

Banking responsibly

CSR Strategy of Slovenská sporiteľňa

22 March 2017, Bratislava

Summary

- Slovenská sporiteľňa (a.k.a. SLSP) Fact Sheet
- CSR Strategy through the approach to the main stakeholders

Employees

Suppliers

Clients

Environment

Local Communities and Wide Public

- Ethics
- Take-Aways

About Slovenská sporiteľňa

- the largest Slovak commercial bank
- leadership in the area of total assets, credits, clients' deposits
- established in as the first savings bank in Slovakia
- member of the Austrian ERSTE Group since 2001
- over employees
- 2.3 million of clients
- 300 branches and 9 corporate clients offices
- more than ATMs
- after-tax profit in 2016: 214.6 million EUR
- in 2016 became the Bank of the Year for the fifth time in a row (awards of magazines: Trend, The Banker, Euromoney)



About Slovenská sporiteľňa

- the largest Slovak commercial bank
- leadership in the area of total assets, credits, clients' deposits
- established in **1825** as the first savings bank in Slovakia
- member of the Austrian ERSTE Group since 2001
- over **4,200** employees
- 2.3 million of clients
- 300 branches and 9 corporate clients offices
- more than **780** ATMs
- after-tax profit in 2016: 214.6 million EUR
- in 2016 became the Bank of the Year for the fifth time in a row
(awards of magazines: Trend, The Banker, Euromoney)



Employees

- the most important stakeholder and the most valuable „asset“ for the company
- transparent and up-to-date communication (corporate TV, printed magazine, intranet, personal mtgs with management)
- regular climate surveys (participation over 78%)
- education, trainings and workshops (creative, First Aid, etc.)
- events (sport games, family days, Christmas party...)
- clubs (Hyde Park, discussions, children camp)
- corporate volunteering support (participation over 18% = 5632 man-hours)
- material benefits (vouchers and discounts)
- employee fluctuation rate 13% (spontaneous just 6%)



Suppliers

Strict rules of suppliers selection and communication with them:

- transparent communication through the specialized Fluenta portal
- independence (international category lead)
- „localness“
- CSR criteria requirements:

financial

quality

enviro

ethical

social



Clients



- mostly retail bank offering **responsible products and services**
- apart from the traditional bank and saving services starting from the 2014 SLSP offers a range of specialized products called „**social banking**“ - bank services for **start-ups, NGOs and low-income clients**
- products not offered by any other Slovak commercial bank at the same conditions
- includes **free financial education, coaching, mentoring and consulting**
- creation of **241 new jobs** in 2016
- our aim is to support main social problems solving (poverty, low financial literacy, start-up's difficulties)
- dedicated webportal **www.zacinamepodnikat.sk**

Environment



- strict **environmental policy** implemented, merging principles of the ERSTE Energetics Strategy and specific local needs
- the Enviro Action Plan includes 9 areas: Energy for Buildings and Machines; IT; Waste; Ecological Communication; Transport; Paper Consumption; Collaboration with Enviro NGOs
- in 2015 SLSP has been certified by ISO 14001:2005 Enviro Certificate as a first ERSTE bank
- some results in numbers (2011-2015):

| | |
|-----------------------------------|-----|
| heating energy savings: | 45% |
| electricity consumption savings: | 24% |
| CO2 emissions saving p. employee: | 53% |
- used batteries collection in the HQ building:kg



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Local Communities and Wide Public

Key areas of support:

- **Financial education** –financial literacy extension starting from elementary schools
- **Culture** – high-level Slovak theatres in Bratislava and regions and prestigious musical festivals (jazz, classics)
- **Young sport talents** – football, run and canoing
- **Social inclusion** – jobs for disadvantaged citizens
- **Civic society** – fundraising, corruption fighting, press award

Specific tool - **Foundation of Slovenská sporiteľňa** – 4 own grant programmes/year and 26 playgrounds all around Slovakia in 7 years.

New activity in 2016: **2 bee hives** on the roof of the SLSP HQ

Total investment in philanthropic projects in 2016: **EUR**



Local Communities and Wide Public

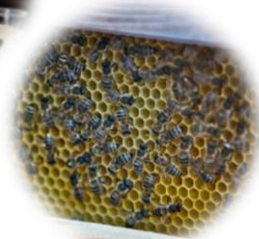
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Total investment in philanthropic projects in 2016: **1.8 million EUR**



Ethics

- zero tolerance of corruption
- anonymous whistleblowing system
- strict measurements against unfair practices of employees and clients (monitoring system, trainings and e-learnings)



Take-Aways

- responsibility in all areas
- employees and public engagement
- flexibility



Thank you for your attention!

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