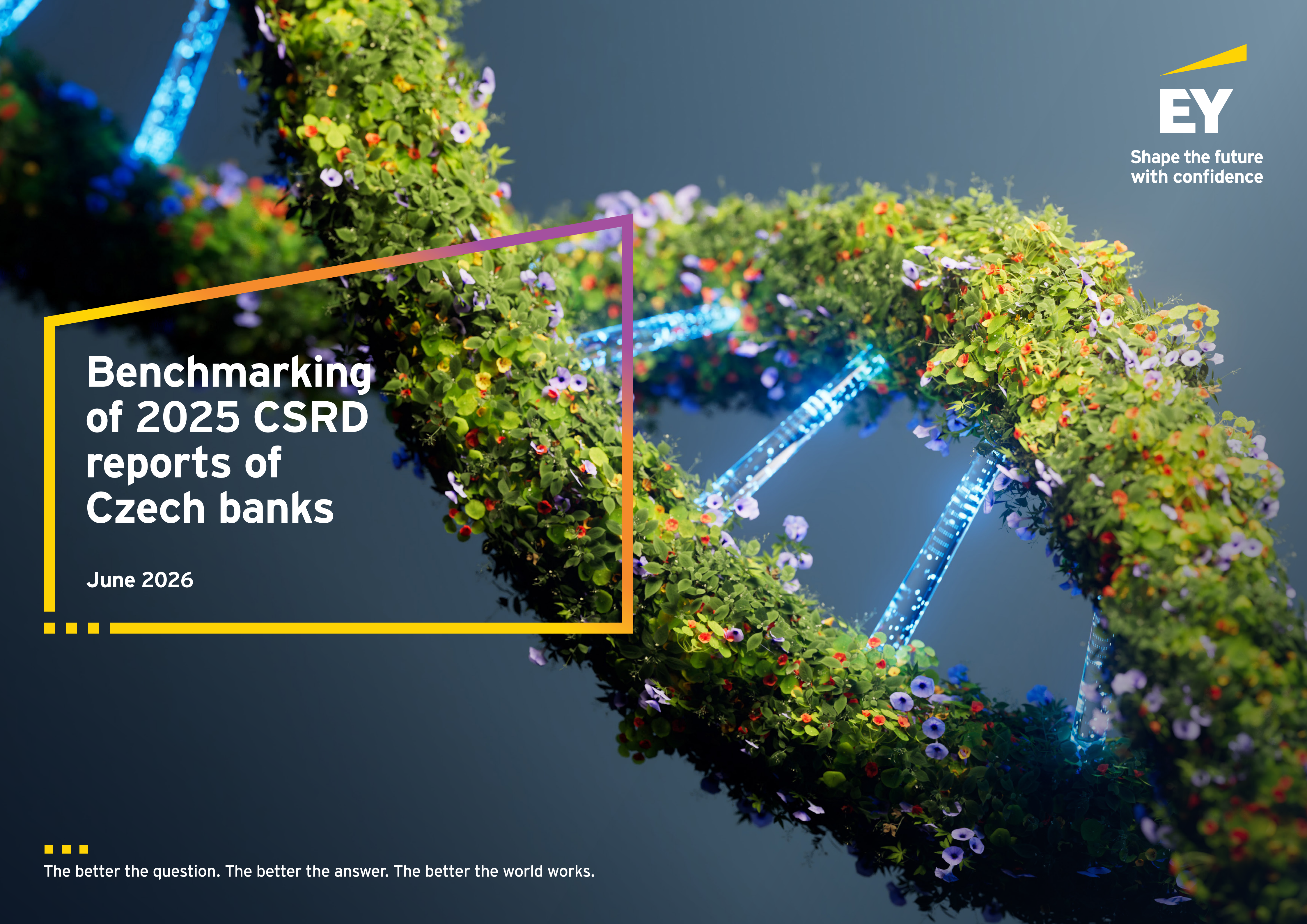

Shape the future with confidence

Benchmarking of 2025 CSRD reports of Czech banks

June 2026

The better the question. The better the answer. The better the world works.

Obsah

Dear Reader,

Czech banks have published their non-financial reports in accordance with the Corporate Sustainability Reporting Directive (CSRD) for the second consecutive year. In this document, we summarize the key disclosed data to support an assessment of ESG progress across these banks and enable benchmarking of their non-financial performance.

The following banks are included in our analysis:

Air Bank
Česká spořitelna
J&T Banka
Komerční banka
MONETA Money Bank
Raiffeisenbank
UniCredit Bank

- All institutions report at the consolidated level, covering their respective banking groups.
- For Air Bank and UniCredit Bank, the reported figures reflect consolidated data for operations in both the Czech Republic and Slovakia.
- ČSOB is excluded from this analysis, as it reports only at the KBC Group NV consolidated level and does not provide separate CSRD disclosures for the Czech entity.
- Compared to 2024, Banka CREDITAS has not published a CSRD report and is therefore excluded from our analysis.

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Double Materiality Assessment

◯ change compared to 2024

	Air Bank			Česká spořitelna			J&T BANKA		
	Impact	Risk	Opportunities	Impact	Risk	Opportunities	Impact	Risk	Opportunities
E1 | Climate change	✓	✓	✗	✓	✓	✓	✓	✓	✓
E2 | Pollution	✗	✗	✗	✗	✗	✗	✗	✗	✗
E3 | Water and Marine Resources	✗	✗	✗	✗	✗	✗	✗	✗	✗
E4 | Biodiversity and Ecosystems	✗	✗	✗	✓	✗	✗	✓	✗	✗
E5 | Resource Use and Circular Economy	✗	✗	✗	✗	✗	✗	✓	✗	✗
S1 | Own Workforce	✗	✓	✗	✓	✗	✓	✓	✗	✗
S2 | Workers in the Value Chain	✗	✗	✗	✗	✗	✗	(✗)	✗	✗
S3 | Affected Communities	✗	✗	✗	(✓)	✗	✗	(✗)	✗	✗
S4 | Consumers and End-Users	✗	✗	✗	✓	(✓)	✓	✓	✓	✗
G1 | Business Conduct	✗	✓	✗	✓	✗	✗	✓	✓	✗

Double Materiality Assessments are more alligned in 2025 with E1, S1 and G1 material for all banks and E2, E3 and S2 not material for all banks.

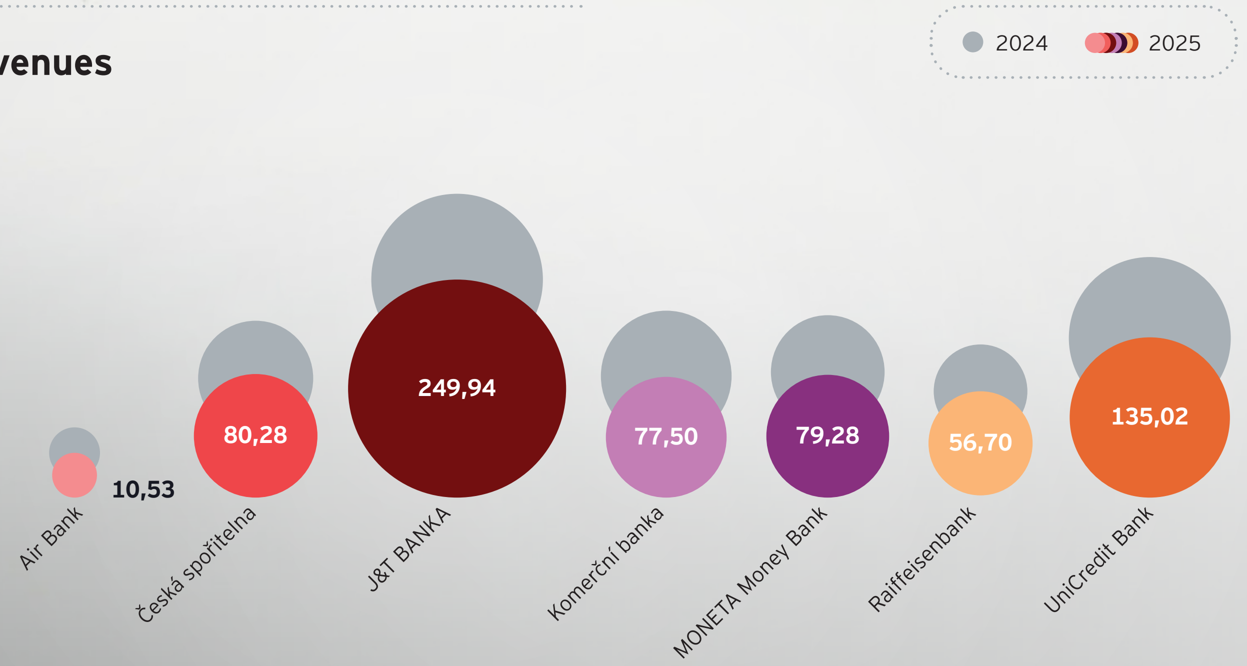
	Komerční banka			Moneta Money Bank			Raiffeisenbank			UniCredit Bank		
	Impact	Risk	Opportunities	Impact	Risk	Opportunities	Impact	Risk	Opportunities	Impact	Risk	Opportunities
E1 | Climate change	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
E2 | Pollution	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
E3 | Water and Marine Resources	✗	✗	✗	✗	✗	✗	✗	✗	✗	(✗)	✗	✗
E4 | Biodiversity and Ecosystems	✗	✗	✗	✓	✗	✗	✗	✗	✗	(✓)	✗	✓
E5 | Resource Use and Circular Economy	✗	✗	✗	✗	✗	✗	✗	✗	✗	(✗)	✗	✗
S1 | Own Workforce	✓	✗	✗	✓	✗	✗	✓	✓	✓	✓	✗	✓
S2 | Workers in the Value Chain	✗	✗	✗	✗	✗	✗	✗	✗	✗	(✗)	✗	✗
S3 | Affected Communities	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗	✓
S4 | Consumers and End-Users	✓	(✓)	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓
G1 | Business Conduct	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	✓

Environmental

Most of the changes in reported emissions compared to 2024 are likely driven by improvements in calculation methodologies applied by certain banks.

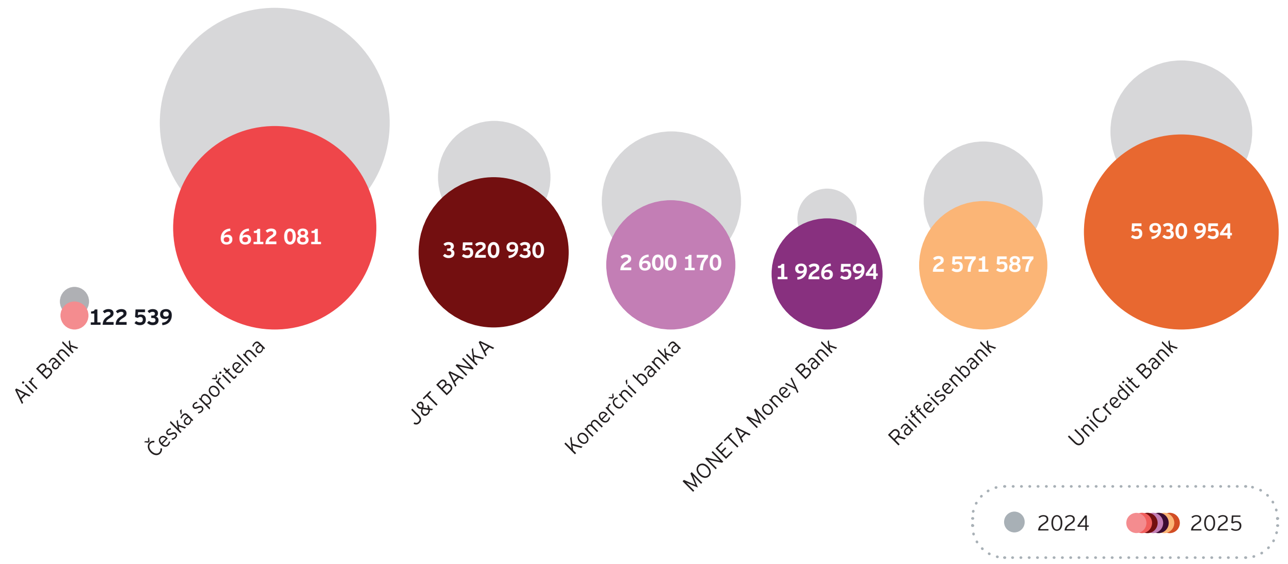
Greenhouse gas emissions to net revenues

t CO_2 per million CZK revenue



Total Greenhouse gas emissions (Scope 1 + Scope 2 + Scope 3) (Market based)

t CO_2

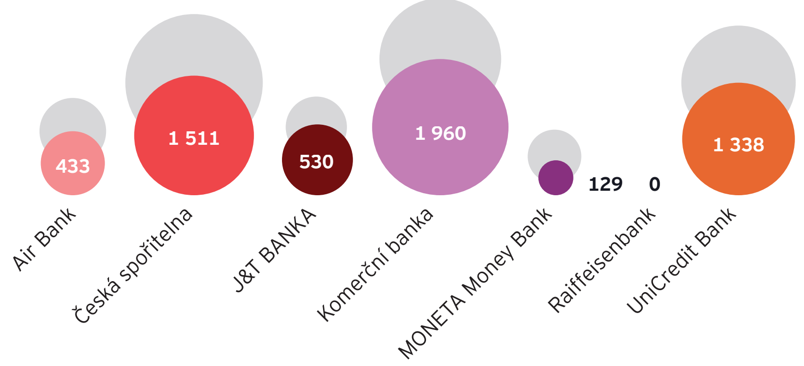


SCOPE 3 – Category Investment on total emissions

%

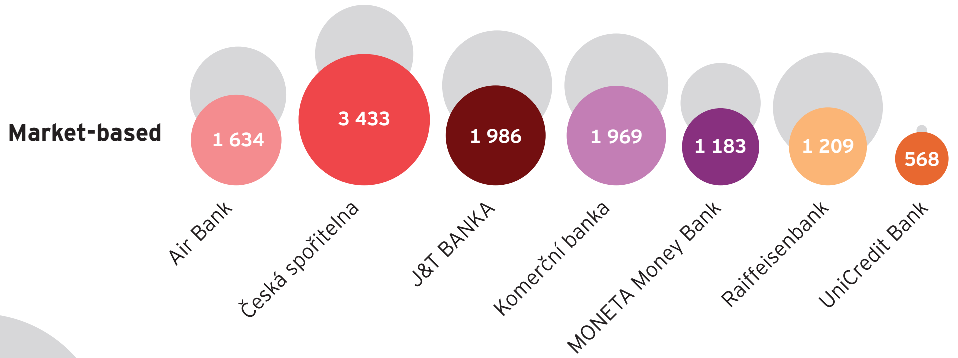
SCOPE 1
gross greenhouse gas emissions

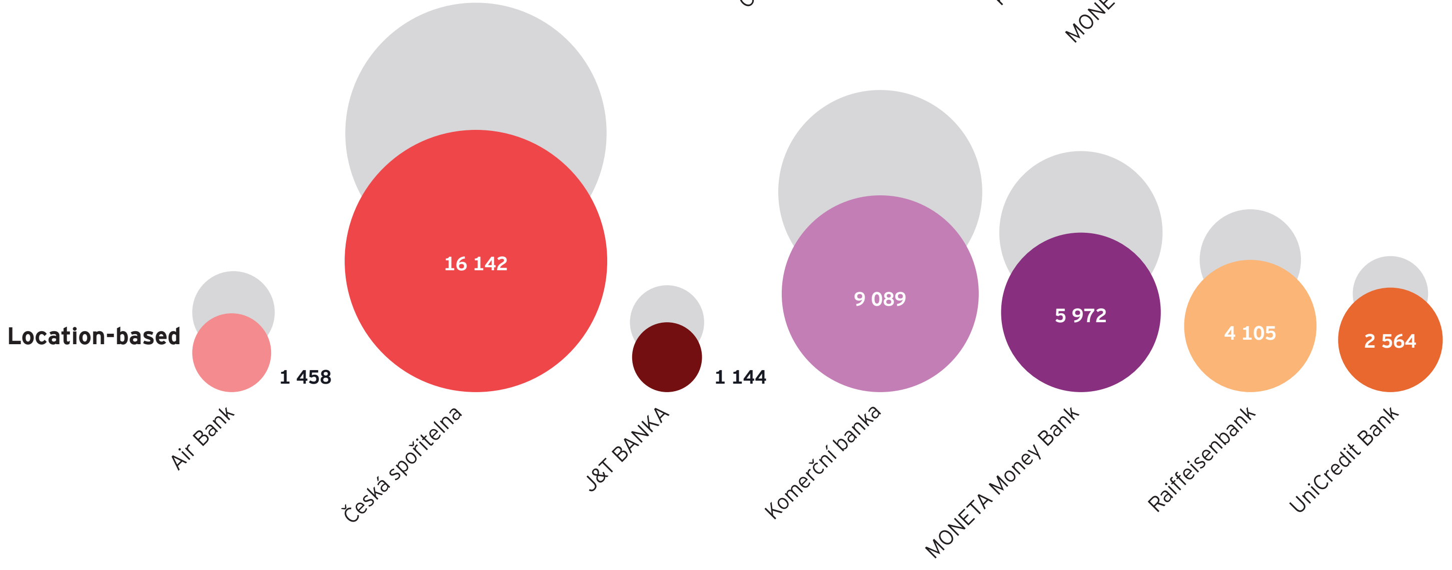
t CO_2



SCOPE 2
gross greenhouse gas emissions

t CO_2





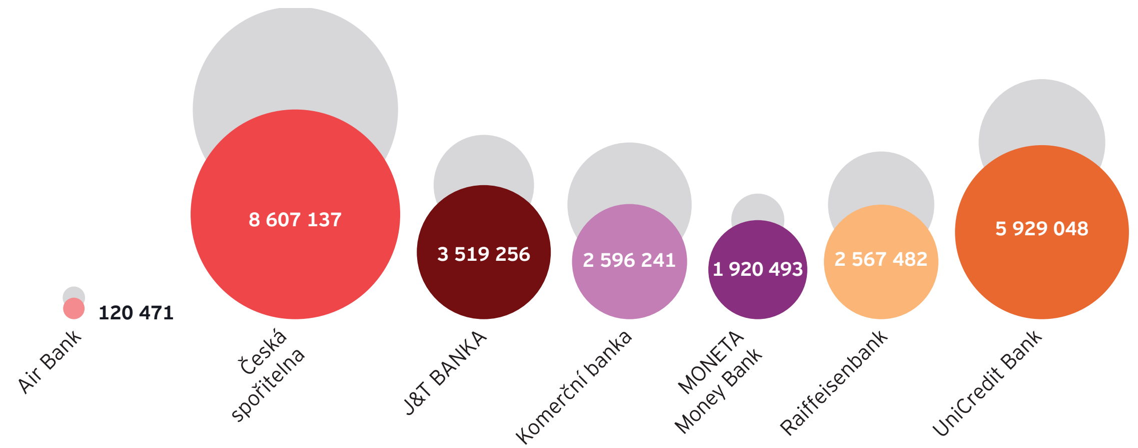
2024 2025

DMA | **Environmental** | Social | Governance

SCOPE 3
gross greenhouse gas emissions

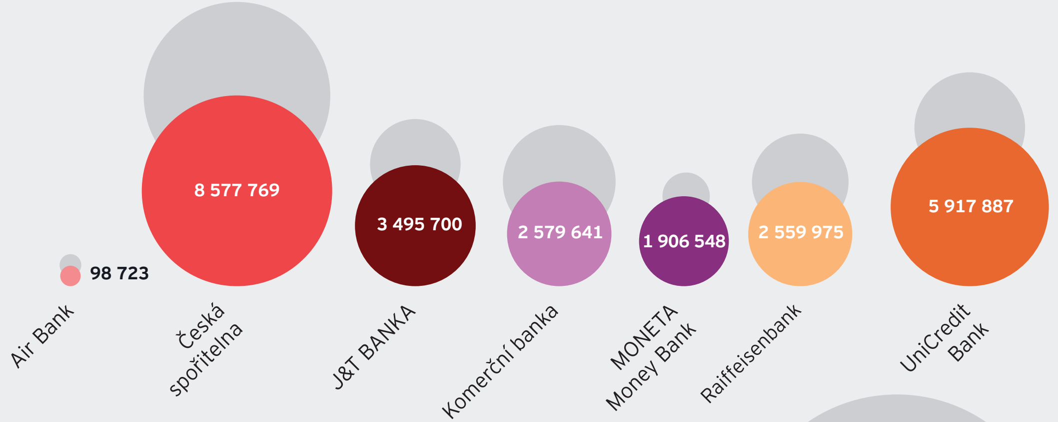
t CO_2

2024 2025



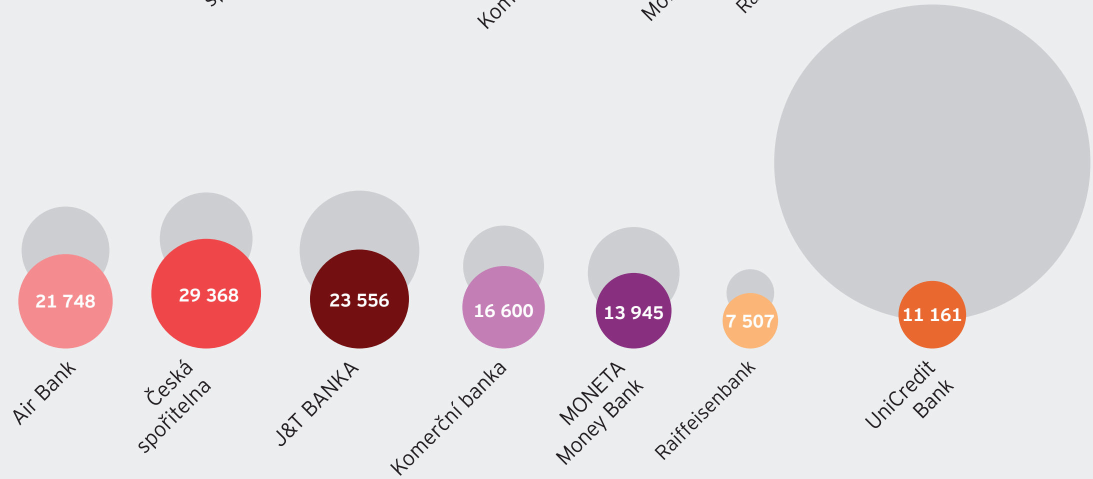
Category Investment

t CO_2



Without Category Investment

t CO_2

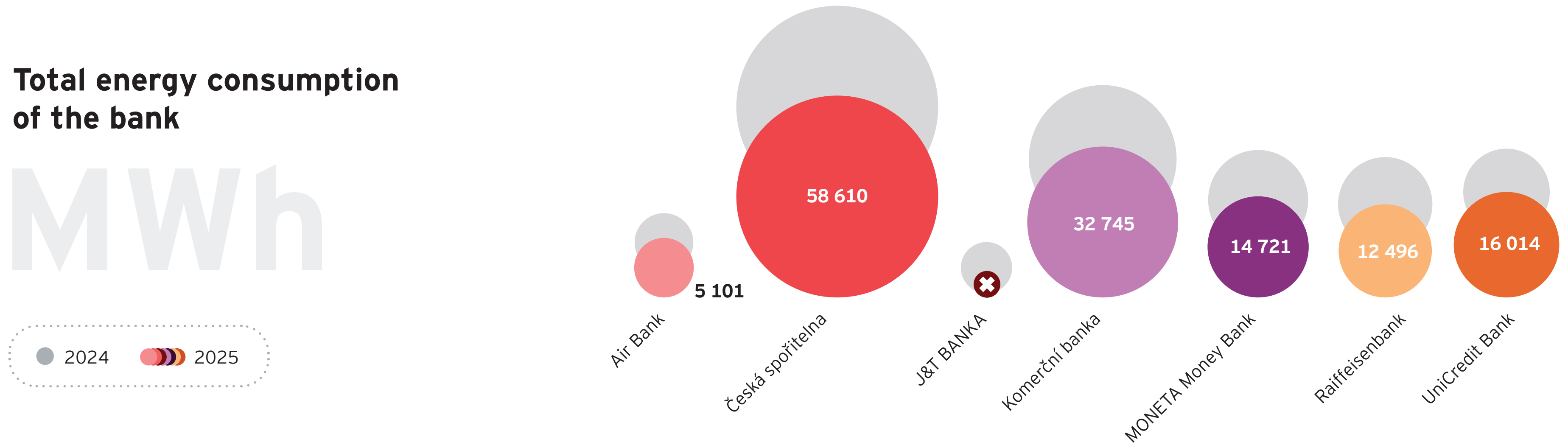


Several banks are strengthening their commitments in 2025.

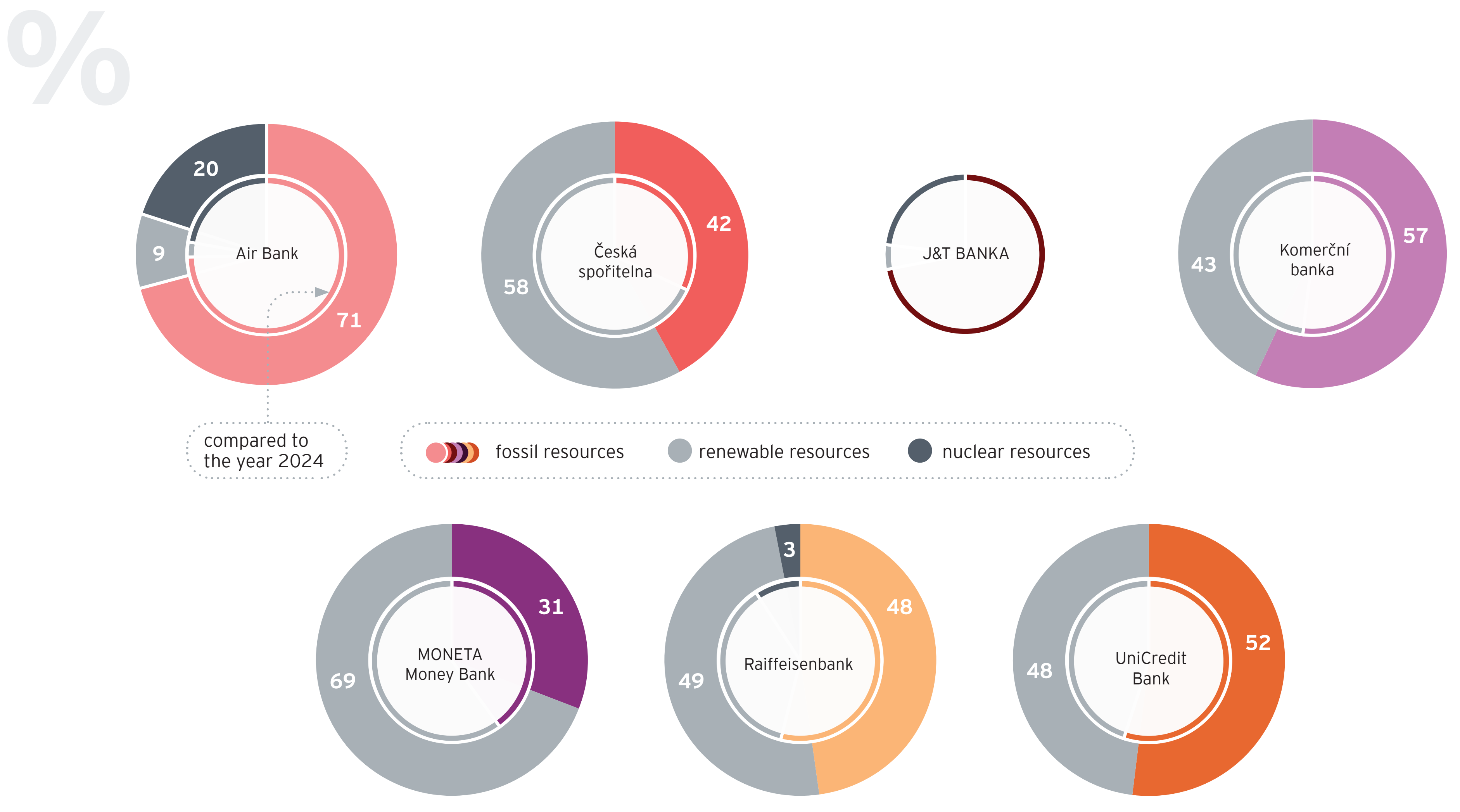
Targets for reducing own emissions

Air Bank	NA
Česká spořitelna	Reduction of 90 % by 2030 compared to 2017
J&T Banka	NA
Komerční banka	Reduction of 50 % by 2030 compared to 2019
MONETA Money Bank	Reduction of 95 % by 2030 compared to 2016
Raiffeisenbank	Reduction of 42 % by 2030 compared to 2024
UniCredit Bank	NA

Total energy consumption of the bank

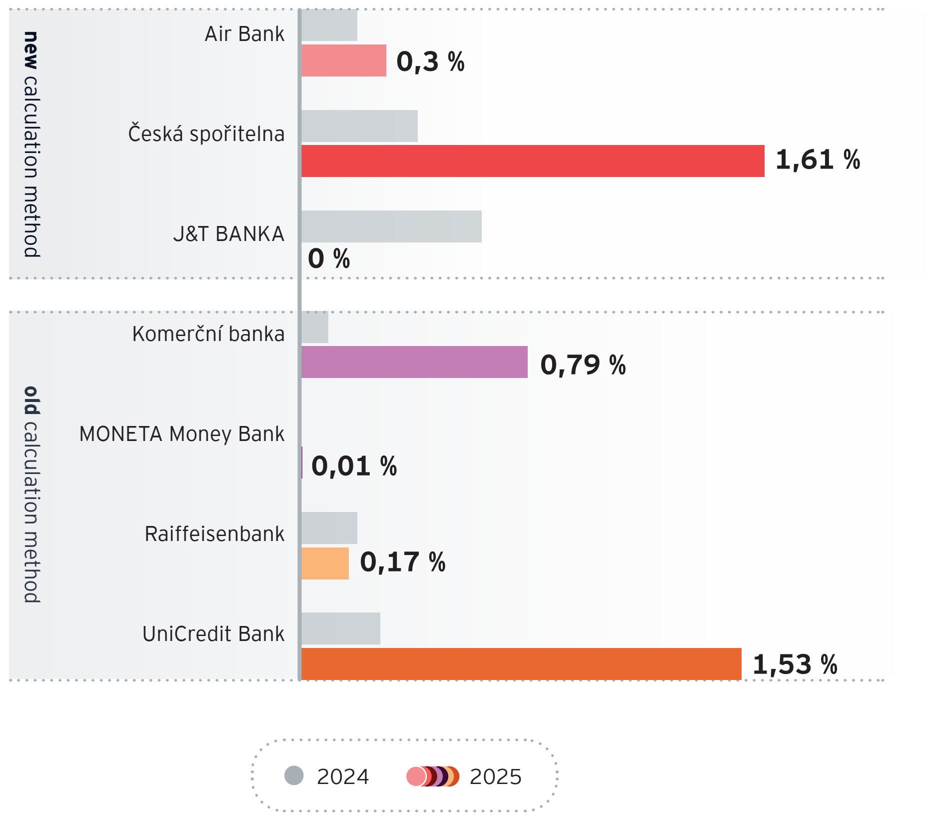


Share of resources in total energy consumption

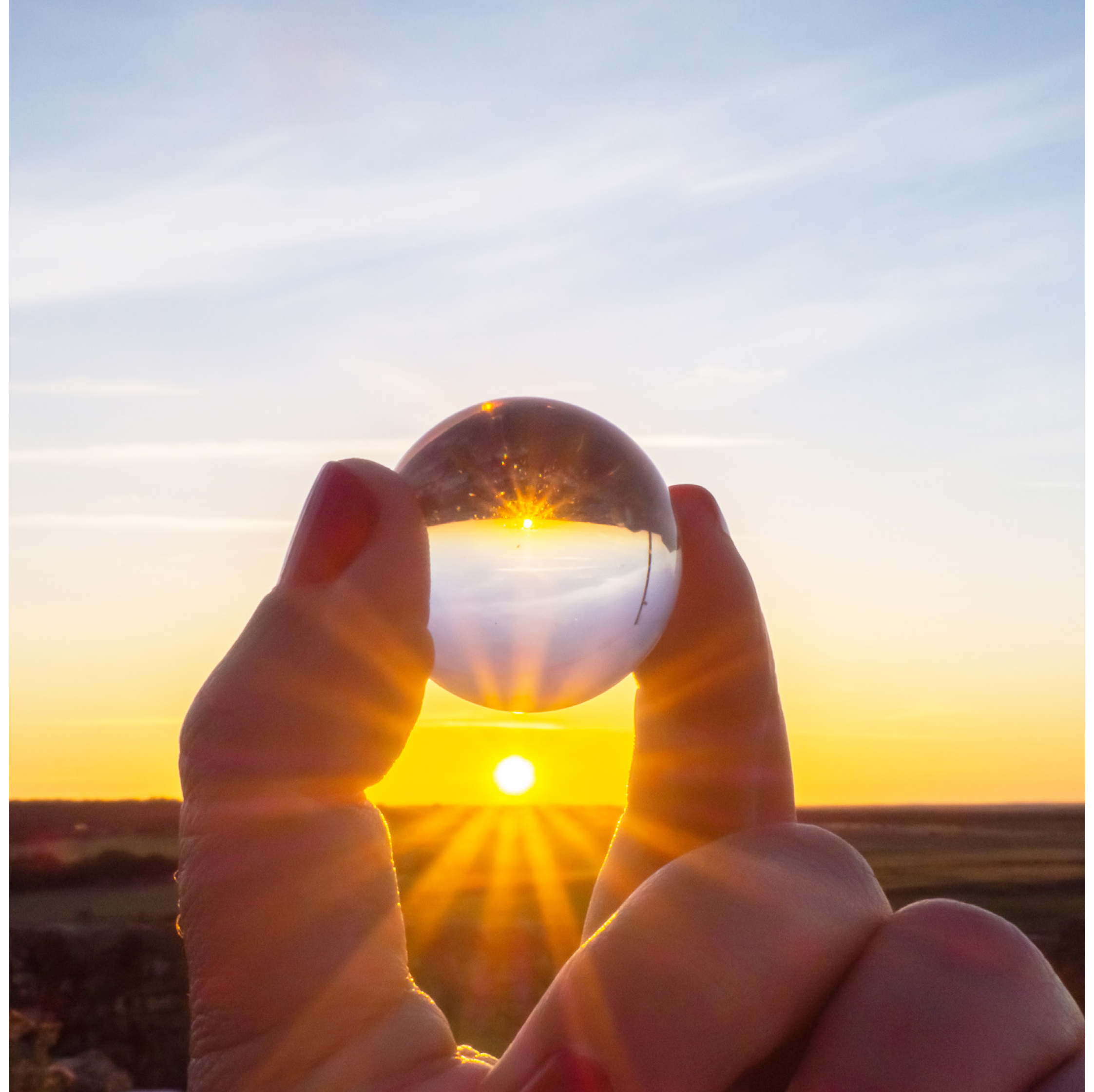


Green asset ratio KPI Turnover

%

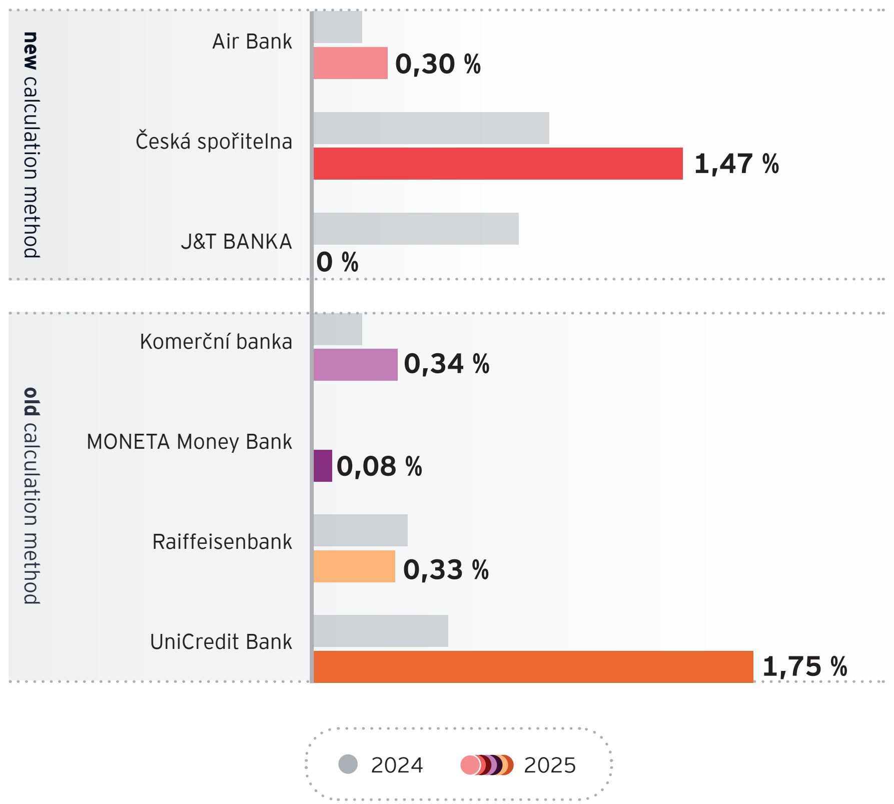


Green Asset Ratio remains very low.



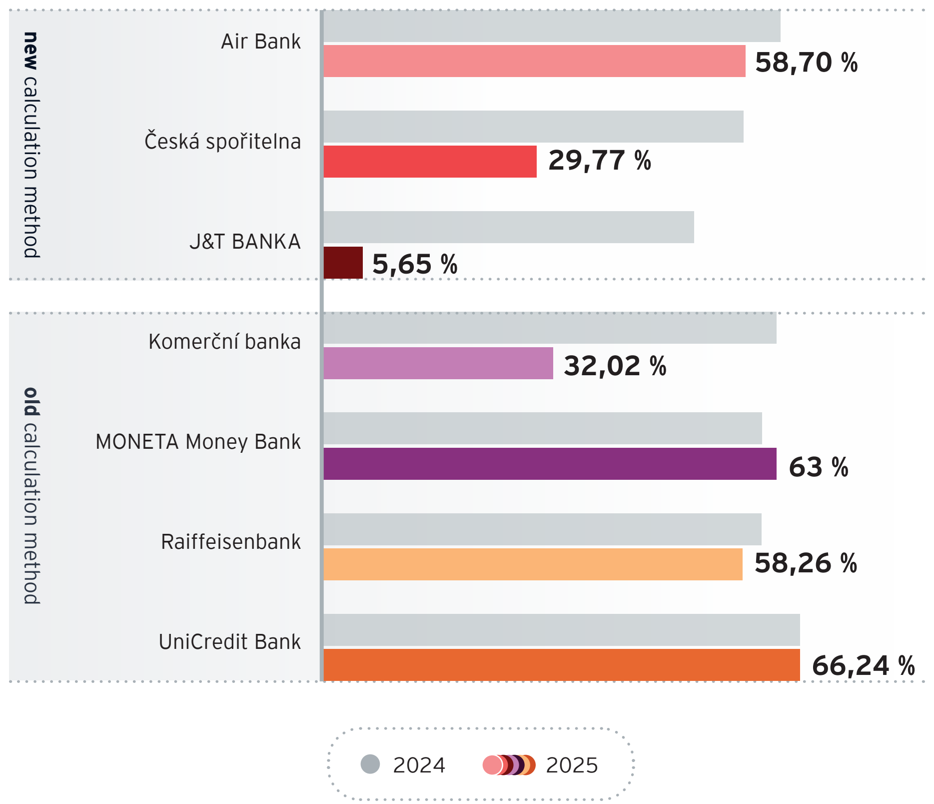
Green asset ratio KPI CapEx

%



Assets included in GAR KPI out of the bank's total assets

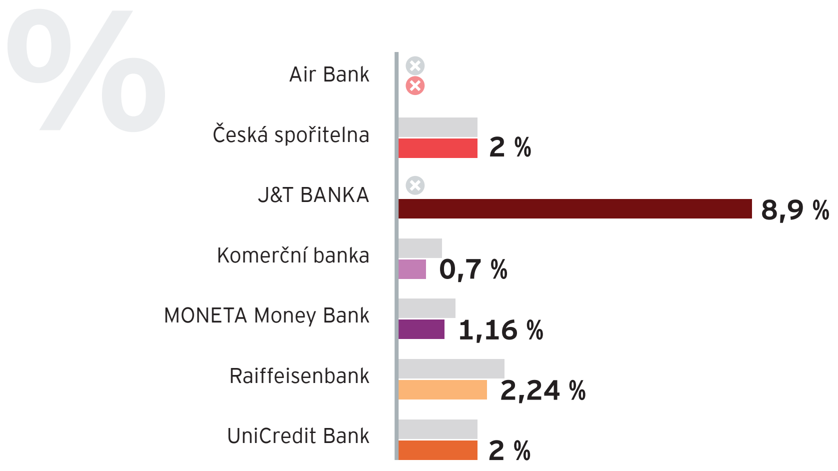
%



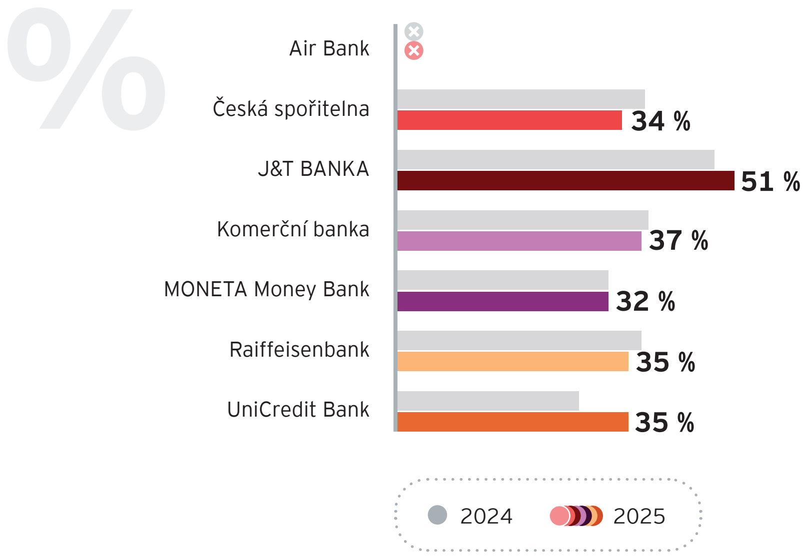
Social

Women form the majority of the workforce across all banks.

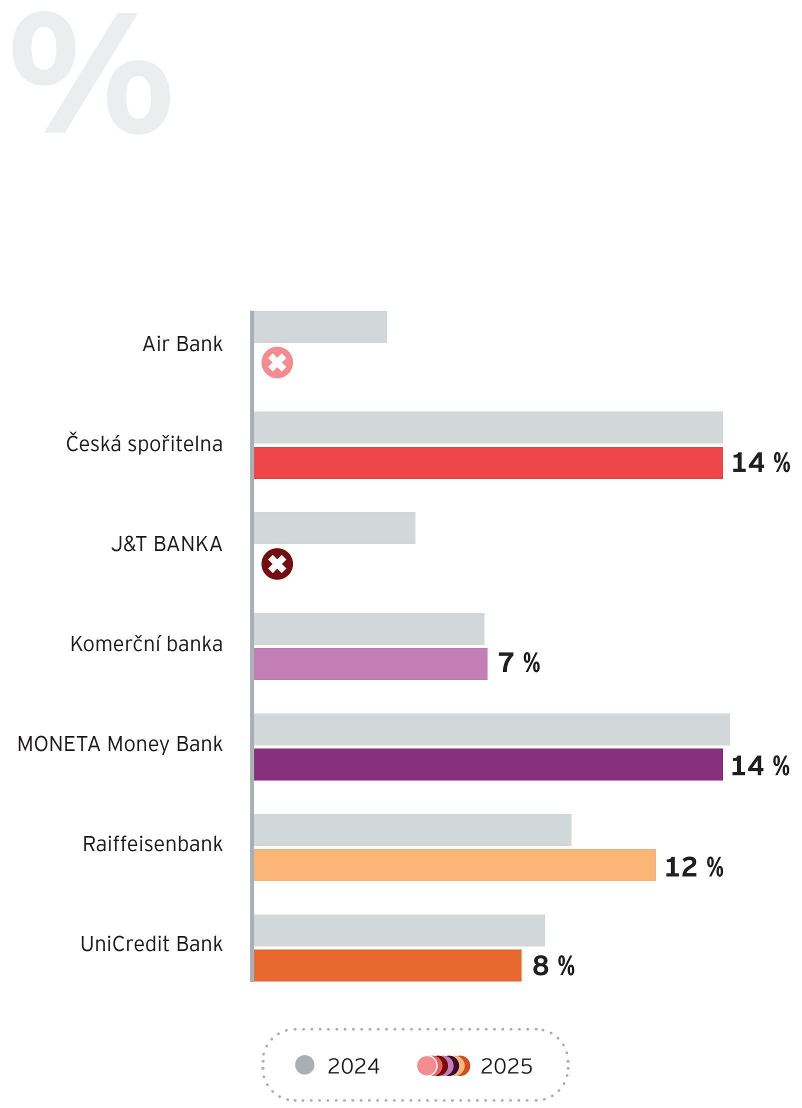
Adjusted Pay gap



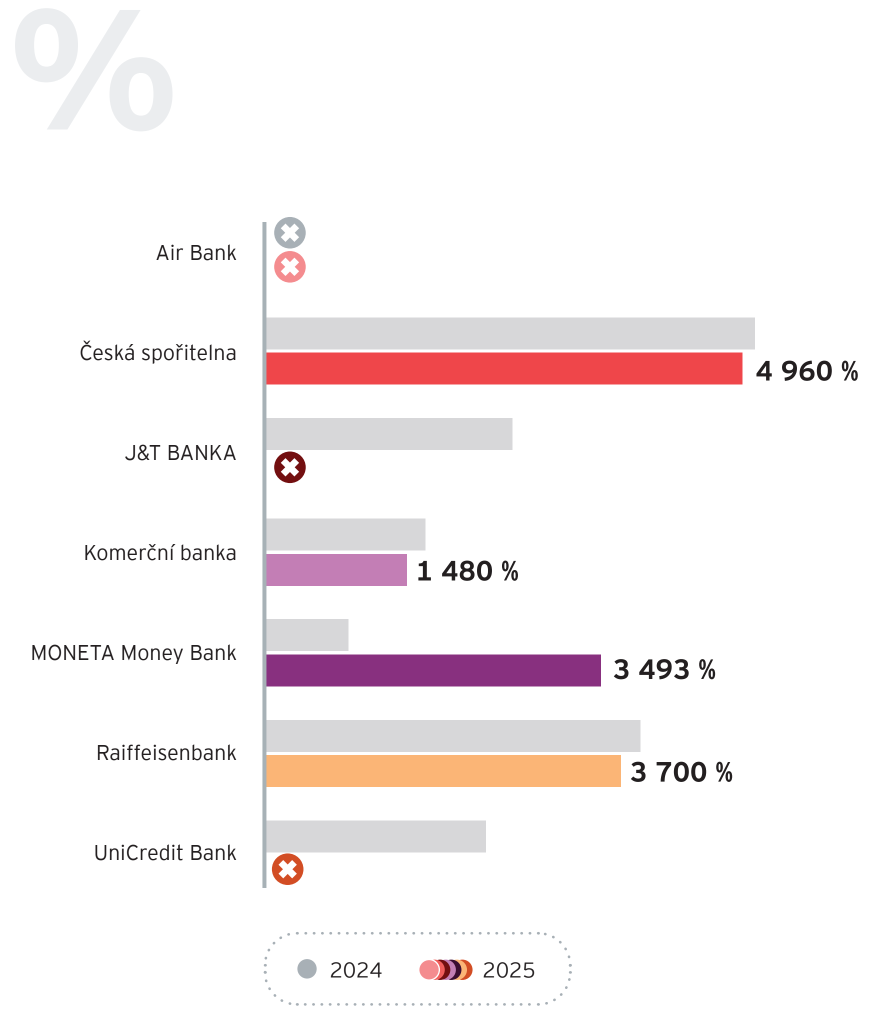
Unadjusted Pay gap



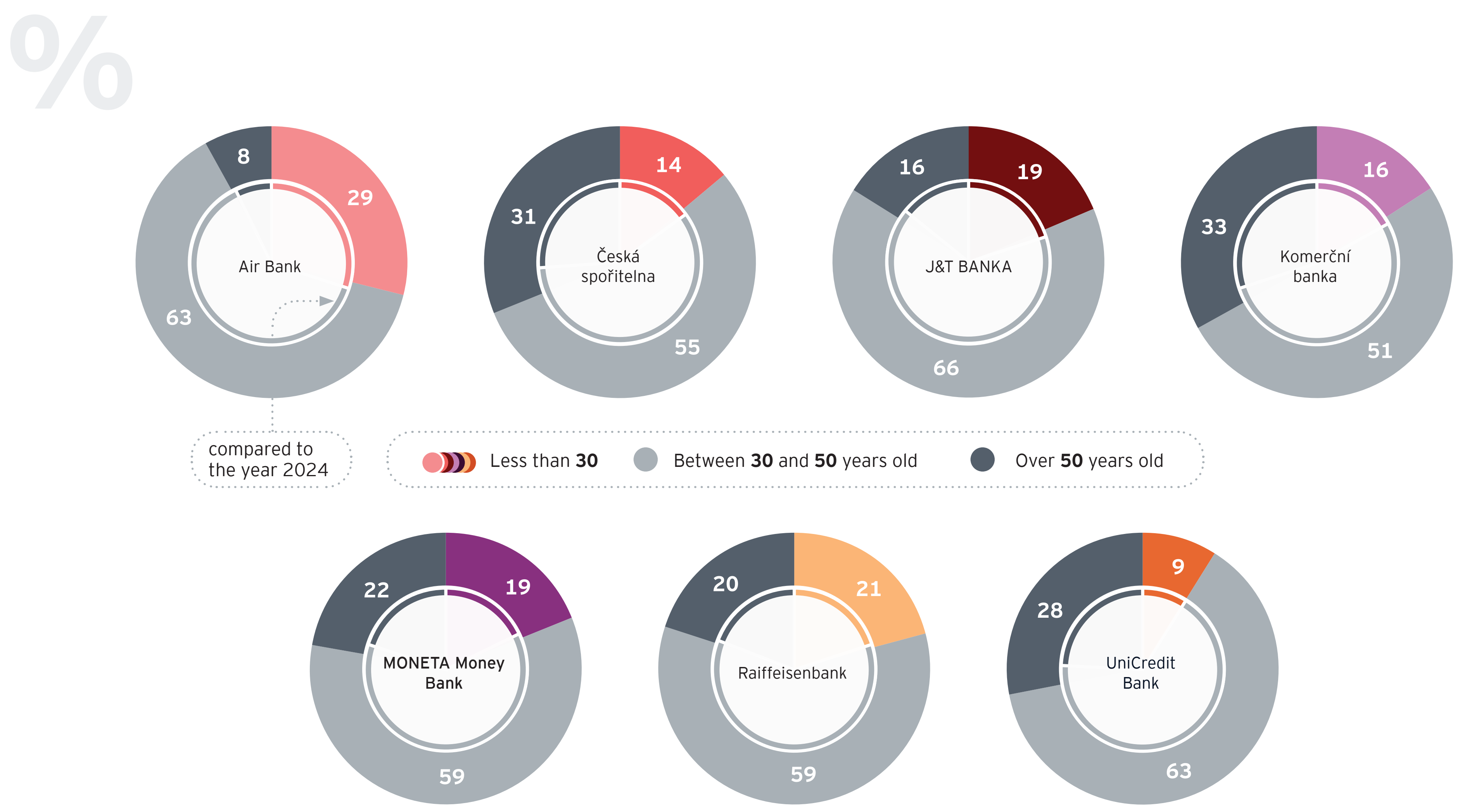
Share of part-time work in total employment



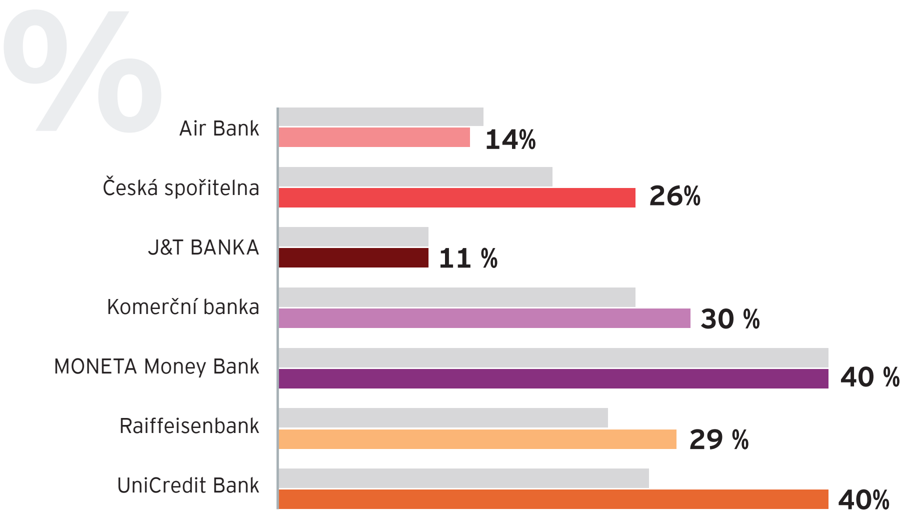
Ratio of the total annual remuneration of the person with the highest remuneration to the median of the total annual remuneration of other employees



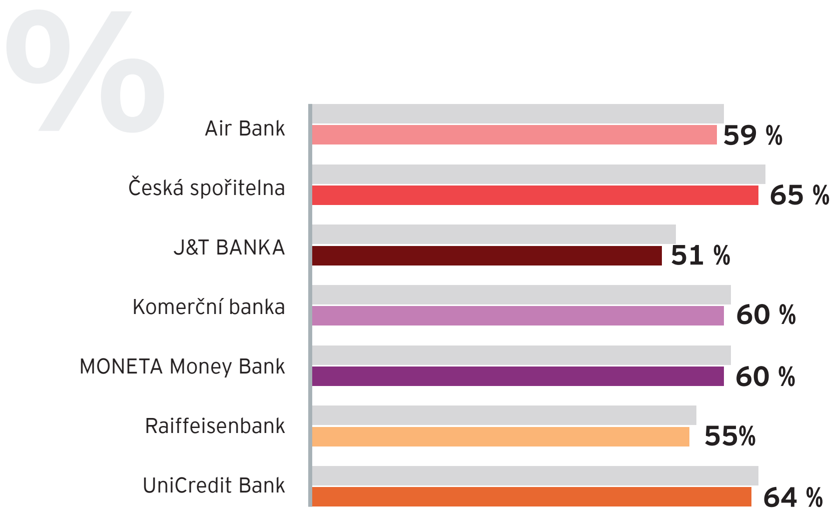
Share of employees / age



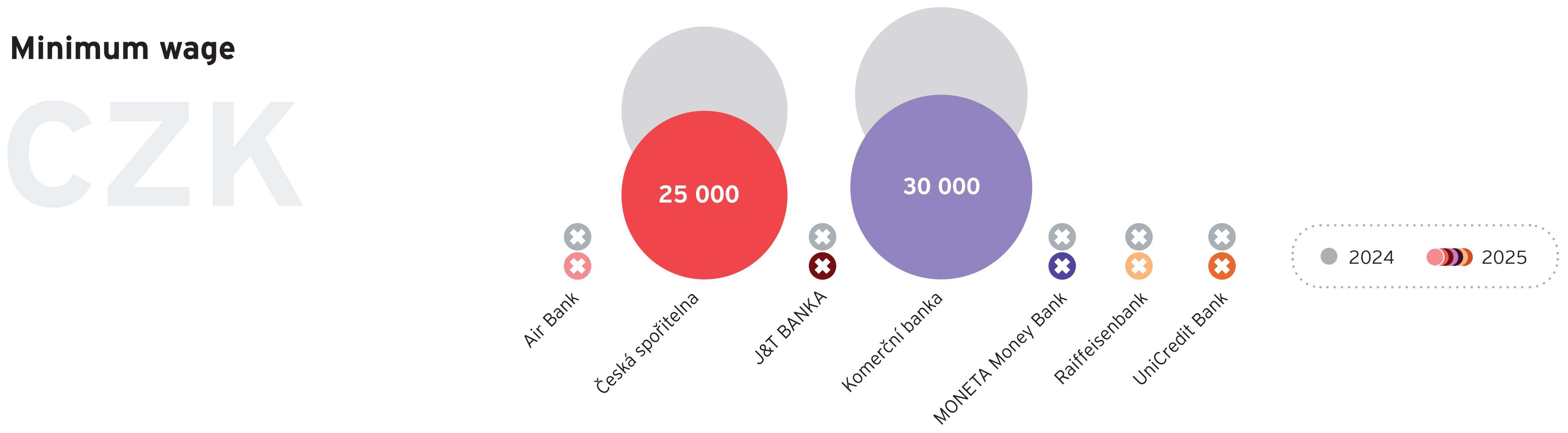
Proportion of women in top management



Percentage of women in the Bank's total workforce



Minimum wage

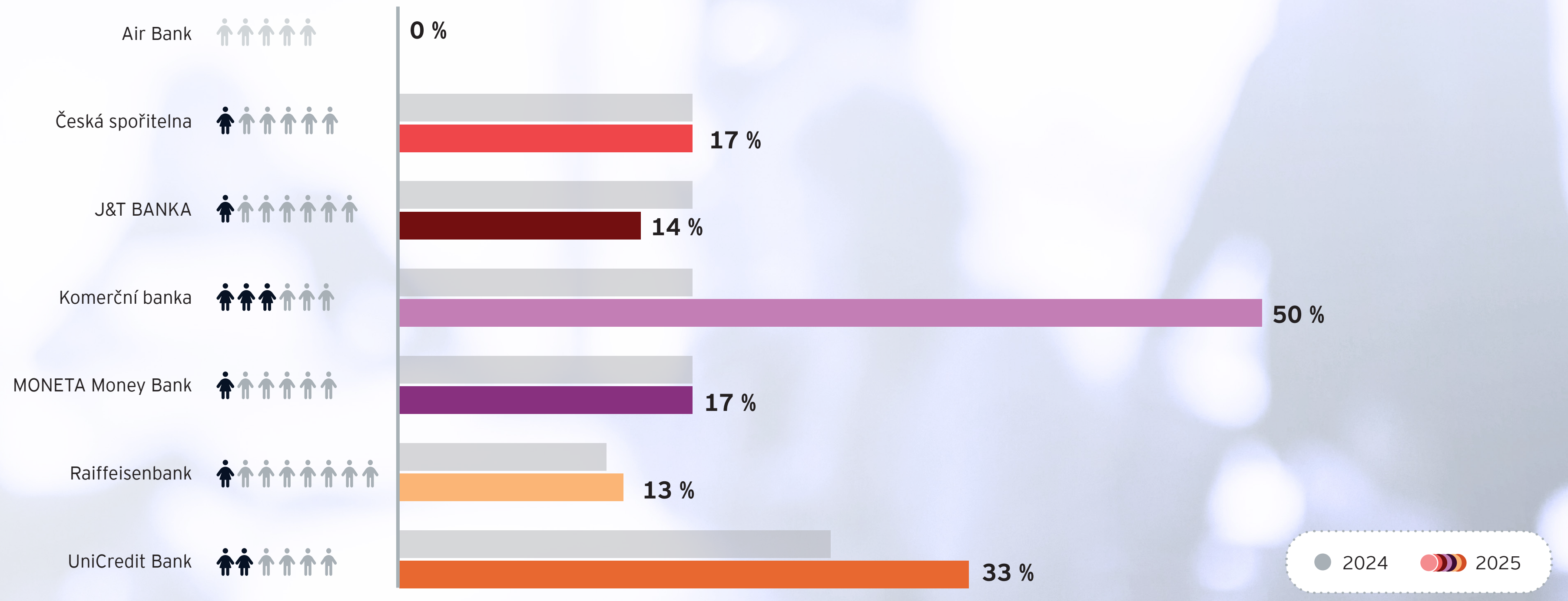


Governance

Women remain underrepresented on Boards of Directors.

Percentage of women on the Board of Directors

%



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