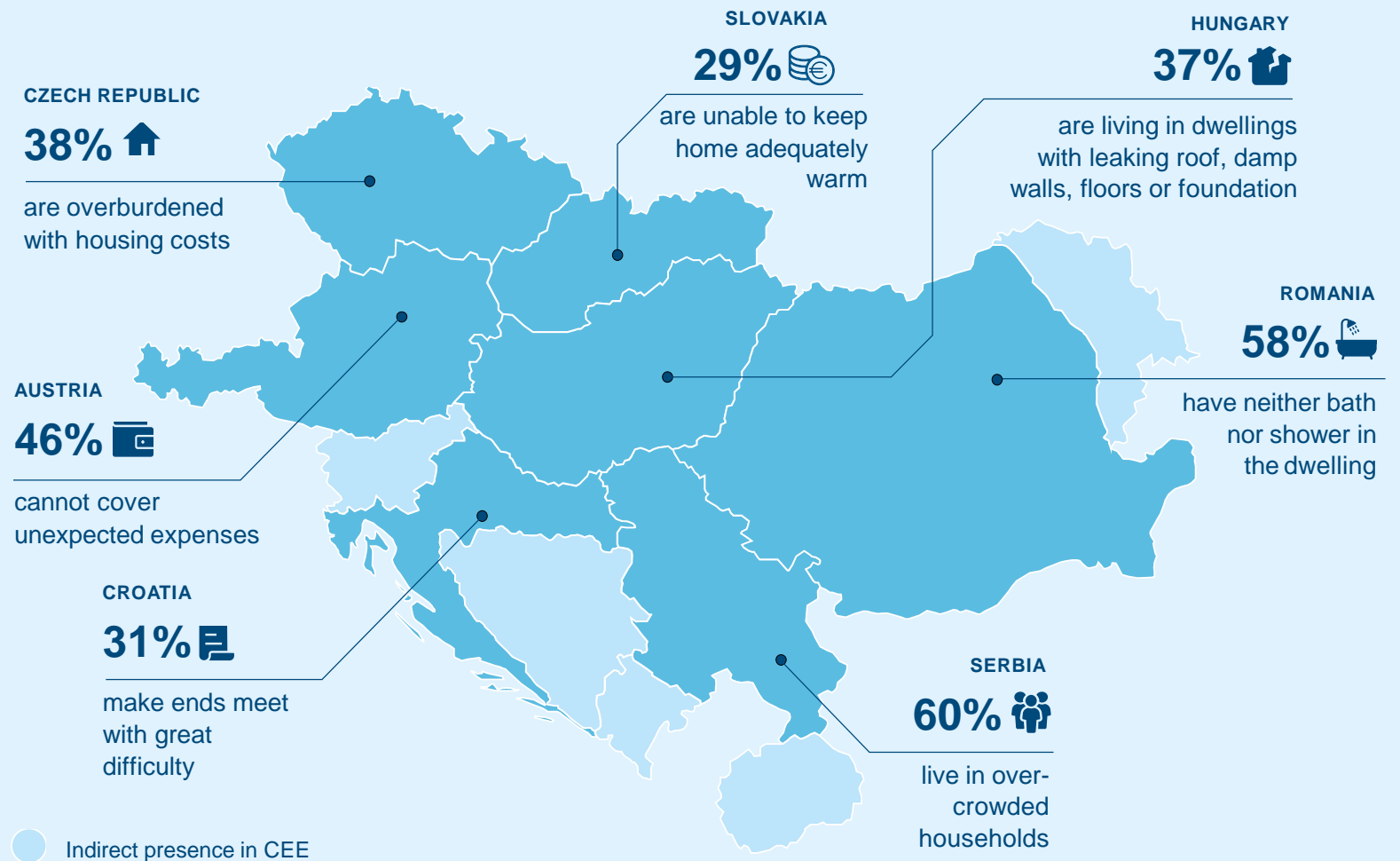
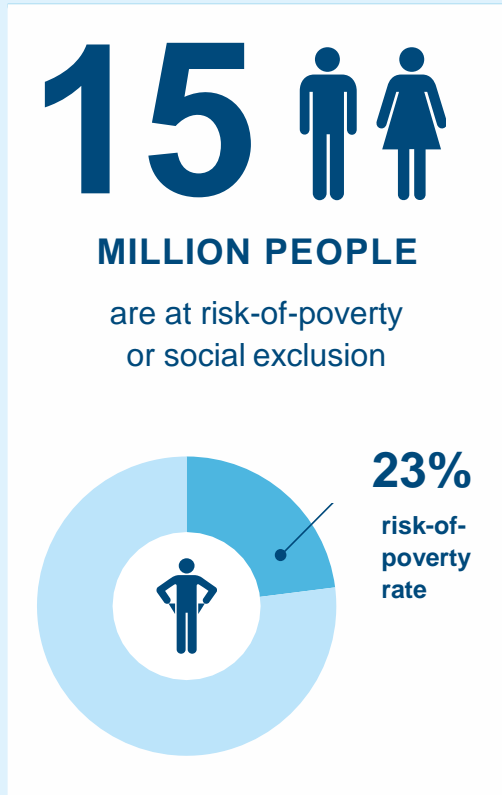




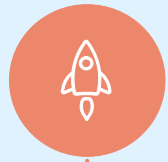
# Social Banking Annual Report 2020

# At risk-of-poverty situation in Erste Group markets



# Our approach to Social Banking

## We foster Starting Entrepreneurs



**WITH**  
 → Working-capital loans  
 → Start-up loans



**AND PROVIDE**  
 → Business trainings  
 → Mentoring

**to create new jobs**

## We support Microfinance Businesses



**WITH**  
 → Working-capital loans  
 → Investment loans



**AND OFFER**  
 → Cash flow assessment  
 → Financial advisory

**to create and preserve jobs in rural areas**

## We empower Social Organisations



**WITH**  
 → Bridge loans  
 → Investment loans



**AND FACILITATE**  
 → Capacity building  
 → Networking

**to expand their social impact**

## We stand by People in financial difficulties



**WITH**  
 → Special accounts  
 → Housing micro loans



**AND CONDUCT**  
 → Debt advisory  
 → Financial education

**to reach financial stability**

Supported United Nations Sustainable Development Goals:



# Social Banking Overall Highlights



**36.232**

clients supported



**14.693**

clients financed



**28.814**

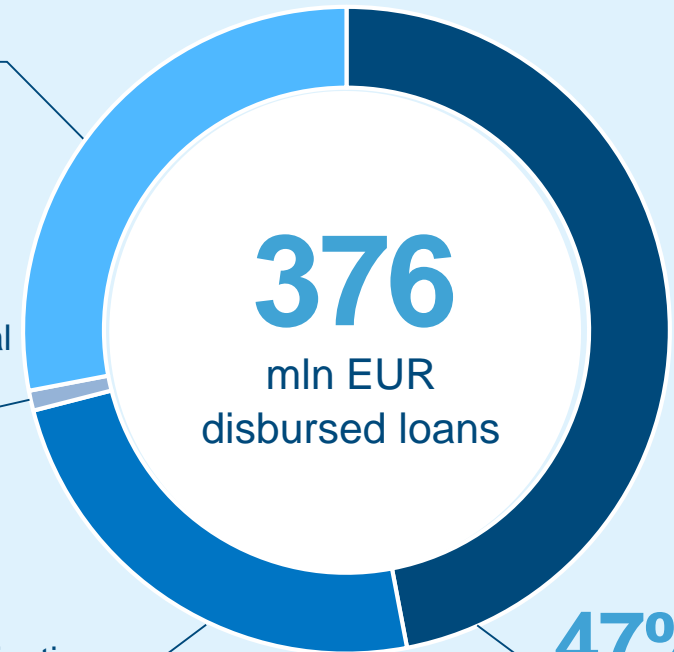
clients received education support

**28%** Microfinance  
Businesses

**1%** People in financial  
difficulties

**24%** Social  
Organizations

**47%** Starting  
Entrepreneurs



# Social Banking 2020 Highlights



**10.308**  
clients supported



**1.404**  
clients financed



**4.676**  
clients received education support

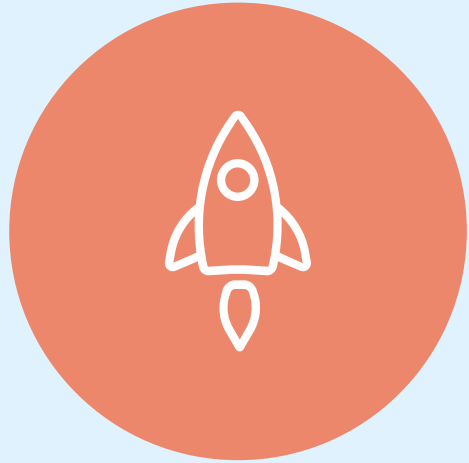
**27%** Microfinance  
Businesses

**3%** People in financial  
difficulties

**26%** Social  
Organizations

**44%** Starting  
Entrepreneurs





# Starting Entrepreneurs



Good piglet ranch | Serbia

RANČ

DOBRO PRASE

# Our approach to starting entrepreneurs

## Identified problems

- Unemployment
- Limited or no access to financing



## Our solutions

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

## Overall



**5.758**  
clients financed



**17.234**  
clients received education support



**179**  
mln EUR disbursed loans

# Support in 2020



**520**

clients financed



**2.615**

clients received education support



**23**

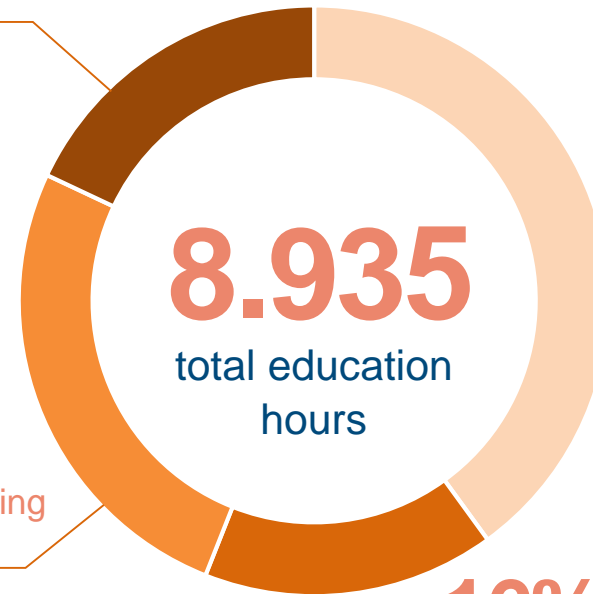
mIn EUR disbursed loans

**18%** Networking events

**26%** Mentoring

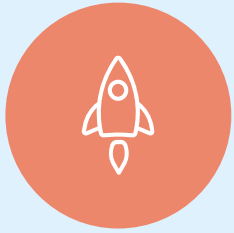
**16%** Erste e-learning platform

**40%** Business trainings and seminars



**8.935**  
total education  
hours





# Meet Sanja

one of our starting entrepreneurs



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

## Good Piglet Ranch Serbia

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



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



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



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



# BCR Social Finance

ROMANIA



MamaPan | Romania

# Our approach to microfinance businesses

## Identified problems

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



## Our solutions

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

## Overall



**8.142**  
clients financed



**13.032**  
loans provided



**104**  
mIn EUR disbursed loans

# Financial support in 2020



**744**

clients financed



**1.396**

loans provided



**15**

mln EUR disbursed loans

**10.555**

EUR average  
loan amount



# Meet MamaPan

one of our microfinance clients



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

## Social Bakery

Romania

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



**Business:** Handmade bread and pastries



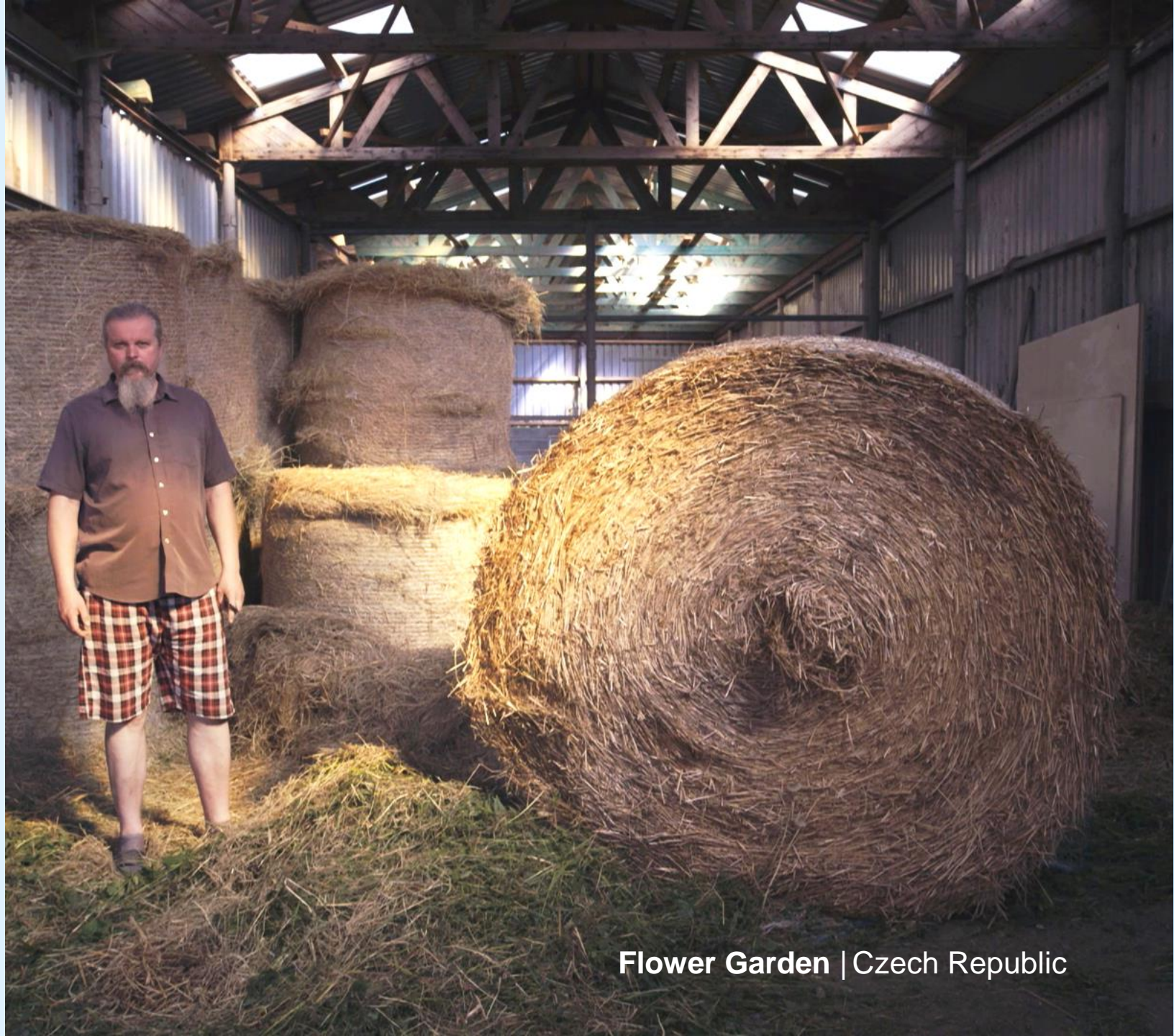
Find out more about **MamaPan bakery** [here](#)



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



# Social organisations



Flower Garden | Czech Republic

# Our approach to social organisations

## Identified problems

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



## Our solutions

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

## Overall



**701**

clients financed



**7.932**

clients received education support



**91**

mln EUR disbursed loans

# Support in 2020



**110**  
clients financed



**1.637**  
clients received education support



**14**  
mIn EUR disbursed loans

**15%** Mentoring

**21%** Networking events

**1%** Erste e-learning platform

**63%** Business trainings and seminars

**11.328**  
total education hours





# Meet Ferdinand

one of our social entrepreneurs



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

## Flower Garden Social Enterprise Czech Republic

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



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



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



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



## People in financial difficulties



Adriana and Igor | Slovakia

# Our approach to people in financial difficulties

## Identified problems

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



## Our solutions

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



**20.507**

clients supported via Zweite Sparkasse



**733**

clients supported via debt advisory



**390**

clients supported via housing program

# Support for people in financial difficulties in 2020



**8.934**

supported clients



**424**

clients received education support



**11.729**

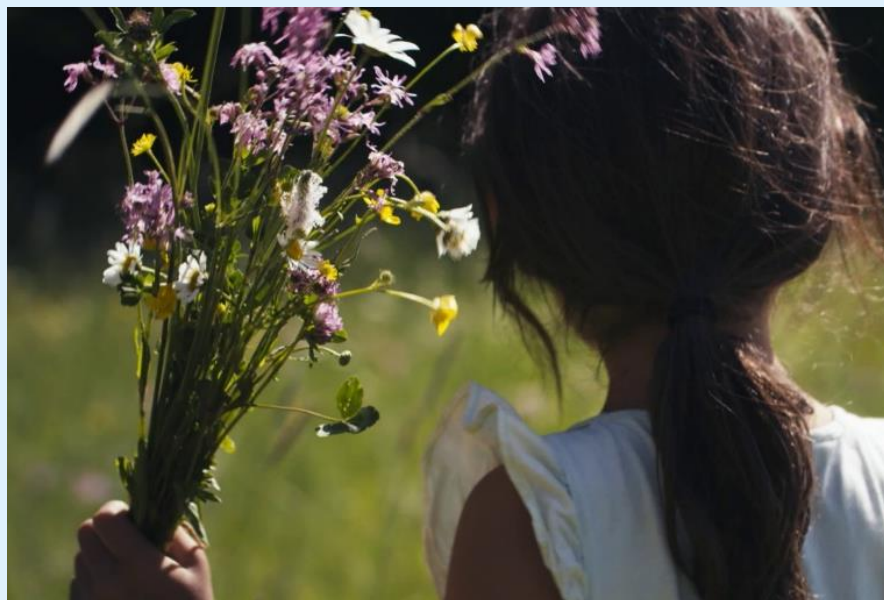
number of current and saving accounts





# Meet Adriana

one of our clients in housing program



Adriana  
Slovakia

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



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



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



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



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

# Awards



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



Social Innovation & Future Challenges 2018, **Trigos award**, Austria, *1<sup>st</sup> place*



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



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



Socially responsible bank of the year 2019, **Mastercard award**, Hungary,, *3<sup>rd</sup> place*



Best partnership with corporations 2013, **Trigos award**, Zweite Sparkasse, Austria, *1<sup>st</sup> place*

# Social Banking Development Team

PLEASE CONTACT US



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stories, please visit  
our webpage

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

## What does Social Banking mean to us?

*Find out [here](#)*



## Social Banking Annual Report 2020

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