **Portus Prague association and its charity event Cihla.**
- It supported the project → [Mental Enrichment](#) pointing to the issue of people with mental disabilities and their contribution to society.
- It supported the social enterprises → [The story good things](#) and → [The silent coffee](#) and their product sale.
- In 2020, together with architect Michal Trpák, it implemented its **first project related to sustainability**, namely → [Protozoa](#) (Prvok), the first 3D printed house in the Czech Republic.

This alternative way of 3D concrete printing can bring faster, more affordable and more flexible housing in the future, as this technology is not only 7 times faster than standard construction methods, but also reduces manual labour by up to 2.5 times and is almost waste-free.

She won the European Excellence Awards for her communication campaign on the project and its uniqueness, innovative approach and impact on society.

- It donated CZK 250,000 to the → [Znesnáze 21](#) initiative and its → [Purchase for a Single-Family](#) project, whose patron is Nora Fridrichová
- It donated computer technology to an orphanage and two primary schools.



→ Ceska Sporitelna Building Society CSR

Ceska Sporitelna Pensions Company



→ Ceska Sporitelna Pensions Company CSR

- Unfortunately, due to the pandemic situation, the number of used Days spent differently, and many activities were cancelled. The employees worked primarily for environmental non-profit organizations.
- When managing funds, we adhere to the Principles of Responsible Investment. **The volume of managed pension savings exceeded CZK 100 billion in September 2020.**
- Despite high volatility during 2020, all supplementary pension savings funds achieved positive valuations in the past year. **The most successful was the Dynamic Fund, which delivered a yield of 6.14% to clients.**
- When making investment decisions, we consider not only profit, but also moral, ethical and socially responsible principles.
- We are the only one on the market to manage the Ethical Participating Fund, which enables ethical pension savings through socially responsible investments, and clients have already saved over CZK 1 billion with us in this fund.
- For the third time in a row, we defended 1st place for the Financial Product of the Year 2020 in the category of Supplementary Pension Savings in the Finparade awards and 3rd place in the Gold crown awards.
- We adhere to all codes of ethics and equal access to clients and employees.
- We support the diversity of employees, help them in their professional and personal development and enable flexible forms of work.
- We educate society in financial literacy.
- We have long supported the → [Life90 association](#), to which we donated a total of CZK 200,000 in 2020 to ensure the operation of the **Coordination Center for Assistance to the Elderly, crisis senior lines and counselling**, and CZK 30,000 for the 30th annual establishment of the Association.
- We also supported the → [Prague Peka Education Fund](#) and its → [Grab the Reader](#) project with a financial donation of CZK 30,000, the aim of which is to increase the teaching of English in schools through the establishment of English libraries.
- Through the Tree of Fulfilled Wishes, we fulfilled the wishes of more than fifty clients and caregivers of selected senior homes.

Ceska Sporitelna Leasing *

In 2020, we focused on innovation and expanding our product offering.

- As a result of the pandemic, we offered clients **voluntary individual deferral of consumer loan repayments**, which was subsequently replaced by a state programme.
- As part of eliminating the risk of infection and ensuring safety for employees, most of our employees worked from home and were provided with equipment, protective equipment and vitamins.
- Our internal regulations are in accordance with legal norms and group policies, and we regularly train our employees for them.
- We make sure that our business partners also comply with all ethical and other rules and protect the personal data of our clients.

* At the time of preparation of the non-financial report for 2020, there was a change in the ownership and organizational structure. Until 1.4.2021, there were two sister companies - sAutoleasing and Erste Leasing. All of Erste Leasing's activities were taken over by its sister company sAutoleasing, which changed its name to Ceska Sporitelna Leasing on the same date.

Ceska Sporitelna Factoring

- It helped finance businesses affected by the pandemic;
- It took several internal measures that helped ensure the operation of the company and thus maintain the quality of all services provided to clients.

EMPLOYEE TRAINING DURING THE PANDEMIC

From day to day, we had to adapt to a new style and way of working, so we issued several recommendations for employees.

Most common topics:

- How to quickly join meetings in different applications and systems.
- How to organize meetings.
- How to effectively manage a home office and home care.
- How to separate work and private life and be offline even when working from home.

We also provided employees with many webinars, inspiring interviews, podcasts, applications and videos, or personal development in the form of various digital platforms, data academies or online coaching.



→ Ceska Sporitelna Leasing 2020 Annual Report



→ Ceska Sporitelna Factoring 2020 Annual Report

SOCIAL RESPONSIBILITY

We measure social responsibility using two globally recognised methodologies.

SDGs – UN SUSTAINABLE DEVELOPMENT GOALS

* SDGs Sustainable Development Goals



→ sdgs.un.org/goals

All UN member countries have agreed on a total of 17 sustainable development goals to ensure decent living conditions for all citizens of the planet, to maintain its viability for future generations and continue to develop it.

Ceska Sporitelna has been looking after its clients for 195 years now. Our highest priority was and always will be their trust, prosperity and growth. Therefore, within the entire Erste Financial Group, of which we have been a part since 2000, we applied to adhere to the sustainable development goals which, among other things, strive to ensure global prosperity.

In our business we consider the following goals to be meaningful and feasible:

SUSTAINABLE DEVELOPMENT GOALS



→ In individual chapters, we always present a maximum of three fulfilled goals which are described as follows:



GRI METHODOLOGY – INTERNATIONAL STANDARDS FOR MEASURING AND RATING SOCIAL RESPONSIBILITY

We selected the GRI methodology for the entire Erste Financial Group, because it is comprehensible, comparable and the most appropriate for recognition of long-term sustainability using various measurements and assessments. The methodology assesses organisations in terms of three basic pillars – economic, environmental and social.

Thanks to GRI methodology we gained a comprehensive overview of all the things we do in individual areas of social responsibility and how we contribute to the common social good.

Our parent group, Erste Group Bank AG issues a consolidated non-financial report as part of its Annual Report for 2020. Therefore, we have no regulatory obligation to issue an independent report, but we do it gladly and hope that our report will interest you.

* GRI Global Reporting Initiative



→ GRI standards



→ Erste Group Bank AG 2020 Annual report



→ 2020 Consolidated non-financial report Erste Group Bank AG



→ More about sustainability in Erste Group

→ You will find our index at the end of this report.

8 HOW ARE WE DOING?

9

Despite the unfavourable economic outlook due to the pandemic, we are doing well, but the situation still affected the overall financial results for 2020.

The macroeconomic environment of the Czech Republic has significantly deteriorated due to the COVID-19 pandemic. However, our capital and liquidity position remain very strong even in the current conditions and the CS is in a good position for the upcoming period.

Our net profit for 2020 fell by 43% to CZK 10 billion. The decrease was mainly due to the pandemic.

The overall economic result was significantly affected by **the costs of covering risks in the amount of CZK 8 billion.** Thanks to them, however, we will continue to be able to finance households and businesses even in the possible prolongation of the pandemic.

Despite the difficult period, **the satisfaction of our customers, which we effectively supported in this difficult time, grew, up to the value of NPS ^{*)} 28,** which represents a year-on-year growth of 7 points.

We managed not only to finance existing clients, but also acquire new ones and strengthen our position on the market.

After 12 years, we have become the leader of the mortgage market. We provided **new mortgages in the amount of CZK 66 billion and the total amount of our mortgage portfolio exceeded CZK 300 billion.**

We have also strengthened our position on the market for investments, mutual funds and asset management.

At the end of 2020, we had 4.5 million active clients, of which 1.73 million used digital banking, which represents a year-on-year growth of 9.7%.

The number of ATMs and payment machines remained almost the same, we had 1,825 in the whole Czech Republic.

^{*)} NPS = net promoter score, a number that indicates the level of customer satisfaction. More on page 20, where we deal with NPS in detail.

YEAR 2020 IN CESKA SPORITELNA

ECONOMIC RESULTS

net profit
CZK 10 billion

operating profit
CZK 21 billion

cost / income ratio
47,6 %

consumer loan portfolio
CZK 74.8 billion

portfolio of provided mortgages
CZK 305.7 billion

loans to companies and corporate clients
CZK 260.7 billion

client deposits total
CZK 1,103.8 billion

BUSINESS 24

15,915
clients

27,472
users

WE ARE A GOOD NEIGHBOUR

55 projects with the grant „We can do more“

903 exhausted „Days spent differently“

AS PEOPLE SEE US

12 won awards

+28 NPS clients

2,135,000 fans

More information
can be found in:



→ Ceska Sporitelna
2020 Annual Report

AWARDS

In 2020, we received several awards that reflect our efforts to offer clients modern, yet complex and competitive financial products at fair prices, while providing them with quality financial advice.

BANK OF THE YEAR (BANKA ROKU™)

is the most prestigious Czech award for retail financial products with a nineteen-year tradition.

In 2020, we became the
„Bank of the Year“.

The expert jury awarded us
3rd place
in the
Mortgage of the Year
category.



Tomáš Salomon, Chairman of the Board of Directors, won the
„Banker of the Year“
award.

For access to disabled citizens, we won
2nd place
in the
Bank without Barriers
category.

We also received the **Mastercard Special Award** for stabilizing Czech banking during the pandemic.

FINPARADE (FINPARÁDA)

A competition that recognizes exceptional results, innovative practices and interesting achievements on the banking and financial market.

Tomáš Salomon, Chairman of the Board of Directors, received an award in a special category
for a clear and professional presentation of the banking sector in media to both professional and lay public during a year marked by an epidemic crisis with financial implications.



ČS Pensions Company won

1st place

in the
Financial Product 2020

category
for Supplementary Pension Savings.

It also defended its gold thanks to the fact that all participating funds of supplementary pension savings achieved positive valuations (in the range of 1.02 to 6.14%) and we valued the pension savings of our clients despite the high volatility of the markets.

GOLD CROWN (ZLATÁ KORUNA)

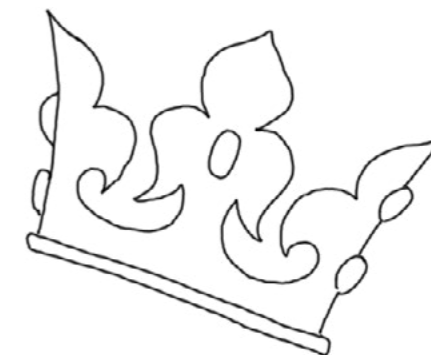
An expert jury composed of representatives of financial companies, advisors, academics, entrepreneurs and journalists awarded us three first and two third places.

1st place

- **Ceska Sporitelna Mortgage**
- **Start-up loan for beginning entrepreneurs** within the New Blood for Czech Business project
- **Mastercard World Elite Metal payment card** for Erste Private Banking clients

3rd place

- **Investment loan**
- **Pension savings** from the subsidiary Ceska Sporitelna Pensions Company



THE BANKER – BANK OF THE YEAR

The competition, announced by the British magazine The Banker from the financial group Financial Times, which has been published since 1926, has readers in more than 150 countries around the world and is considered in professional circles as a respected source of information about the banking sector. The rankings he publishes are a recognized measure of success.

We won the

„Bank of the Year 2020 award on the Czech market“

mainly for our openness to innovation, digitization, as well as the offer of financial advice within the My Healthy Finance service.

8 MATERIALITY ANALYSIS AND MEASUREMENT OF SATISFACTION

WHO WANTS TO KNOW, MUST ASK

Our vision is to have five million fans for our two hundredth anniversary in 2025. This means five million people that are satisfied with us and recommend our products and services to their friends.

Compared to last year we did better in the **NPS** by ten points with a **score of +28 and we have 2,135,000 fans**. This represents a year-on-year increase of 7 points by 361,933 fans.

In total, we improved our NPS by 63 points (from -35 to +28) in 6 years of measurement. For 2021, we want to reach the +35 target.

HOW TO MEASURE NPS

*NPS
Net promoter score

Measuring the client satisfaction or the NPS is one of the key growth and prosperity indicators. We have been measuring it regularly twice a year since 2012, when we ask clients the same question

„Would you recommend Ceska Sporitelna?“

The NPS is measured on a **scale of 0-10** with 10 being the best score.

Depending on the answer clients are placed in the following categories:

- **Detractor** (score of 0-6)
- **Passive** (score of 7-8)
- **Promoter** (score of 9-10)

The **resulting NPS score** (range of -100 to +100) is obtained by deducting the percentage of detractors from the total percentage of promoters. Promoters are the ones who then become the bank's fans, who are loyal to its brand and actively promote it in their community.

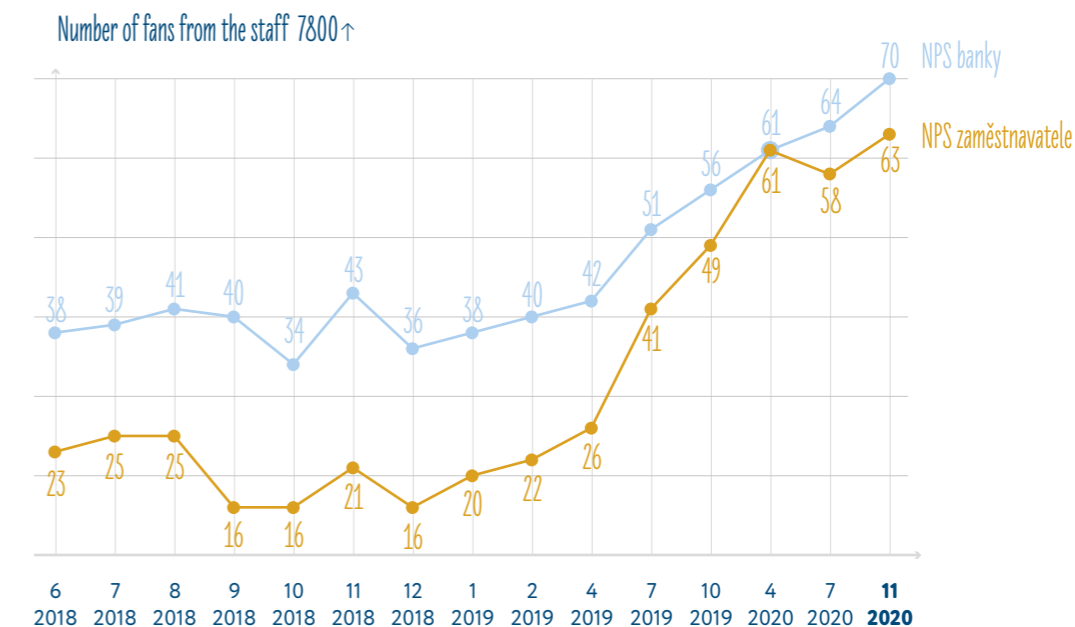
We already have **2,135,000 fans**.

CESKA SPORITELNA NPS IN 2020

Although this score surpassed all expectations, we still have great room for improvement, above all in comparison with our competitors. Client rated the image and individual products of the comprehensive My healthy finance (Moje zdravé finance) service which helps them to fine-tune the household budget. All distribution channels through which the bank provides services to its customers were measured.

In 2020 we achieved a value of NPS **+28**.

NPS FROM THE PERSPECTIVE OF EMPLOYEES



We now measure **immediate feedback** which we internally call **ECHO**, after the client's visit to the branch, after the telephone contact with the client centre, logging into IB/MB, visiting the ČS website, the use of chatbot or after settling a complaint.

We are gradually extending ECHO measurement to other channels such as ATMs, e-mail communication or social media for other segments, such as for Erste Premier and Erste Private Banking service clients.

The results of client satisfaction are at a very good level. In 2020, 94 % of clients were satisfied after visiting a branch. This was even better for an advisory visit.

COMPLAINTS AND CLAIMS IN THE CLIENT CENTER

COMPLAINTS CENTER IN 2020

„Customer care is our cup of coffee“

33
solvers in the team

32
women

1
man

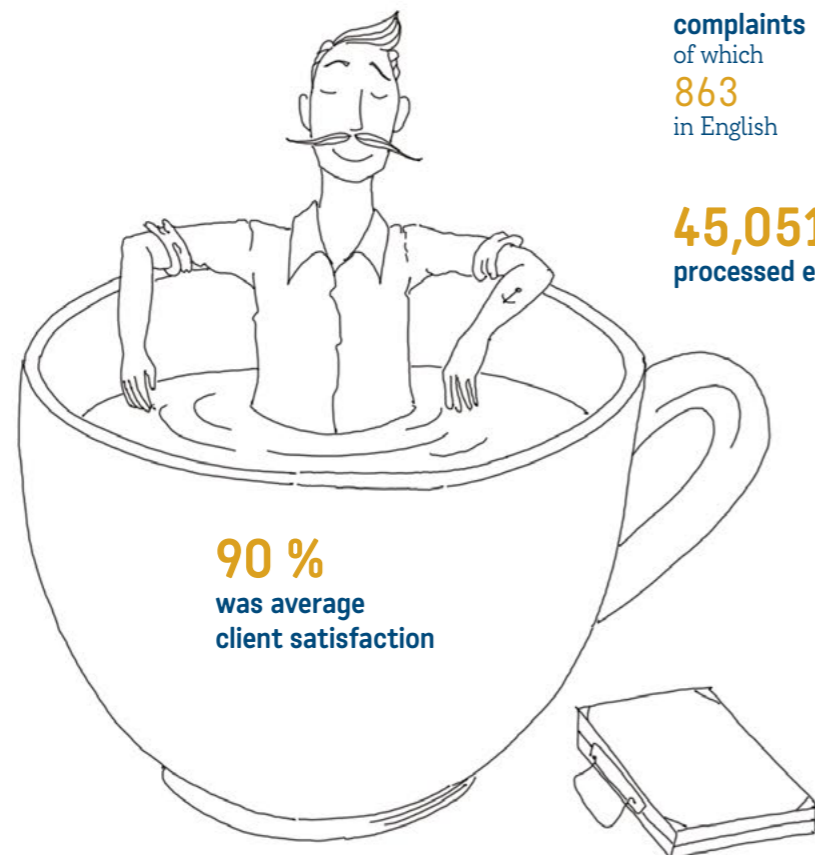
2
leaders

We closed
85 %
of complaints within
5 working days

69,837
complaints
received

65,337
resolved
complaints
of which
863
in English

45,051
processed e-mails



90 %
was average
client satisfaction

growth compared to the first half of 2020

CLIENT CENTER

↗ by 30 % **51,000**
calls

↗ by 30 % we arranged loans for
CZK 346 million

„Record July“

EXTERNAL CALL CENTRES

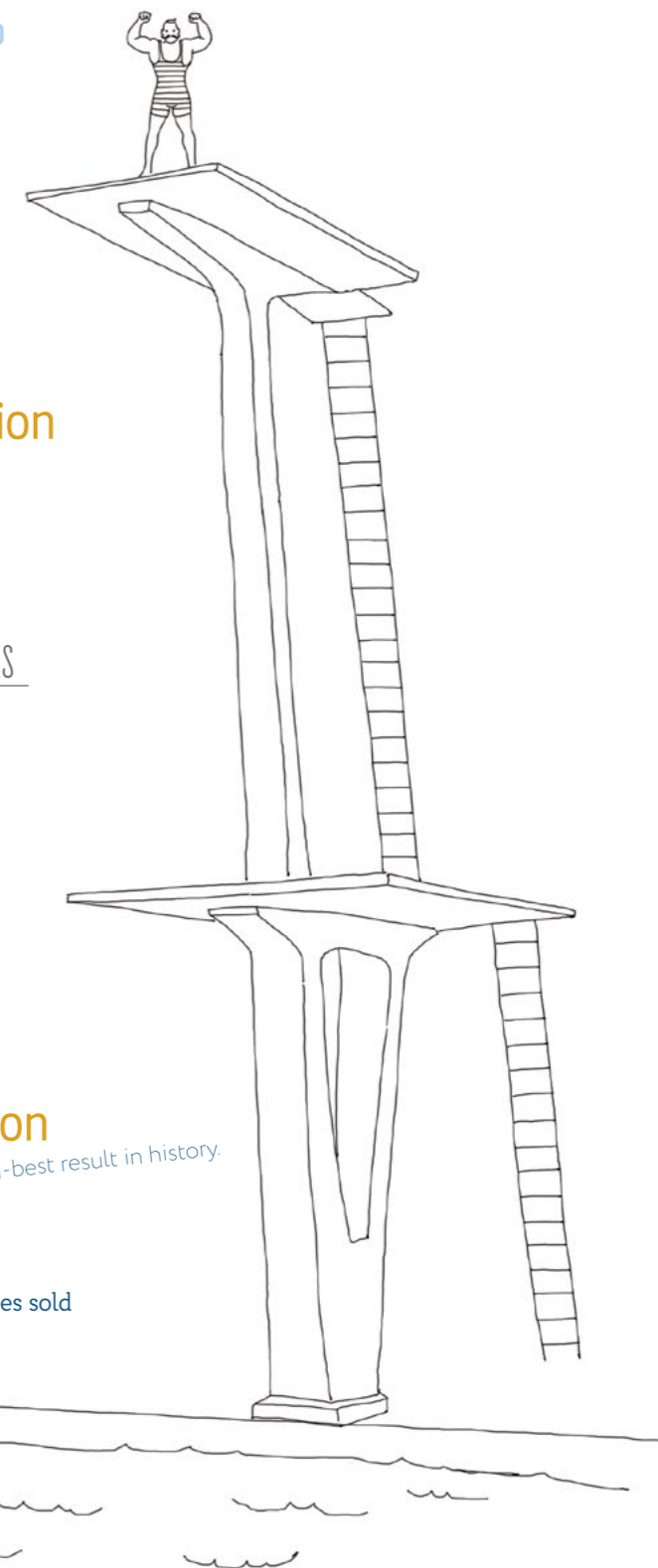
↗ by 43 % **103,000**
calls

↗ by 39 % **11,000**
meetings for branches
and mobile bankers

We helped branches
sell loans for
CZK 113 million

This is the second-best result in history.

5,000
non-life insurance policies sold



MATERIALITY ANALYSIS

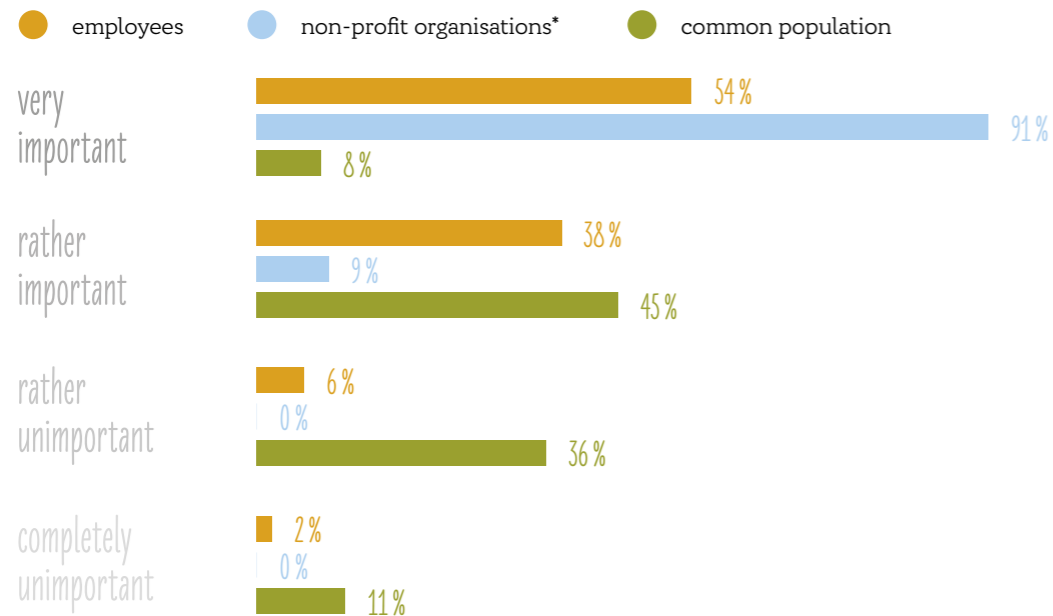
In the last quarter of 2020, we conducted research to find out whether the preferences of our key interest groups in the area of socially beneficial activities have changed in the last year and a half, and how we are succeeding in fulfilling them.

Compared to the previous measurement (March 2019), there has been an increase in the importance and knowledge of all public benefit activities.

Almost all employees and all non-profit organizations consider our involvement in charitable activities to be important. Only half the population finds this important.

A survey shows that we should continue to focus on supporting the company's education, compliance and the fight against corruption, customer satisfaction and the health and life balance of employees.

PERCEPTION OF THE IMPORTANCE OF SPORITELNA'S SOCIALLY RESPONSIBLE ACTIVITIES

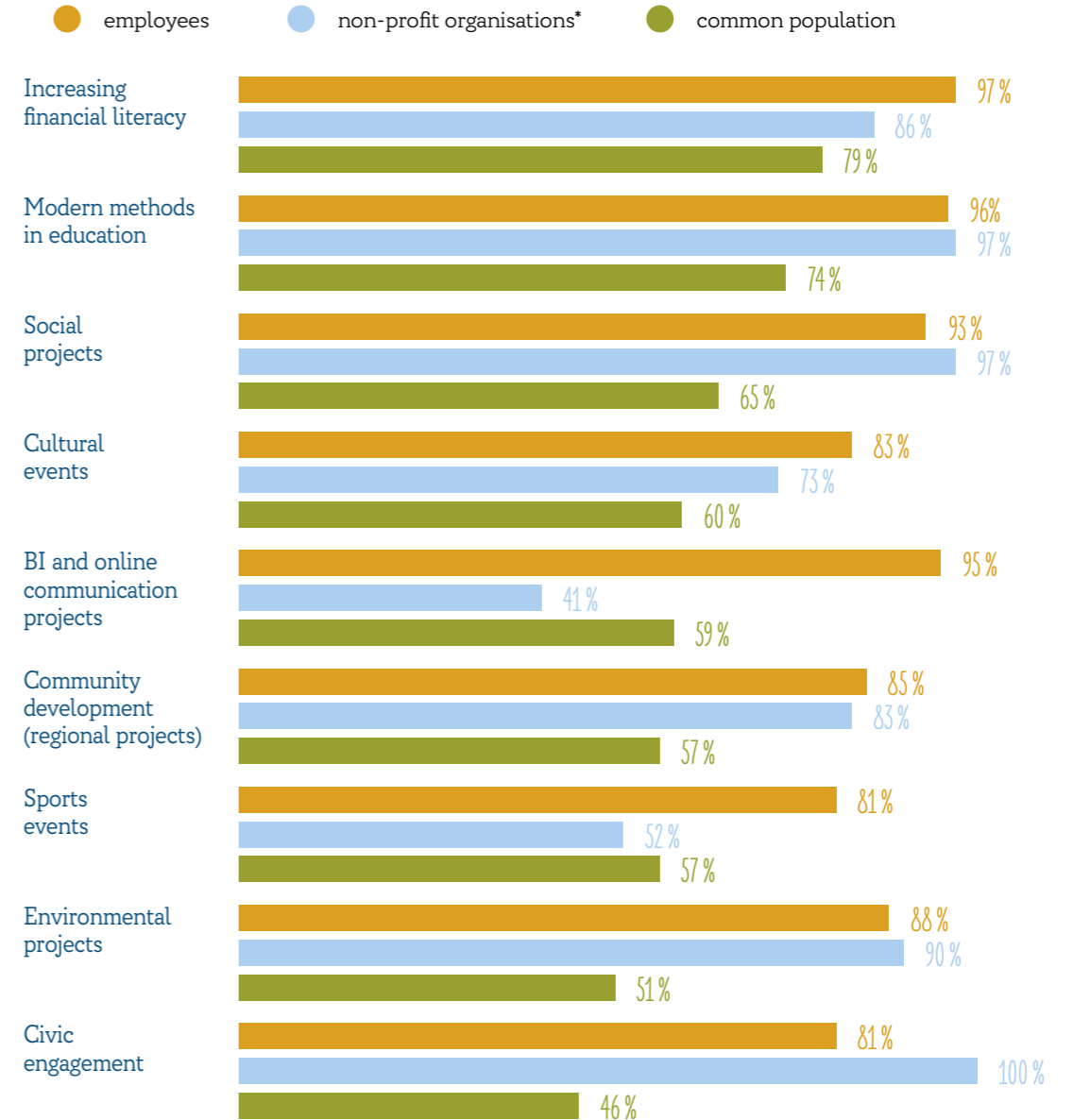


For NGO's, Sporitelna's support of CSR activities is way more important the for the public.

* Due to the low number of responses for non-profit organizations, the results for this group must be taken as a guide.

Our greatest contribution is perceived primarily in the support of education, and social and environmental projects. In addition, employees mention the development of banking identity and online communication.

THE BENEFITS OF CESKA SPORITELNA'S INVOLVEMENT IN THESE AREAS



* Due to the low number of responses for non-profit organizations, the results for this group must be taken as a guide.

Our best-known supported project is the Money Alphabet. The knowledge of the Ceska Sporitelna Foundation's projects is significantly lower, and our projects and Foundation's projects are often confused, but they are just as important to us. At the time of the pandemic, our help was recorded mainly by employees and non-profit organizations and only about half of the population.

1 WE SUPPORT (NOT ONLY) 4 FINANCIAL EDUCATION 8

THE MONEY ALPHABET (ABECEDA PENĚŽ)

Our flagship project for financial education became more interactive in 2020.

Distance learning and re-closing schools, restricting people's contact - all made it difficult for the Money Alphabet to function.

„But we didn't want to give up, so we worked to make the Money Alphabet teach children about money in a fun and playful way right in schools or online during distance learning or with parents from the comfort of home.“

David Hubáček, Financial Education and Regional Marketing team

The result of the work is new, playful and interactive news.

For pre-schoolers



→ pre-schoolers

Why do the big ones go to work?

Why is paper money more than coins?

Why can't I take things from others?

Why doesn't Dad buy me everything?

Pre-schoolers have a lot of questions, which is good. But how to answer them correctly? For example, they will help parents and teachers in kindergarten with

Educational → [audio fairy tales](#) for pre-schoolers about good money management narrated by Jiří Lábus.

→ [Picture puzzles Good Farmer](#). She teaches young children from the age of 5 all about money, responsibility and consideration for the environment. We created it together with professionals for education using games and entertainment from Albi

We also have a → [clear methodology](#) for kindergarten teachers.

For school children

We adapted the module for 2nd and 4th grade to suit the epidemiological situations.

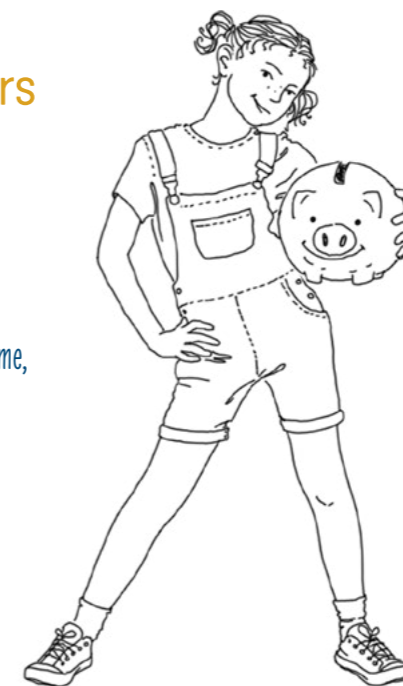
We can handle these → [new Money Alphabet programmes](#) with teachers either directly at school or during distance learning. Thanks to new teaching tools (worksheets for children, methodological sheets for teachers), children can easily and in a fun way learn the concepts of financial literacy together with their teachers within a few lessons.



→ Money Alphabet

HOW OUR MONEY ALPHABET IS DOING

Over **35,000 scholars** have tried to start their own company since the creation of the Money Alphabet.



They invented the name, logo and products, which they then sold at the fair.

These took place in more than **330 branches** of Ceska Sportelna throughout the Czech Republic with the help of about **15 organizers** and more than **230 employee volunteers**.

The financial education team received the Best Support Team of 2020 award for the Money Alphabet project and in employee voting.



→ audio fairy tales



→ picture puzzles



→ methodology

For seniors



→ for seniors

We help our senior citizens to better understand the world of modern technology.

In 2020, we started a new → [digi grandparents](#), initiative, which we will continue in 2021. It helps seniors keep up with the times.

In normal times, secondary school students teach seniors how to use smartphones, tablets or computers in person at branches. During the pandemic, teaching has moved to the online environment.

This created a number of → [video tutorials](#), in which grandson Jakub advises his grandmother and grandfather with his mobile phone and useful applications.

Other activities

- → [Educational online games](#) that adults can play with their children.
- An interactive game for teenagers → [The Mysterious Journey](#) in which the whole class can compete for a shared experience.
- New section of → [educational videos and simple video instructions](#) for clients on our website in the Counselling section.
- New and less time-consuming forms of volunteering for employees.



→ Online games



→ The Mysterious Journey



→ Counselling section

STUDENT EDUCATION – IMPORTANT ALWAYS

In autumn, we provided [online webinars](#) for secondary and post-secondary school students as a replacement for personal meetings and lectures by our banking experts. Via the [Facebook page](#) → [We Help Good Ideas](#), several hundred students viewed them live or recorded.



→ We Help Good Ideas

„We also want to provide the material to cooperating schools as a supplement to the teaching of economics, IT and other subjects.“

Roman Švéda, programme coordinator

Most popular topics:

- project management versus agile techniques
- start-ups, robotics and digitalization
- customer experience
- The process of assessment centres
- George and banking applications
- personal development – finding out personal potential or presentation skills

SPORKA STUDIO – A GREAT HELPER OF THE PRESENT

The times in which we live are changing, technologies are improving, and so are we – readers, viewers, listeners. The year 2020 was a turning point in this area of connecting and sharing online information, so we created our own Sporka studio, thanks to which we can be online with the world through live broadcasts, videos, podcasts and other interesting formats.

We organized a virtual online conference for the whole Sporka for the first time in October 6, 2020.

We have officially launched the virtual Sporka Studio. Within the web platform we offered inspiring talk shows and booths and we closed the all day virtual meeting by the talk with the Board of Directors.

Sporka studio was a great helper for us, for example, when broadcasting lectures for students.

DEBT ADVISORY CENTRE

We co-founded this non-profit counselling organization for debtors in 2007.

The Debt advisory centre offers free services on the green line and in three permanent and five outbound branches. It solves tense financial situation with clients free of charge, impartially and discreetly.

The most common reasons for insolvency according to interviews with clients:

- naivety in approaching one's own budget and commitments
- disease
- loss of employment
- business liabilities
- no communication with creditors
- reduction of income (permanent and temporary)

DEBT ADVISORY CENTRE IN 2020:

During its activity, the debt advisory centre has already served a total of **126,000** clients.

Employees processed more than **14,000** calls and personally solved the problems of **700** clients.

In 2020, we have launched with the debt advisory centre a successful pilot project to help clients with a rejected restructuring.

- Together, we helped **54** clients gain the opportunity to restructure their debts and gain a chance to resolve their difficult situation.
- We worked with a total of **202** clients with a rejected restructuring.

In 2021, we aim to help a total of 8,000 clients.

BANK WITHOUT BARRIERS

We also project social commitment into our services for people with various types of disabilities.

DEAF CLIENTS

- **All** our branches have a simultaneous transcription service for the deaf.
- We started using the **DEAFCOM** application at the branches.
- We have connected the **Silent Line** service for the deaf to an information line in our client center, and a specialized team serves deaf clients here through interpreters.

The number of calls made remains the same as last year, despite the state of emergency and the restrictions on the opening hours of branches.

BLIND CLIENTS

- **80** branches with an indicative beacon for the blind
- **1,401** ATM's have voice control for the blind
- We supported the **White Crayon** collection days.

PHYSICALLY HANDICAPPED CLIENTS

- **Three quarters** of the branches are barrier-free.
- As part of the reconstruction of branches, we had **359** barrier-free branches and **257** barrier-free ATMs at the end of 2020.
- In cooperation with the Prague Organization of Wheelchair Users, we mapped the accessibility of another **20** branches after reconstruction.

List of barrier-free branches



→ Bank without Barriers

8 WE ARE A GOOD NEIGHBOUR

10
11 WE BELIEVE THAT TOGETHER WE CAN DO MORE. WE HELP TO DEVELOP CITIES AND COMMUNITIES IN WHICH EVERY NEIGHBOUR IS GOOD. WE ARE TURNING LEARNING INTO FUN GAMES THAT CHILDREN ENJOY. WE SUPPORT PASSION FOR MOVEMENT AND BRING YOU UNIQUE CULTURAL EXPERIENCES. WE SIMPLY BELIEVE IN GOOD THINGS.



„We support projects of active people who have ideas on how to improve their surroundings. They establish associations, modify the town square, restore benches, wells or old trails, plant trees, build bowers for neighbouring events and organize such events themselves.“

Andrea Studihradová
CSR manager



In the year 2020
we supported
55 projects
in the whole Czech Republic
and distributed more than
CZK 3,800,000.

COMMUNITY GRANT PROGRAMME #WE CAN DO MORE (#DOKÁŽEME VÍC)



→ We Can Do More

It has supported neighbourhood projects since 2019. The commission, composed of representatives of Ceska Sporitelna, the VIA Foundation and the ČS Foundation, selected several dozen projects in 2020 and finally decided to support a total of 55 projects across all regions with a total amount of more than CZK 3,800,000.

For comparison – in the pilot year 2019, we supported 18 projects across all regions in the total amount of CZK 1,400,000.

We mainly support projects that will create meeting places, community centres and gardens. Projects that support neighbourhood cooperation, repair small monuments, modify neglected places, transform common parks, plant trees, alleys, etc.

INSPIRATION FROM HOSTIM

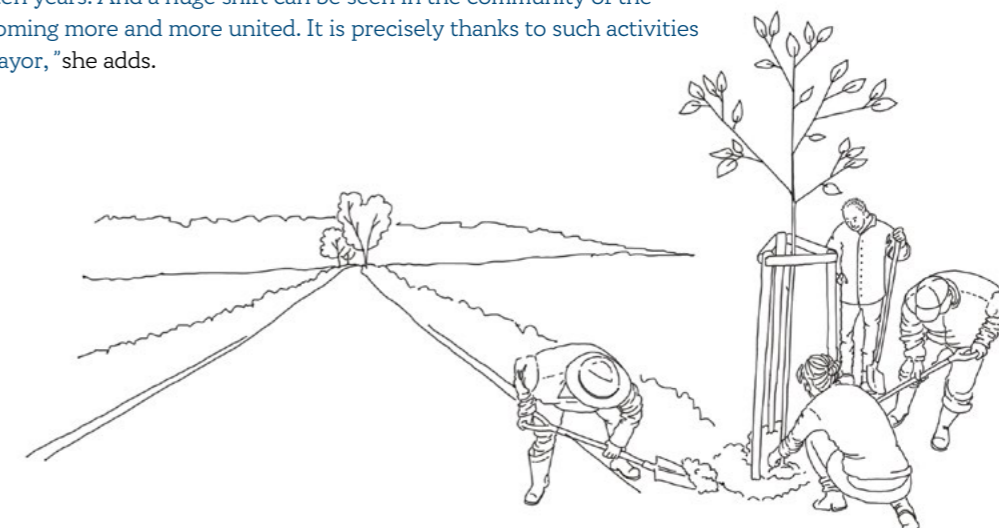
„It’s amazing that the new alley will have trees that can grow fruit. That’s how it used to be common. Moreover, thanks to the fact that all selected trees are tall, they can bear fruit for decades,“ says Kateřina Hápová. The young mother of two children, together with the mayor, is another who contributed to the restoration of the alley. „I perceived the condition of the local trees. And I knew that the mayor was doing everything she could to restore the alley. That is why I took the opportunity to enrol us in We Can Do More grant,“ she explains, while her daughter plants one of the young apple trees. It is said that they will check it regularly, because this alley is a part of their regular walks.

More inspiration:



→ Supported projects

The village received CZK 35,000 from the grant of the Via Foundation and Ceska Sporitelna. However, it was not just the fading alley that the grant helped revive. According to Kateřina, **planting trees together was also a great opportunity to unite the local inhabitants a little more.** „I have lived in Hostim for about ten years. And a huge shift can be seen in the community of the locals becoming more and more united. It is precisely thanks to such activities and our mayor,“ she adds.



We connect local active citizens and non-profits with our employees and clients. Our points are scored by those who can involve the public administration, school, entrepreneurs, other non-profit organizations and initiatives in the project.

We are cooperating on the programme with the → [VIA Foundation](#) and our → [Ceska Sportelna Foundation](#).

The maximum amount of support for one project is CZK 100,000.

Successful granters can obtain additional funds thanks to the donor portal → [Darujme.cz](#) and multiplication of selected funds by our Ceska Sportelna Foundation for 30 calls, always up to CZK 20,000 per project.



→ Nadace VIA



→ Darujme.cz

We also responded to the pandemic and announced two rounds of microgrants, in total we supported 90 projects to support neighbourhood and community life with a total amount of CZK 742,500.

We supported **24** NGO's and people, who helped in the spring pandemic time.

We split **CZK 742,500**.

We helped to return life to the streets in the summer. Thanks to us **66** neighbourhood events took place across the republic.



INDIVIDUAL GRANT PROGRAMME #WE ARE SPORKA (#JSMESPORKA)

It's beautiful to dream, but it's even better to fulfil your dreams. In the pilot year of the #JsmeSporka grant, we supported **84** projects in two rounds together with our foundation in the total amount of CZK 755,047.

With the #JsmeSporka grant, we primarily want to support the individual development of our employees and their family members and activities to which they have dedicated themselves for a long time and are involved in often financially.

„On the road to prosperity, we do not forget the small things that make life happier. Even small things can be very important in our lives. We supported more than half of the 95 applications“

Klára Zelenková
head of the #JsmeSporka grant



„Make your dream come true“

In 2020, we supported **84** projects with a total amount of **CZK 755,047**.



1 EMPLOYEE PHILANTHROPY

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Together with our Ceska Sporitelna Foundation, we are one of the most important Czech donors and have long supported philanthropy among employees.

The year 2020 was not easy for anyone and due the pandemic, more and more target groups needed help. We helped like a bank and we, the employees, also showed great generosity and contributed to many beneficial projects.

WE SENT ENERGY TO DOCTORS



→ Energy to Doctors

Through Cafeteria alone, we donated **CZK 265,120** to a project that sends healthcare professionals energy packages to more than **70 locations** across the country.



WE THOUGHT OF HOSPICE CARE

Together, we donated **CZK 623,361** to the activities of mobile hospices

CZK 338,411 (including contributions of CZK 100,000 from our Ceska Sporitelna Foundation) was collected by colleagues from the Erste Premier Centre in Olomouc within their annual Christmas campaign for the Hospice on St. Kopeček through the → [Darujme.cz](#) portal.



→ Darujme.cz

The already traditional collection „Slipper Day“ brought almost **CZK 130,000** to mobile hospices in 2020, of which **employees contributed** almost **CZK 66,000**.

This time, **144 employees** contributed, donating an average of over **CZK 450**.



WE FULFILLED CHRISTMAS WISHES

We gave abandoned children, single parent's children and seniors

204 gifts from the virtual Christmas square wishes

Together with the bank's contribution, we sent

CZK 179,955 to six NGO's for Christmas via the → [Donio.cz](#) portal

Together with our clients, we have fulfilled **hundreds of other wishes** for Christmas at almost **sixty branches** across the country.

We have conjured a sausage tree for the inhabitants of the **Senior House in Třeboň** hung with goodies from the local butcher.

„Thank you very much for the beautiful Tree of Fulfilled Wishes initiative. You brought a lot of joy to 25 families of our clients and made their holidays nicer. We are grateful that you are helping.“

A huge thanks to the employees of the branch in Žďár nad Sázavou from the **Society for Early Care**, which helps families with small children with visual or combined disabilities.

WE PROMOTED CULTURE

We contributed to the service of three theatres. We sent a total of **CZK 52,562** from Cafeteria alone, and in total the theatres received almost **CZK 238,000**, including a bank donation.

CZK 74,066 for the **Children's Music Theatre**

CZK 88,380 for the **Petr Bezruč Theatre**

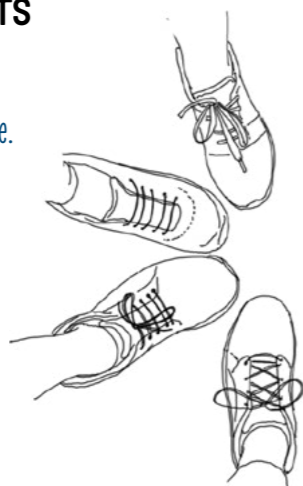
CZK 75,385 for the **PONEC Theatre**

„Thank you from the bottom of our dancing heart for the support and kindness you have shown us, and we believe that we will soon be able to welcome you back to the theater live. Until then, we wish you not to leave the dance step!“

The team of the PONEC Theatre and Dance Prague.

WE HELPED WITH SPORTS

The members of our sports clubs have repeatedly played sports for a good cause.



123 colleagues took part in the November challenge and run almost 14,000 kilometres and donated **CZK 33,800** to a food bank that bought durable food for the needy.

WE VOLUNTEERED

Even though the pandemic basically took us spring and autumn, during which we help not only non-profits most often, but we were also able to devote a total of 903 Days spent differently to those in need.



→ Učíme online

- We donated time, knowledge, money and our health.
- We tutored the children of our colleagues as well as children who had difficult access to distance learning thanks to cooperation with the Ucímeonline.cz portal.
- We taught seniors from the Life90 foreign languages online, or we just had a nice Czech talk with them.
- We trained for the Money Alphabet project.
- We donated our blood and blood plasma to help people with Covid-19.
- We bought Gifts with a story and other products of social enterprises to support their employees and clients.
- We helped our neighbours and loved ones to better overcome the difficult lockdown period together.

We are proud that our employees help us to help! Thanks to them, we are the bank that helps the most.

The Days spent differently was used by **697 colleagues.**

In total, we helped good things for **903 days.**

Another **230 volunteers** are involved in the **Money Alphabet.**

8 SEED STARTER AND SUPPORT 9 FOR STARTUPS AND INNOVATIONS

In June 2020, we launched the **Seed Starter Innovation Investment Programme**, which focuses on supporting start-ups and projects bringing not only technological innovations, digitization or new business models, but also the improvement and higher efficiency of our internal processes in synergy with us.

„Our investment capital in the order of millions of crowns per year and the full support of professionals from Unicorn Attacks should enable successful start-ups to survive the first critical period when many promising companies will fail without support.“

Martin Medek, open banking



→ Seed starter



„THE PURPOSE OF SEED STARTER IS

- to find and financially support the most interesting start-ups in their entry into the market and subsequent development (so-called incubation and acceleration);
- help companies that already have an interesting product and need to get it to customers, for example through our distribution network or digital channels;
- build our own start-ups if it makes business sense to us.

Jiří Skopový, head of the Seed Starter Programme

4 SOCIALLY RESPONSIBLE 8 BUSINESS 10

Social banking is a programme designed for those who would otherwise not have access to banking services. The target group is mainly socially oriented non-profits and companies with social overlap.



→ Social banking

We can provide not only operating, investment or bridging loans to organizations, but also professional consultations regarding business plans, projects or grant advice.

SOCIAL PROGRAMMES

- **Financial literacy for non-governmental and non-profit organizations (NGOs)** in cooperation with the Civil Society Development Foundation (NROS) and the Institute of Community Development (IKOR) - long-term programme to increase financial management competencies for 20 organizations e.g., budgeting or cash flow monitoring and tools that can be used to streamline processes), workshops with mentoring, individual consultations, in 2020 took place online.
- **Long-term NGO Excellence programme** in cooperation with the Neziskovsky.cz Foundation for 5 organizations with the aim of increasing their professionalism, ability to cooperate with experts and mentors and sharing experiences with other organizations.
- **Long-term programme for social enterprises** in cooperation with TESSEA with the aim of leading social entrepreneurs to prosperity and strengthening their competencies, including the ability to finance and develop their business in accordance with the principles of sustainability 16 social enterprises.
- **DOBROdinci (Good people) on the net** – online informal and networking meeting for 25 clients on Giving Tuesday
- **Seminars and workshops for clients** – in person and online activities for 74 participating organizations
- **Irregular consultations with clients on various topics**, e.g., fundraising, grants, project management and financial management, about 40 consultations per month
- **Individual coaching and mentoring** for employees of 16 organizations
- **Pro-bono legal advice with Dentons** – a total of 162 hours for 5 organizations (revision of contracts, changes in the register, rent discounts, etc.)

OTHER ACTIVITIES

- **Purchase of gift items** – we prefer and recommend the purchase of gift items with social overlap; some products of our clients are a permanent part of the catalogue of promotional items
- **Volunteering** – we mediate opportunities for volunteering using the Day differently, we connect employees with NGOs, especially in the regions
- **Long-term partnership of the Impact First and FRIN acceleration programmes** as well as the partnership of the online conference Modern Technologies in Non-Profit with AVPO
- **Mobile payment terminals for non-profits** – we lent free mobile terminals to 10 organizations for a trial period of 6 months.

„Customers were pleased to be able to pay cashless and finally made a quarter of all payments in charity markets via mobile terminals.“

VIRTUAL REALITY FOR CLIENTS OF SOCIAL SERVICES

In cooperation with Virtual Lab, we financed special glasses for selected care facilities and homes for the elderly, which will transfer people into a simulated environment on the principles of virtual reality and allow them to have fun, relax or, for example, do remembrance therapy.

„Seniors in homes were often left without the possibility of contact with their loved ones during the pandemic. In addition to the necessary medical and material support provided by the staff, we wanted to help them emotionally, improve their psyche and bring them a little joy in their lives. And these glasses allowed even bedridden people to enjoy a stay in nature, travel the world or swim with dolphins“

Otto Mach, head social banking of Ceska Sportelna



→ Virtual Lab

4 CULTURE AND SPORT PROMOTION

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CULTURE IN THE YEAR OF PANDEMIA

was marked by benefit concerts „We help with the Czech Philharmonic“.

1st benefit concert

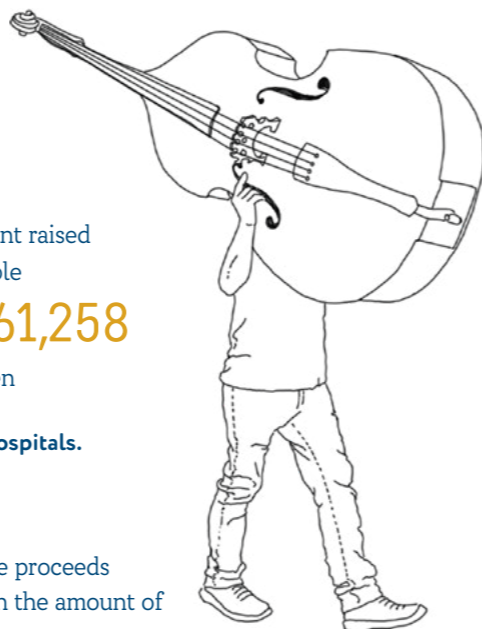
March 2020

The entry amount of
CZK 100,000
was invested by the
Ceska Sportelna Foundation.

The total amount raised
was an incredible

CZK 7,461,258

splitted between
three Prague
and two Brno hospitals.



2nd benefit concert

April 2020

**It helped to draw attention
to the current difficult situation
of artists without constant engagement.**

We donated the proceeds
of the benefit in the amount of

CZK 898,000

to the **Life 90 (Život90)** organization to help
lonely and endangered seniors who found
themselves in the mood as a result
of the pandemic.

3rd benefit concert

May 2020

**In cooperation with the
Prague Spring Festival.**

With the proceeds of the benefit of

CZK 500,000

we contributed to the **SOS Česko public
collection**, the aim of which was to address
the impacts of the measures introduced
against the spread of pandemic.

4th benefit concert

June 2020

**It helped make regular
blood donations visible.**

The proceeds were also supported by
the **Magdalena Kožená Endowment Fund**
and with it also elementary art schools.

Following the first benefit concert, we organized a concert of the **Czech Philharmonic's Piano Quintet in Rudolfinum for hospital staff** for their dedicated work and also supported the **Smetana's Litomyšl Festival**, which was slightly modified from the original plan to accommodate the pandemic situation.

WE DO SPORT WITH SPORKA AND SUPPORT PHYSICAL LITERACY

Every sports performance deserves recognition regardless of the result. That is why we support not only top sports events and organizations, but we especially care those children find their way to movement.

11 projects from this programme are set in motion by almost 1 million inhabitants of the Czech Republic.

Athletics

→ **Physical literacy** of the Czech Athletic Federation offers athletics clubs to children in 220 places in the country and supports movement even where there is no athletic team, so the children don't spend too much time on online games and acquire the habits of natural movement they need not only in sports but also in ordinary life.

Athletics, especially in the beginning, does not force children to specialize, but shows them a natural path to sports and benefits from versatility. Running, jumping, throwing – all these are physical activities that are the basis for many other sports.

Within Physical Literacy

- in the first stage of primary schools, physical education was enriched with the basics of athletic disciplines;
- it is shown to children that movement is joy;
- leads whole families to regular exercise and thus responsibility for their health.



→ Pohybová gramotnost

Cycling

We have been supporting the most popular cycling disciplines for 24 years. We are a partner of the → **Bike for Life (Kolo pro život)** series, which offers several activities for families with children, and we also support professional cyclists of the Ceska Sportelna – Accolade cycling team since 1994. Over time, the team has won many prestigious races and competed in several Olympic competitions.



→ Bike for Life

Gymnastics online

Cílem projektu → **Gymnastics online (Tělocvik online)** project is to move Czech children, especially those from the first stage of primary schools. This digital tool offers teachers demonstrations of how to cultivate a passion for movement in children.



→ Gymnastics online

We Train with Sokol



→ With Sokol into Life

Since 2019, we have also been a proud partner of the Czech Sokol Community, as Sokol brings sport for everyone, regardless of age and income.

It tries to awaken the love of movement in the youngest ones – children in kindergartens – through the project → [With Sokol into Life or the World Does Not End at the Gate, we train with animals](#) (Se Sokolem do života aneb svět nekončí za vrátky, cvičíme se zvířátky).

Coaches at School



→ Coaches at school

→ [Coaches at school](#) (Trenění ve škole) is another of our partner projects, which brings tips on how to entertain even the smallest ones with exercise.

Healthy Player



→ Healthy Player

The project → [Healthy Player](#) (Zdravý hráč) very well complements the wide portfolio of projects involved in the Sports with Sporka programme. This new e-sport initiative of the → [Czech E-sport Federation](#) helps to attract another large and ever-growing group, namely players and fans of computer, mobile and console games, which motivates them to move.

„Sport has an irreplaceable place in my sports career, because mainly thanks to it I feel good even during demanding tournaments and I struggle much less with fatigue.“

David „KAPARZO“ Lacina,
professional player and project ambassador

„We are interested in the Healthy Player initiative with its specific focus. The amount of fans of video games is growing rapidly and we believe that thanks to proper education within the Sport with Sporka programme, we can develop the right lifestyle for them.“

Radomil Štumpa, Brand activation

11 GREEN BANK

12

13 The Erste Group's environmental strategy is based on four pillars:

- implementation of environmental management systems
- integration of ecological criteria into banking products and services
- implementation of a supply chain management system for all products and services needed to run a banking business
- cooperation with environmental non-profit organizations

„I am pleased that we have made sustainability and ecology one of our most important values and consider them to be the foundation for the future prosperity of us all. Our bank's carbon footprint is becoming less and less noticeable, and the more it decreases, the more pronounced our footprint on the road to general prosperity. This increases the chance that the world we are creating together will be good“

Wolfgang Schopf, Deputy Chairman of the Board

OUR ACTIVITIES

At Ceska Sportelna, we therefore support smart and sustainable solutions that will help us permanently reduce our footprint – we sort waste, reduce paper consumption, focus on energy savings, the Internet of Things and recycling.

- **We integrate sustainability into all key decisions and processes over the long term, even beyond legal requirements.**
- **Waste sorting** is the standard for us.
- **We use 97,9% recycled paper**, whose total consumption we continue to reduce.
- Since 2016, we have been **developing cashless banking, biometrics, digitization and robotics**, which will lead to a further significant reduction in our carbon footprint in the future.
- We have implemented equipment for **remote monitoring and regulation of technological elements of buildings** (so-called MaR and WAN facilities).
- **Three quarters of the energy we consume comes from renewable sources.**
- **We use electric cars, and our fleet has only cars with low emissions.** We are gradually increasing the number of electric or hybrid cars. At the headquarters, we currently have the first rechargeable wall boxes. We have also built several parking zones for bicycles and facilities for cyclists, **we support commuting to work by bike.**

IMPACTS OF OUR ACTIVITIES

We started monitoring and regularly evaluating the carbon footprint in the Erste Group in 2011. We managed to reduce it significantly, especially in 2011–2018, and we recorded the largest reduction, especially in the first years of monitoring.

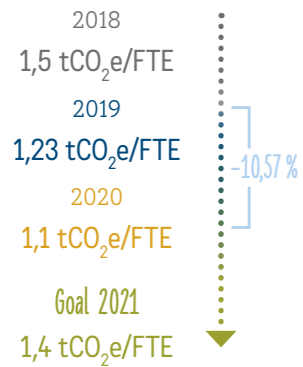
We set goals for the period 2019–2021 in cooperation with the parent Erste Group at the turn of 2017 and 2018. Our goal was to reduce the volume of emissions per employee in Ceska Sportelna to 1.4 tCO₂e. **Reported data show that we have achieved this goal earlier.**

In 2025, our new headquarters in Smíchov should be completed, which should be as environmentally friendly as possible.

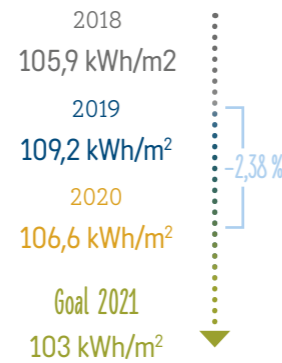
	2011	2018	2019	2020
tCO ₂ e emissions Scope 1		3 237 t	2 813 t	2 160 t
tCO ₂ e emissions Scope 2		11 896 t	9 203 t	8 816 t
tCO ₂ e emissions (Scope 1 + Scope 2)	51 973 t	15 133 t	12 015 t	10 976 t
Total energy consumption		95 101 MWh	73 466 MWh	69 317 MWh
Total paper consumption		248 t	211 t	158 t

ENVIRONMENTAL GOALS OF ČS 2019–2021

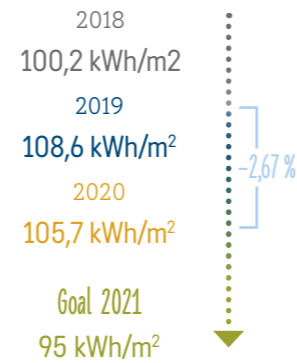
CO₂e emissions (scope 1 + scope 2) per 1 FTE



Average electricity consumption



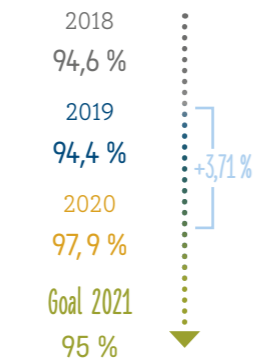
Average electricity consumed by heating and cooling



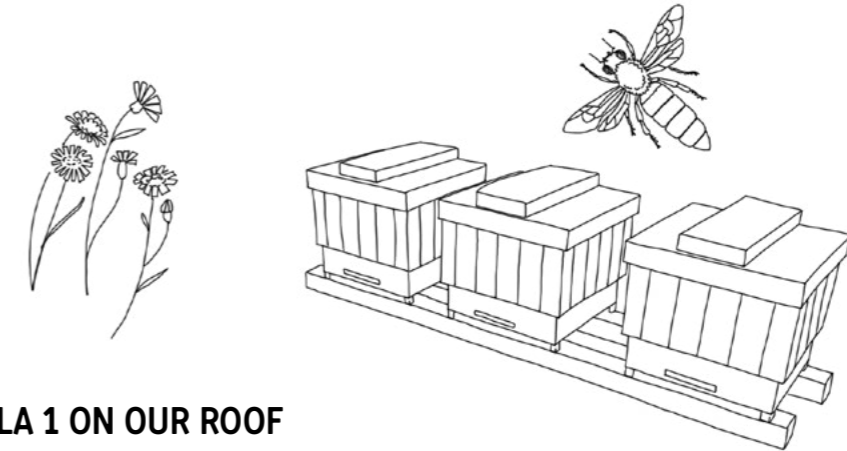
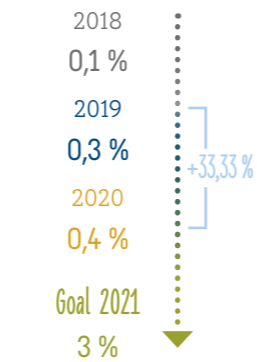
Paper consumption per 1 FTE



Share of recycled paper



Share of hybrid/electric cars in our carpool



FORMULA 1 ON OUR ROOF

In June 2020, the roof of our headquarters became a home for bees. We were inspired by the headquarters of the parent group Erste, which has been keeping bees for several years at its headquarters in Vienna.

The bee has been a symbol of savings banks since the 19th century and has also become part of the Erste Group logo.

A total of six beehives housed a type of Austrian bee colony with the mother Singer F1, which is taken care of by a specialized beekeeper. This type of beehive is mild, non-milking and therefore suitable for breeding in cities.

Beehives are vital not only for human subsistence, but also for the environment and the conservation of biodiversity. 84 % of plant species and 76 % of food production in Europe depend on bee pollination. We are pleased to be involved in their expansion, which is why we are helping to mitigate at least a little of their decline and the associated impacts on nature.

The bees return the operating costs to us with our own production, which is about **200 kg of honey** or **5–10 kg of beeswax** per year.

ETHICS AND COMPLIANCE

ETHICS

Ethical conduct, honesty and transparency are intertwined in everything we do.

Since 2019 not only our employees follow our Code of Ethics, but potential job applicants also become acquainted with it in order to adopt its principles even before they start working for us.

We regularly check that the code is observed, and employees are obliged to complete its e-learning course at least once a year.

If employees need advice about any ethical dilemma, they can contact the Ethics Manager or Internal Ombudsman, whereas other selected units of the bank such as compliance, HR through the business partners or trade union representatives are ready to deal with their instigations.

We have had a discreet and impartial Internal Ombudsman available for employees since 2004 and an Ethics Manager since 2009.

Both are bearers of the corporate culture carriers and treat the information obtained as highly sensitive and strictly confidential. If employees contact the ethics helpline with any ethical or other problem, they are guaranteed total anonymity. They are not at risk of being penalised. Employees most often contact the Internal Ombudsman because of a situation in the workplace and labour issues.

Internal ombudsman

AREAS THAT REPORTED APPLY TO IN 2020

42 % of workplace employee behaviour, workplace atmosphere, conflicts between employees, corporate culture

36 % labour law topics

2 % product topics

7 % financial distress

3 % internal rules, directives and regulations

10 % external financial partners

COMPLIANCE

The policy of compliance, like the conflict-of-interest policy and other cross-cutting policies of the bank are intertwined throughout the organisation and are part of our corporate culture.

For three years now we have had a separate regulation for whistleblowing and for two years the General Data Protection Regulation, i.e., the GDPR in place. We also carefully monitor and regularly assess their observance.

Implementation of the highest ethical and moral standards for the behaviour of employees towards clients, business partners and other third parties is one of the main principles of conduct which ČS has pledged to uphold following the example of the Erste Group.

We place emphasis, above all, on the consistent prevention of the conflict of interests, transparency and professionalism when providing services and products to our clients. The aim is to fulfil all aspects of socially responsible business. Throughout the ČS Group we enforce the principle of zero tolerance of any forms of corruption and bribery.

In practice, we enforce this approach by introducing detailed rules for employee conduct in internal regulations, education materials and training compulsory not only for all Bank employees, but also for employees of subsidiaries and other externally cooperating entities. We are aware of the increased risk in relation to officials and therefore we devote increased attention to this area. The rules are continuously reviewed, and we regularly monitor their observance with the intention to keep pace with the constantly changing trends in the society and the environment in which our bank operates.

Whistleblowing

In 2020 we received four anonymous reports through the independent channel for whistleblowing reporting. We carefully examined the internal work procedures which were to cause the damage to the interests of ČS as a bank and an employer. During the investigation we did not find any serious errors in the verification processes, however the anonymous report contributed to their partial change.

Thanks to their diligence, our employees in 2020 prevented attempts to fraudulently act on clients in the amount of **CZK 36 million**.

5 DIVERSITY

8
10 THERE ARE OVER TEN THOUSAND OF US AND WE WORK IN MORE THAN 500 DIFFERENT PLACES THROUGHOUT THE CZECH REPUBLIC. WE ARE ALL DIFFERENT, WE HAVE DIFFERENT INTERESTS AND WISHES.

In the area of diversity, we follow the group directive valid for the entire Erste Group, which defines the basic principles and direction of the application of the diversity and inclusion policy.

It set out ČS's commitment to fill 35% of positions in the Supervisory Board and top management (Board of Directors and B1 Management) with women by 2019.

Unfortunately, we are still failing to meet the target; compared to 2019, the situation has even deteriorated slightly:

one woman
out of
six members
of the board
of directors

two women
out of
nine members
of the subsidiary
board

nine women
out of
fifty-seven
top management jobs

one woman
of the board of directors
of all subsidiaries

As part of the transition to agile management, the Bank also created new positions at lower management and expert levels, in which many women found employment.

In order to approach the fulfilment of the obligation arising from the group directive, we prepared an action plan for working with employees, introduced a new position of diversity manager at the end of 2020 and are preparing a new strategy to better translate diversity into corporate culture and see it as an opportunity.

- Since 2021, we have been applying the principle of two successors to each position within the succession, so that both sexes are always equally represented in it.
- For the Board of Directors and top management, we update the list of candidates, stating that the representation of women must be at least 1:3.
- For IT positions where there is a general shortage of women, we actively address more women. Unfortunately, women currently make up only 16% of these positions.

Meetings with employees on maternity and parental leave, as well as development and mentoring programmes, took place in 2020 either online in a restricted mode or were completely reduced due to a pandemic.

12 SUPPLY CHAINS

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All these supply chains are governed by the Erste Group Procurement subsidiary, through rules and policies valid for the entire Erste Group.

The Ceska Sporitelna Financial Group is governed by the general terms and conditions of cooperation in the area of procurement in accordance with the provision of Section 1751 of the Civil Code.

The terms and conditions define the basic supply chains between members of the Ceska Sporitelna Financial Group and suppliers. An integral part of the terms and conditions is also the Bank Outsourcing annex pursuant to Decree No. 163/2014 Coll., on the performance of the activity of banks, credit unions and investment firms.

We regularly check and continuously assess observance of all provisions.

Our suppliers must also consistently comply with all standards and principles of operation described in the Code of Ethics.

More at:



→ www.erstegroup.com

CONTACTS

CONTACTS INFORMATION ABOUT THE COMPANY

Ceska Sportelna, a. s

a member of the Erste Group and controlling entity of the Ceska Sportelna Financial Group

- Olbrachtova 1929/62, 140 00 Praha 4
- IČ: 45244782

Parent company and controlling entity:

Erste Group Bank AG AG with registered office in Am Belveder 1, 1100 Vienna, registration number FN 33209 m

We are governed by Act No. 90/2012 Coll., on Commercial Companies and Cooperatives (Business Corporations Act), as a whole and embedded in our regulations requirements are other internal policies, regulations, guidelines, procedures and processes which define how we perform our work (ČS Articles of Association, general guidelines of activities, management and control system and so on

CONTACT FOR ANY QUESTIONS ABOUT THE REPORT

Michaela Nováčková

Ceska Sportelna, a. s., Company Office

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- e-mail: → michnovackova@csas.cz

More at:



→ www.csas.cz



→ 2020 Annual Report



→ We believe in Good Things

GRAPHIC DESIGN: MATURUS, o. p. s.

„WE DO BELIEVE THAT OUR ACTIONS INSPIRE THE SOCIETY TO GET THE IDEA, THAT TO WORK WITH JOY MAKES CHANGES INSIDE PEOPLE’S MIND AS WELL AS CHANGES THE SOCIETY ITSELF.“



www.maturus.cz

We employ creative people with disabilities

WHO WE ARE

- graphic desing studio
- graphic design training centre

WHAT WE DO

- We give jobs to handicapped graphic designers.
- We provide 8 months long job to creative people with handicap.

WHY WE DO IT

- We promote work done by people with handicap, and the principles of social business.
- We help people with handicap to extend their scale of work opportunities.

GRI METHODOLOGY INDEX

GRI standard	Indicator name	Links and location
GENERAL DISCLOSURES (GRI 102)		
PROFIL ORGANIZACE		
102-1	Name of the organization	→ 2020 Non-financial Report, page 52
102-2	Activities, brands, products and services	www.csas.cz/cs/osobni-finance/moje-zdrave-finance
102-3	Location of headquarters	→ 2020 Non-financial Report, page 52
102-4	Location of operations	www.csas.cz/pobocky-a-bankomaty
102-5	Ownership and legal form	2020 Annual Report, page 55
102-6	Markets served	2020 Annual Report, page 29
102-7	Scale of the organization	2020 Annual Report, page 3
102-8	Information on employees and other workers	2020 Annual Report, page 41
102-9	Supply chain	outsourcing - facilitated by Procurement Services CZ, s. r. o., Erste subsidiary
102-10	Significant changes to the organization and its supply chain	no
102-11	Precautionary Principle or approach	2020 Annual Report, page 62
102-12	External initiatives	-
102-13	Membership of associations	not published
STRATEGY		
102-14	Statement from senior decision-maker	2020 Annual Report, page 61
ETHICS AND INTEGRITY		
102-16	Values, principles, standards, and norms of behavior	→ 2020 Non-financial Report, page 48
GOVERNANCE		
102-18	Governance structure	2020 Annual Report, page 69
STAKEHOLDER INVOLVEMENT		
102-40	List of stakeholder groups	2020 Annual Report, page 67
102-41	Collective bargaining agreements	not published
102-42	Identifying and selecting stakeholders	2020 Annual Report, page 67
102-43	Approach to stakeholder engagement	2020 Annual Report, page 67
102-44	Key topics and concerns raised	2020 Annual Report, page 67
REPORTING PROCEDURES		
102-45	Entities included in the consolidated financial statements	2020 Annual Report, page 296
102-46	Defining report content and topic Boundaries	2020 Annual Report, page 88
102-47	List of material topics	2020 Annual Report, page 88
102-48	Restatements of information	-
102-49	Changes in reporting	-
102-50	Reporting period	1 January 2019 – 31 December 2020
102-51	Date of most recent report	30. 6. 2020
102-52	Reporting cycle	annual
102-53	Contact point for questions regarding the report	→ 2020 Non-financial Report, page 52
102-54	Claims of reporting in accordance with the GRI Standards	→ 2020 Non-financial Report, cover page
102-55	GRI content index	→ 2020 Non-financial Report, page 54
102-56	External verification	only 2020 Annual Report, page 73

GRI standard	Indicator name	Links and location
MANAGEMENT APPROACH (GRI 103)		
ECONOMIC STANDARDS (GRI 200)		
ECONOMIC PERFORMANCE (GRI 201)		
201-1	Direct economic value generated and distributed	2020 Annual Report, page 2
ANTI-CORRUPTION MEASURES (GRI 205)		
205-2	Communication and training about anti-corruption policies and procedures	→ 2020 Non-financial Report, page 49
205-3	Confirmed incidents of corruption and actions taken	→ 2020 Non-financial Report, page 49
NON-COMPETITIVE BEHAVIOUR (GRI 206)		
206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practises	no case reported
ENVIRONMENTAL STANDARDS (GRI 300)		
ENERGY (GRI 302)		
302-1	Energy consumption within the organisation	→ 2020 Non-financial Report, page 46
302-4	Reduction of energy consumption	→ 2020 Non-financial Report, page 46
EMISSIONS (GRI 305)		
305-1	Direct (Scope 1) GHG emissions	→ 2020 Non-financial Report, page 47
305-2	Energy indirect (Scope 2) GHG emissions	→ 2020 Non-financial Report, page 47
SOCIAL STANDARDS (GRI 400)		
EMPLOYMENT (GRI 401)		
401-1	New employee hires and employee turnover	2020 Annual Report, page 62
TRAINING AND EDUCATION (GRI 404)		
2020 Annual Report, page 40		
DIVERSITY AND EQUAL OPPORTUNITY (GRI 405)		
2020 Annual Report, page 63		
405-1	Diversity of governance bodies and employees	→ 2020 Non-financial Report, page 50
NONDISCRIMINATION (GRI 406)		
406-1	Incidents of discrimination and corrective actions taken	no case reported
SUPPLIER SOCIAL ASSESSMENT (GRI 414)		
414-1	New suppliers that were screened using social criteria	→ 2020 Non-financial Report, page 51
CUSTOMER PRIVACY (GRI 418)		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	not published



→ 2020 Annual Report

#pomahamedobrymmyslenkam

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#dokazemevic

#vzdelavani

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2021